



ACORN
CANADA

**Federal and Provincial
support for individuals
and families
during the COVID-19
pandemic**

AS OF JUNE 5, 2020

This and many important
resources related to
COVID-19 available at:

<https://acorncanada.org/covid19>

Federal Support

- ✓ CANADA EMERGENCY RESPONSE BENEFIT
- ✓ EMPLOYMENT INSURANCE – REGULAR & SICKNESS BENEFITS
- ✓ GST TAX CREDIT
- ✓ CANADA CHILD BENEFIT
- ✓ SUPPORT FOR SENIORS
- ✓ BENEFITS FOR STUDENTS

Canada Emergency Response Benefit (CERB)

You can apply for CERB if you:

- You can apply for CERB if you:
- are residing in Canada, who are at least 15 years old;
- have stopped working because of COVID-19 and have not voluntarily quit your job or are eligible for EI regular or sickness benefits;
- had income of at least \$5,000 in 2019 or in the 12 months prior to the date of their application; and
- are or expect to be without employment or self-employment income for at least 14 consecutive days in the initial four-week period. For subsequent benefit periods, you expect to have no employment income.

The income of \$5000 does not have to be earned in Canada, but you need to reside in Canada.

CERB has now been expanded to cover the following:

- People who earn up to \$1,000 while collecting the CERB
- Seasonal workers who have exhausted their regular EI benefits and are unable to do their seasonal work due to COVID-19.
- Workers who have exhausted their EI regular benefits but are unable to find work due to COVID-19

This is retroactive to March 15, 2020

Available to those who stop working for reasons related to COVID-19 or are eligible for Employment Insurance regular or sickness benefits. Examples of stopping to work could include but are not limited to:

You have been let go from your job or your hours have been reduced to zero;

- You are in quarantine or sick due to COVID-19;
- You are away from work to take care of others because they are in quarantine, sick due to COVID-19; and/or
- You are away from work to take care of children or other dependents whose care facility is closed due to COVID-19.

You cannot quit your job voluntarily.

Canada Emergency Response Benefit (CERB)

How and When to Apply?

What are the benefits?

- \$2000 every month, to be paid in blocks of 4 weeks for a maximum of 16 weeks.
- It is taxable, tax will not be deducted at source. Need to report this as income when you file your income tax for the 2020 tax year.
- Benefits will start within 2-3 business days of you submitting an application.
- Payments will be made through direct deposit or by cheque. Paid more quickly if you choose direct deposit.

How can I apply?

- By accessing your **CRA MyAccount portal** or **My Service Canada Account**.
- Or telephone line or a toll-free number – **1-800-959-2019**

- **People need to apply by their birth month:**

January, February, March: April 6, Mondays after that

April, May, June: April 7, Tuesdays after that

July, August, September: April 8, Wednesdays after that

October, November, December: April 9, Thursdays after that

People with any birth month can apply Fridays, Saturdays and Sundays

- You apply for the CERB for 4 weeks at a time.
- If your situation continues, you can re-apply up to a maximum of **16 weeks** or 4 periods.
- You can apply to cover time that starts as early as March 15, 2020, and as late as October 3, 2020.

To apply, you need all of the following:

- Personal contact information
- Valid Social Insurance Number (SIN). This means that Temporary Foreign Workers and foreign students who have a SIN may qualify.
- Confirm that you meet the eligibility requirements
- You may be asked to provide additional documentation to verify your eligibility at a future date.
- No medical certificate needed, only an online application.

Employment Insurance (Regular & Sickness Benefits)

EI sickness benefits provide up to 15 weeks of income replacement for employees unable to work because of illness, injury or quarantine. If you're quarantined, you can apply for sickness benefits.

EI regular benefits apply to people who lose their jobs through no fault of their own, such as mass layoffs or a shortage of work.

How much can you get?

55 per cent of your average insurable weekly earnings, up to a maximum amount of \$573 a week.

You can receive EI from 14 weeks to a maximum of 45 weeks.

What has changed in the current situation?

