

Available Benefits, Credits and Programs

# BOOST YOUR INCOME

## 2020 - 2021



### FILING YOUR TAXES

- It is important to file your taxes every year, even if you have no income to report.
- This is to ensure you are receiving all benefits and credits you may be eligible for.
- To find a free tax clinic near you, visit the [Canada Revenue Agency](#).

## AVAILABLE BENEFITS AND CREDITS

### CANADA CHILD BENEFIT (CCB)

A tax-free payment up to \$6,639 eligible for the primary caregiver of a child under 18

### GOODS AND SERVICES TAX (GST)/HARMONIZED SALES TAX (HST) CREDIT

A tax-free payment that helps individuals and families with modest income offset all or part of the GST or HST that they pay

### DISABILITY TAX CREDIT (DTC)

Reduces the amount of income tax a person with a disability and their supporting family members may pay (up to \$8,416 in non-refundable tax credits)

### CHILD DISABILITY BENEFIT (CDB)

A tax-free benefit for families who care for a child under the age of 18 who is eligible for the disability tax credit

### CANADA WORKERS BENEFIT (CWB)

If you work but have a modest income, you may be able to claim the CWB when doing your taxes

## DID YOU KNOW?

### CLIMATE ACTION INCENTIVE PAYMENT

This payment is a tax refund that will reduce any balance owing for the year. For individuals living in Ontario, payment for a family of 4 is up to \$448 + 10% supplement for those in rural communities.

### BENEFITS CALCULATOR

Get an estimate of the benefits and credits you may be eligible for by visiting the CRA benefits tool. Tax credits have the potential to make up 50% of a household income!

*Full link below!*



# CANADA RECOVERY BENEFITS

## CANADA EMERGENCY RESPONSE BENEFIT (CERB) \*ENDED

The Canada Emergency Response Benefit (CERB) gave financial support to employed and self-employed Canadians who were directly affected by COVID-19. If you were eligible, you received \$2,000 for a 4-week period (the same as \$500 a week).

*The new Recovery Benefits are available between September 27, 2020 and September 25, 2021*

CERB is no longer available but has been replaced by the following benefits in this section: CRB, CRSB and CRCB

Benefits are for those not eligible for EI regular benefits, such as the self-employed, or those experiencing a reduction in income of at least 50% due to COVID-19. You can receive these benefits if you are not a citizen or permanent resident as long as you are residing and present in Canada during the period for which you are claiming the benefits and meet the other eligibility criteria.

## CANADA RECOVERY BENEFIT (CRB)

### Benefits Period

- 2-week periods of \$1000 (\$900 after tax), up to a maximum of 26 weeks

### Earning While on Benefits

- You are eligible if you had a 50% reduction in your average weekly income compared to last year due to COVID-19
- You will have to reimburse \$0.50 of the CRB for every dollar of net income you earned above \$38,000 for the calendar year

## CANADA RECOVERY SICKNESS BENEFIT (CRSB)

### Benefits Period

- 1-week periods of \$500 (\$450 after tax), up to a maximum of 2 weeks

### Earning While on Benefits

- You must have worked less than 50% of your scheduled work week



# CANADA RECOVERY CAREGIVING BENEFIT (CRCB)

## Benefits Period

- 1-week periods of \$500 (\$450 after tax), up to a maximum for 26 weeks per household

## Earning While on Benefits

- You must have worked less than 50% of your scheduled work week



# OTHER AVAILABLE PROGRAMS



The following section contains available programs for the general population and seniors to apply for to boost their income based on eligibility

## ONTARIO ELECTRICITY SUPPORT PROGRAM (OESP)

The OESP is an Ontario Energy Board (OEB) program that lowers electricity bills for lower-income households. The OESP provides a monthly credit to eligible customers based on household income and household size and applied directly to eligible customers' bills.

## APPRENTICESHIP INCENTIVE GRANT (AIG)

The Apprenticeship Incentive Grant (AIG) is a taxable cash grant of \$1,000 per year or level, for a lifetime maximum amount of \$2,000 per person.

## ONTARIO TRILLIUM BENEFIT (OTB)

The OTB is the combined payment of the Ontario energy and property tax credit, the Northern Ontario energy credit, and the Ontario sales tax credit. The annual OTB entitlement is usually divided by 12 and the payments are issued on the 10th of each month.

## PROGRAMS FOR SENIORS

### CANADA PENSION PLAN (CPP)

The Canada Pension Plan (CPP) retirement pension is a monthly, taxable benefit that replaces part of your income when you retire. If you qualify, you'll receive the CPP retirement pension for the rest of your life.

To qualify you must:

- be at least 60 years old
- have made at least one valid contribution to the CPP

Canada Pension Plan (CPP) disability benefits are available

### OLD AGE SECURITY (OAS)

The Old Age Security (OAS) pension is a monthly payment you can get if you are 65 and older. In some cases, Service Canada will be able to automatically enroll you for the OAS pension. In other cases, you will have to apply for the Old Age Security pension.

### GUARANTEED INCOME SUPPLEMENT (GIS)

The GIS is a monthly payment you can get based on income and is available to low-income Old Age Security pensioners. It is not taxable.

### GUARANTEED ANNUAL INCOME SYSTEM PAYMENTS (GAINS)

If you're a low-income senior, you may qualify for monthly Guaranteed Annual Income System payments. Monthly GAINS payments range between \$2.50 and \$83.

For more information on benefits, credits and available programs visit the Canada Revenue Agency:

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

#### BENEFITS CALCULATOR

<https://www.canada.ca/en/revenue-agency/services/child-family-benefits/child-family-benefits-calculator.html>

#### FREE TAX CLINICS

<https://www.canada.ca/en/revenue-agency/services/tax/individuals/community-volunteer-income-tax-program.html>

CUSTOMER SERVICE: 1 (800) 959-8281

