



# Resident's Guide to Emergency Relief Funding for COVID-19

## Direct Financial Assistance Programs & Support Programs Available for Alberta

*Updated March 30, 2020*

We have collated a list of emergency financial support being provided by the Federal and Provincial sectors. For the most up-to-date information, please reference the government websites found in each section under the subheading "More Information."

### Canada Emergency Response Benefit

Every Canadian who is losing income due to the pandemic is eligible to apply for CERB, which offers \$2,000 per month for up to four (4) months.

#### Who is Eligible?

Canadians who:

- lost their job
- are sick with COVID-19
- are quarantined
- are taking care of someone who is sick with COVID-19
- are working parents who must stay home without pay to care for children who are out of school/daycare or who are sick
- are contract workers and self-employed who would not otherwise be eligible for EI
- are workers still employed, but not receiving income because of disruptions to their work situation due to COVID-19

#### Where to Apply

The online portal will be available on April 6, 2020. To speed up the application process, sign up now for My Account through the CRA. Secondly, signing up for Direct Deposit will help get money in to your account faster once your application has processed.

#### More Information

<https://www.canada.ca/en/departement-finance/news/2020/03/introduces-canada-emergency-response-benefit-to-help-workers-and-businesses.html>

### Employment Insurance (Federal)

The EI Sickness Benefits Employment Insurance one week waiting period has been waived for people in self-isolation. It can provide up to 15 weeks of financial assistance for those who cannot work for medical reasons up to 55% of earnings up to a maximum of \$573 a week.

#### Who is Eligible?

Canadians who are unable to work for medical reasons, whose regular weekly earnings from work have decreased by more than 40% for at least one week and who have accumulated 600 insured hours of work in the 52 weeks before the start of the claim or since the start of the last claim, whichever is shorter.

#### Where to Apply

Government of Canada website

#### More Information

<https://www.canada.ca/en/services/benefits/ei/ei-sickness.html>

## Emergency Isolation Support

The program offers a one-time payments of \$1,146.

### Who is Eligible?

Anyone diagnosed with Covid-19, or caring for a dependent who is self-isolating, or been told to self-isolate and not receiving compensation from any other source.

### Where to Apply

Sign into the MyAlberta Emergency Isolation Support system using your verified MyAlberta Digital ID (MADI)

### More Information

<https://www.alberta.ca/emergency-isolation-support.aspx>

## Utility Payment Deferral

Residential customers can defer electricity and natural gas bill payments for the next 90 days to ensure no one will be cut off, regardless of the service provider.

### Who is Eligible?

This program is available to Albertans who are experiencing financial hardship as a direct result of COVID-19.

### Where to Apply

Call your utility provider directly to arrange for a 90-day deferral on all payments

### More Information

<https://www.alberta.ca/covid-19-supports-for-albertans.aspx#toc-2>

## Student Loan Repayment Deferral

Alberta Student Loan repayments will be paused, interest free, for six (6) months, beginning March 30, 2020.

### Who is Eligible?

All Albertans in the process of repaying these loans.

### Where to Apply

Students do not need to apply for the repayment pause

### More Information

<https://www.alberta.ca/covid-19-supports-for-albertans.aspx#toc-2>

## Deferrals on ATB lines of credit and mortgages for up to 6 months

Personal banking customers can apply for a deferral on their ATB loans, lines of credit and mortgages for up to 6 months.

### Who is Eligible?

Personal banking customers with ATB are eligible.

### Where to Apply

Contact your credit union to work out a plan for your personal situation

### More Information

<https://www.alberta.ca/covid-19-supports-for-albertans.aspx#toc-2>