- The one week waiting period has been waived off for individuals who are in quarantine and apply for EI sickness benefits, as of March 15, 2020.
- The requirement to provide a medical certificate has been removed.

Should I apply for EI or CERB?

You cannot be paid Employment Insurance benefits and the Canada Emergency Response Benefit for the same period.

I. Already receiving EI regular benefits:

- You will continue to receive these benefits until the end of your benefit period.

II. BEFORE March 15th:

- If you became eligible for Employment Insurance prior to March 15th, your claim will be processed under the pre-existing Employment Insurance rules.
- If you were eligible to Employment Insurance benefits that started before March 15, 2020, and these benefits end before October 3, 2020, you may then apply for the CERB if you meet the eligibility requirements.

III. March 15th or ONWARD:

If you became eligible for EI regular or sickness benefits on March 15th or onward, your claim will be automatically processed through the CERB.

Provided it is allowed in your province or territory, you may also receive provincial or territorial support payments at the same time you receive the CERB.

Other Federal Benefits

GST TAX CREDIT

- People who are eligible will automatically get this money into their accounts.
- One-time special payment to be made by early May 2020.
- Single individuals can get up to \$400 and couples can get up to \$600.

CANADA CHILD BENEFIT - TOP UP

- The amount of Canada Child Benefit has been increased by \$300 per child.
- Families will receive an extra \$300 per child as part of their May payment.
- People do not have to apply for the additional amount if they are already getting the benefit.

Other Federal Benefits

Support for people with disabilities

A special one-time, tax-free payment to individuals who are certificate holders of the [Disability Tax Credit](#) as of June 1, 2020, as follows:

\$600 for Canadians with a valid Disability Tax Credit certificate.

\$300 for Canadians with a valid Disability Tax Credit certificate and who are eligible for the Old Age Security (OAS) pension.

\$100 for Canadians with a valid Disability Tax Credit certificate and who are eligible for the OAS pension and the Guaranteed Income Supplement (GIS).

Support for Seniors

A special one-time, tax-free payment to individuals who are certificate holders of the [Disability Tax Credit](#) as of June 1, 2020, as follows:

\$600 for Canadians with a valid Disability Tax Credit certificate.

\$300 for Canadians with a valid Disability Tax Credit certificate and who are eligible for the Old Age Security (OAS) pension.

\$100 for Canadians with a valid Disability Tax Credit certificate and who are eligible for the OAS pension and the Guaranteed Income Supplement (GIS).

Benefits for Students

Student Loan Suspension

- Student loan borrowers will automatically have their loan repayments and interest suspended until September 30, 2020.
- Students do not need to apply.
- Moratorium applies to the federal portion of student loans. Check with provincial or territorial student loan provider to see if payment is required on the provincial or territorial portion.

Canada Emergency Student Benefit

- Applicable to post-secondary students and recent graduates
- **\$1,250 per month from May through August** for eligible students, and \$1,750 for students with dependents or permanent disabilities.
- Eligible even if students earn up to \$1,000 per month
- Payments will be made through the Canada Revenue Agency.

Canada Student Service Grant

- Applicable to post-secondary students and recent graduates
- For students who choose to do national service and serve their communities, the Grant will provide **up to \$5,000** for their education in the fall.
- Payment to be made depending on the hours of work.
- “I Want to Help” platform over the coming weeks, including more detailed information about eligibility, funding available, how to apply and how applications will be assessed.

Other Benefits for Students

- **Canada Student Grants** doubled for all eligible full-time students to up to \$6,000 and up to \$3,600 for part-time students in 2020-21.
- **The Canada Student Grants for Students with Permanent Disabilities and Students with Dependents** also doubled.
- **Eligibility for student financial assistance** has been broadened by removing the expected student's and spouse's contributions in 2020-21.
- **Canada Student Loans Program** enhanced by raising the maximum weekly amount that can be provided to a student in 2020-21 from \$210 to \$350.
- **Existing distinctions-based support** increased for First Nations, Inuit, and Métis Nation students pursuing post-secondary education by providing an additional \$75.2 million in 2020-21.
- Extension of expiring **federal graduate research scholarships and postdoctoral fellowships**, and supplement existing federal research grants, to support students and post-doctoral fellows, by providing \$291.6 million to the federal granting councils.
- The government intends to enhance work opportunities for graduate students and post-doctoral fellows through the National Research Council of Canada.

