

GREG McLEAN MP

CALGARY CENTRE

Your Guide to COVID-19 Programs

Spring 2020



Keep in Touch

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GregMcLeanMP.ca

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GregMcLeanMP.ca

SWEARING IN CEREMONY

My family joined me on November 22 as I was sworn in as the Member of Parliament for Calgary Centre. I gave my Maiden Speech and asked my first Question in the House on Dec 6.



MY PARLIAMENTARY DUTIES

Parliamentary responsibilities are assigned by each party's parliamentary leadership. I received two assignments:

- **Deputy Shadow Minister for National Revenue:** I am one of two Conservative Party critics for national tax policy. My job is to hold the government to account and propose better taxation policies.
- **Parliamentary Standing Committee on Justice and Human Rights.** This committee studies the bills, policies, programs and spending of the Department of Justice and the six federal agencies related to its portfolio.

You can find my questions and speeches in the House of Commons and in Committees posted on my website: GregMcLeanMP.ca

You can also search for my parliamentary work - and that of all of my colleagues - at www.ourcommons.ca/

Accountability: The House of Commons publishes my expenses at: www.ourcommons.ca/PublicDisclosure/MemberExpenditures.aspx

Sign up for my newsletter at
GregMcLeanMP.ca

OFFICE COORDINATES

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No postage required on mail to an MP

MP EMAIL

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MP WEBSITE

www.GregMcLeanMP.ca

In the Calgary office I am represented by:

Shaney Pap
Constituency and Casework Manager
shaney.pap@parl.gc.ca

In Ottawa I am represented by:

Patrick Cousineau
Director of Operations and Parliamentary Affairs
patrick.cousineau@parl.gc.ca

Both Patrick and Shaney speak French if you choose to communicate with my office in French.

SERVICES FOR CONSTITUENTS

Many federal government departments can be reached directly. You can also directly request certificates from the Governor General and the Queen for special birthdays and anniversaries. There are links and contact information on my website: GregMcLeanMP.ca. Click on **Community Resources - Helpful Links**.

If you have a problem with a government department that you are unable to resolve yourself, my office may be able to help. That includes issues with Revenue Canada, Immigration, Service Canada, Pensions, Employment Insurance, passports and other government services. Please call or e-mail.

We cannot, however, help with issues that are provincial (such as health care, education or provincial taxation) or municipal (such as zoning, municipal taxes, bylaws, garbage and utilities).

I am also happy to hear your opinions, questions and concerns on federal issues of the day.

GregMcLeanMP.ca



Return Address:

Name: _____
Address: _____
Phone: _____
E-mail: _____

Please fold and tape edge

GREG McLEAN, MP
HOUSE OF COMMONS
OTTAWA, ON K1A 0A6





WHAT DO YOU THINK?

1. How do you think the federal government has performed in responding to COVID-19? Choose all that apply:

- Very effective
- Pretty good given the short timelines
- An effort to help, but not good enough
- Too slow
- Programs feel disorganized, too many patches
- Criteria is too complex, too many programs, too hard to understand
- Too many people left out, ineligible
- Other:

2. When do you think restrictions on our behaviour and economy should start to be lifted?

- Right now. The economy is in a shambles.
- Start easing up in May/June and be back to normal by September
- Start soon, but take a year to return to normal
- Ease up a little now but monitor infections and deaths closely, pull back as necessary, and hold out for a cure or vaccine
- When we have a vaccine or treatment, not before
- Other? Comments?

3. Would you like to receive Greg's e-Newsletter? If so, provide your preferred e-mail address:

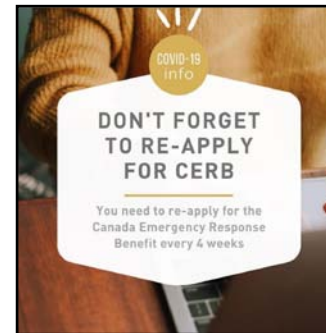
Please tear off this panel, fold, tape and mail. No postage is required.

GOVERNMENT OF CANADA SUPPORTS

The Government of Canada website with more detailed information on these and other programs is at <https://www.canada.ca/en/departement-finance/economic-response-plan.html>. Please note that these programs are being patched regularly. The information was correct at the time of printing. My webpage is updated daily: GregMcLeanMP.ca/covid19.

Canada Emergency Reponse Benefit (CERB)

- \$2,000 per 4-week period; apply for up to 4 periods out of 7
- Must have had \$5,000 income in 2019, or in the 12 months prior to application; income broadly defined
- Earn \$1,000 or less in the period, not including pension income
- Re-apply separately for each period in which you are still eligible



Employment Insurance

- Do not apply for or receive EI, parental leave and/or CERB at the same time. If parental leave ends, then apply for CERB
- Applications to EI after March 15 have been automatically moved to CERB (applications before Mar 15 are still EI);
- If you are receiving EI benefits that end, and are still unemployed due to COVID-19, you may then apply to CERB
- Conversely, if you are on CERB and it runs out, and you are EI-eligible and still unemployed, you can apply for your EI

RRIFs

- Seniors may reduce their mandatory withdrawal from an RRIF by 25% for 2020
- If you have already withdrawn the full amount, you may not re-deposit the excess that you've already withdrawn

