



STEPHANIE KUSIE, M.P.
CALGARY MIDNAPORE

April 2, 2020

Dear constituents,

The COVID-19 pandemic is an unprecedented global health crisis. We are all concerned not only about the current situation and how long it will last, but what is ahead

This pandemic will affect all of us in some way or another, however I continue to work with my counterparts at all levels of government to try to reduce that impact as much as possible.

My colleagues and I recognize the financial strain and the emotional toll that COVID-19 is taking on the members of our communities. Please know that we working hard to connect you to the current services and information you need to stay safe and healthy in your homes, while remaining able to pay essential bills and provide for your families.

There have been some updates provided by the Liberal government, as well as some changes to aid packages announced previously. I wanted to point out a few of the key specifics which may affect residents of Calgary Midnapore:

MORTGAGE LOAN DEFERRALS

As most of you are aware by now, major lenders have promised to work with Canadians to offer deferrals on loans and mortgages. If you are experiencing financial hardship due to COVID-19, we encourage you to be proactive and prevent any of your cheques or automatic withdrawals from bouncing. It is best to work with your providers (utilities, credit cards, lenders, phone, etc.) to arrange for deferred payments while your finances are impacted.

Many companies are providing deferrals for 30-60 days at a time. Make sure you know if and when you have to contact them again to put another deferral period in place -- and make sure to get these agreements in writing when possible. **During this time, companies may not be recording deferred payments accurately and they could possibly show up on your credit rating as missed or late payments.** You should record the name and employee number of the customer service representative you deal with so you can have Equifax or Transunion adjust your credit rating in the future should deferrals be incorrectly processed as missed payments.

If you need to defer your mortgage payments, please visit the links below for more information.

<https://www.canada.ca/en/financial-consumer-agency/services/covid-19-managing-financial-health.html#toc2>

<https://cba.ca/mortgage-deferral-to-help-canadians-experiencing-financial-hardship-due-to-covid-19>

https://www.canada.ca/en/department-finance/economic-response-plan/covid19-individuals.html#mortgage_support

ADDITIONAL HELP FOR SMEs:

While my Conservative colleagues and I continue to urge the Prime Minister to provide immediate assistance to all businesses by refunding GST payments made over the past three months, one of the additions recently announced by the government is **the Canada Emergency Business Account (CEBA)**. This program is meant to help ensures small and medium size enterprises have access to the capital they need due to current challenges. It provides an interest-free loan of up to \$40,000 to small businesses and not-for-profits to help cover their operating costs during a period where their revenues have been temporarily reduced. **To apply for these loans, businesses should contact their financial institutions.** For more details about this program, please see the link below.

https://www.canada.ca/en/department-finance/news/2020/03/additional-support-for-canadian-businesses-from-the-economic-impact-of-covid-19.html#_New_Loan_Programs

JOB/INCOME LOSSES:

To support Canadians who are no longer receiving an income due to COVID-19, the government has created the **Canada Emergency Response Benefit (CERB)**. This is for individuals who have lost their job, are sick, quarantined, or in directed self-isolation -- regardless of their ability to qualify for Employment Insurance



STEPHANIE KUSIE, M.P.
CALGARY MIDNAPORE

benefits. This benefit provides individuals with \$500 per week for up to 16 weeks. Individuals will be able to apply starting April 6th, 2020. For more information on the CERB and how to apply, please visit the link below. All unprocessed EI claims will automatically be converted to CERB applications as of April 6th. **CERB claimants will need to create a MyAccount with CRA** so if you plan to apply for this assistance, you may wish to proceed with that step ahead of Monday April 6th, 2020. For more information on how and when to apply, please visit:

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

HELP FOR BUSINESSES

To help businesses keep as many Canadians working as possible, the government agreed to boost their initial wage subsidy program. Businesses, non-profits, and charities who have suffered a drop in gross revenues of at least 30 per cent in March, April or May, when compared to the same month in 2019, should be eligible. The first 75 per cent of the first \$58,700 normally earned by employees, will be subsidized, and the program will extend for a 12-week period, from March 15 to June 6, 2020. For more details on this program please visit the link below.

<https://www.canada.ca/en/department-finance/news/2020/04/government-announces-details-of-the-canada-emergency-wage-subsidy-to-help-businesses-keep-canadians-in-their-jobs.html>

<https://www.canada.ca/en/department-finance/news/2020/04/the-canada-emergency-wage-subsidy.html>

HELP FOR SENIORS:

The Liberal government has promised that CPP, OAS, and GIS payments to seniors will continue without interruption during this pandemic. To date, they have also announced that they will reduce the minimum mandatory withdrawals from RRIFs by 25 per cent although the Conservative Party continues to advocate for a 100% reduction while the stock markets are negatively affected by COVID-19.

As well, the government has decided to contribute \$9 million through United Way Canada for local organizations to support practical services to Canadian seniors. These services could include the delivery of groceries, medications, or other needed items, or personal outreach to assess individuals' needs and connect them to community supports. To reach a local organization, please refer to the link below.

https://www.canada.ca/en/department-finance/economic-response-plan/covid19-individuals.html#practical_services_delivery_of_items_and_personal_outreach

Currently, Service Canada outlets are not accepting in person visits, except in extreme circumstances. They are offering online or phone services only. We realize this may have the largest impact on seniors. While there can be a very long wait time at the moment for phone inquiries, we have been advised that branch staff are being repositioned to help address the call volumes and are expecting this situation to improve over the coming weeks. In the meantime, if you need urgent assistance, contact my office and we will do our best to assist you.

TENANTS AND LANDLORDS:

We continue to hear concerns from both landlords and tenants (commercial and personal) about how this pandemic will affect them. While landlord/tenant issues fall under provincial jurisdiction and I have been in contact with my counterparts in the Alberta government about this, it is important that all of us do what we can to help ease the burden on each other. I sincerely hope all parties will look at the financial aid available to them through all levels of government and work with each other to find a solution to the current crisis.

I hope this information is of assistance to you as you navigate through these significant challenges. Please know that all of you are in my thoughts and prayers daily.

Sincerely,
Stephanie Kusie, MP