Students

- Students not eligible for CERB may apply for \$1,250/month (\$1,750 if disabled for caring for someone) for May to August
- You may earn up to \$1,000/month and still be eligible
- Student loan repayments and interest suspended until Sept 20

A page on my website focuses on COVID-19 supports in detail, and is updated daily: GregMcLeanMP.ca/covid19

Canada Emergency Wage Subsidy (CEWS)

- Receive 75% of employees' salaries up to \$847/week
- 100% refund of employer EI and CPP contributions
- Must have a 30% decline in revenue over same months in 2019; or 15% decline in March vs. Jan/Feb 2020;
- Backdated to March 15 and good for 12 weeks
- Apply now through your "My Business Account" at CRA
- More detailed info on my website: www.GregMcLeanMP.ca/covid19

Canada Emergency Business Account (CEBA)

- Borrow up to \$40,000 from your bank
- 25% is forgivable if loan paid by Dec 31, 2022
- Must have had payroll of \$20,000 to \$1.5 M in 2019
- Use for non-deferable expenses like rent, utilities, payroll, tax

Tax Deferral

- Tax payments deferred to August 31, 2020
- GST and customs duty deferred to June 30, 2020

Access to Credit

- The government has backstopped or funded a number of programs to assist businesses in need of liquidity. Please consult my website, or the government website, for details.

Canadian Emergency Commercial Rent Assistance (CECRA)

- Government will pay 50%; tenant 25%; landlord 25% for April, May, June; formal landlord-tenant agreement is required
- Businesses must show a 70% decline in revenue and pay less than \$50,000/month in rent



GOVERNMENT OF ALBERTA SUPPORTS

The Government of Alberta has an excellent website at <https://www.alberta.ca/coronavirus-info-for-albertans.aspx>. It includes a self-assessment tool that helps you decide if you need to be tested. All Albertans showing COVID-19 symptoms (persistent cough, fever, runny nose, sore throat or shortness of breath) are eligible for testing. If you do not have online access, call 811 (HealthLink). If you experience severe symptoms of COVID-19 (difficulty breathing, severe chest pain, feelings of confusion or loss of consciousness) call 911 immediately. Call 911 only for emergencies.

Some Supports from the Province:

- Utility payment deferral until June 18 - call your provider
- Protection for renters - no evictions, late fees, rent increases while the state of emergency is in effect
- Student Loan Payments - moratorium, interest free, for 6 months
- Education taxes - the education portion of property taxes is frozen at last year's level for households; deferred to future years for businesses
- WCB payments deferred for one year
- Two-month extension for expiries of driver's licences, vehicle registration and ID cards

Help for People in Distress:

- Mental Health Help Line: 1-877-303-2642
- Addiction Help Line: 1-866-332-2322
- Between 7 AM and 11 PM, seven days a week, you will be connected directly to a dedicated team of AHS addiction and mental health staff. Calls placed from 11 PM to 7 AM should go to 811 (the HealthLink line)
- Family Violence Information Line: 403 310-1818 to get anonymous help, 24/7
- One Line for Sexual Violence: 1-866-402-8000 from 9 AM to 9 PM in more than 170 languages

FREQUENT QUESTIONS

If your question isn't answered here, call or e-mail my office.

I pay myself in dividends. What am I eligible for?

If you pay yourself or staff through dividends or as contract workers, you are not eligible for CEWS (wage subsidy) which is only for salaried/wage-earning employees. However, you ARE eligible for CERB (emergency benefit of up to \$8,000 over 4 months) if your monthly income falls to \$1,000 or less. Dividend or self-employed contract income counts toward the \$5,000 you must have earned in 2019 to be eligible.

I was on parental leave in 2019 so did not earn \$5,000

It is a criteria for CERB that you earned \$5,000 in 2019 or in the 12 months prior to the date of your application (if you earned \$5,000 in early 2020 before the pandemic - that would also count). Your parental leave benefits do count as income toward the \$5,000.

I earned more than \$1000 last month. Can I apply for CERB?

There are 7 four-week periods for CERB and you may apply in up to four of them. If you earned more than \$1000 in one period, but your income drops during another, you can apply for a different period (up to four periods in total) so long as your income was \$1000 or less during the period you are applying for.

Does my pension count against my CERB eligibility?

No. Pension (such as CPP and OAS) and student loan income is NOT considered income for purposes of the \$1000 threshold.

Are these subsidies and grants taxable?

For the most part, yes. You will need to report these amounts on your 2020 taxes, and some amounts may clawed back in taxes if your income for the rest of 2020 means you owe taxes. The one-time extra GST rebate and the increased Canada Child Benefit, received in April/May by eligible recipients, are NOT taxable.

My shop is closed due to government policy. Am I eligible for the wage subsidy (CEWS)?

Yes. Assuming you are otherwise eligible, your employees do not have to be reporting for work. The idea is to stay connected with your employees so you can re-open quickly, and keep them off EI/CERB. You should try to top up their wages if you can, but it is not a requirement.

I was on EI but haven't been transitioned to CERB. What's up?

If you were on EI before March 15, you remain on EI. After March 15, EI was blended with CERB. In some cases that means people will receive less from CERB than they would have on EI. We have drawn this to the government's attention.