International Students

- Restriction that allows international students to work only a maximum of 20 hours per week while classes are in session has been removed, provided they are working in an essential service or function, such as health care, critical infrastructure, or the supply of food or other critical goods.
- International students and their employers should consult Public Safety and Emergency Preparedness Canada's Guidance on Essential Services and Functions in Canada during the COVID-19 Outbreak to determine if the work the student is doing would allow them to work more than 20 hours per week during the academic session.
- This temporary rule change will be in place until August 31, 2020.

Provincial Benefits

ADDITIONAL MEASURES TAKEN AND BENEFITS PROVIDED BY
PROVINCES

ONTARIO

Job protected leave for workers – NO MONEY

- Workers who are sick, in isolation or quarantine, directed not to work, providing care to a person or who are prevented from returning to Ontario because of travel restrictions -- **cannot be fired**
- Covers full time, part-time, are students, temporary help agency assignment employees, or casual workers.
- Applicable retrospectively from Jan 25, 2020 till COVID-19 is eliminated
- No medical note required but some evidence.
- People in sectors that fall under federal jurisdiction - banks, airports etc. cannot avail this leave.

Assistance for parents: Support for Families

- One-time payment of \$200 per child up to 12 years of age - \$250 for those with special needs, including children enrolled in private schools.
- Payment through direct deposit in 2 weeks.
- **Apply at:**
<https://www.iaccess.gov.on.ca/FamilyAppWeb/public/index.xhtml> or call 888-444-3770
- Emergency child care options to support parents working on the front lines.

Assistance for seniors

- Guaranteed Annual Income System (GAINS) payment for low-income seniors for six months.
- It will double (maximum of \$332 a month and up from \$166).

Emergency Assistance

For people NOT currently on Social Assistance

- If you are in an emergency situation and you live in Ontario
- A crisis or emergency could include situations where you have been affected by COVID-19, are being evicted from your home, are in or are leaving an abusive relationship or are worried about your safety.
- The amount will depend on your specific situation. You may get: approximately **\$733** for a month if you are a single person and need help paying for food and shelter, more if you have children
- Assistance can be up to 48 days of support depending on your specific situation
- If you think you will need assistance for a month or more, apply to Ontario Works Office
- To apply for assistance, go to <https://www.ea.mcass.gov.on.ca> or call your local OW office.
- Submit only one application for you and your immediate family.

For people currently on Social Assistance

- Social assistance recipients who are not receiving the CERB are eligible for monthly payments of **\$100 for a single person and \$200 for a family until July.**
- Families with a youth under 18 receiving the CERB or a family member in full-time school attendance receiving the CERB may still be eligible for the benefit.
- People who received the emergency benefit in March/April and who meet eligibility criteria will automatically receive the benefit in May, June and July.
- For new requests, **Ontario Works recipients** can access emergency benefits by contacting their [local office](#). **ODSP recipients** can access emergency benefits by calling 1-888-444-2412 or emailing ODSP.EmergencyBenefit@ontario.ca with their member ID and details of their additional costs.
- Money can be used for a broad range of needs, for example: cleaning supplies, non-medical transportation, food or clothing that individuals and families may require due to COVID-19.
- Ontario will partially exempt income received under the CERB for Ontario Works and ODSP clients who were on the program prior to the COVID-19 outbreak.

Ontario – Support for tenants & housing

No Eviction orders - ACORN and Allies WON THIS

- Enforcement of residential evictions have been suspended until ordered otherwise by the court.
- Tribunals Ontario will not issue any new eviction orders until further notice. Sheriff's offices have been asked to postpone any scheduled enforcement of eviction orders currently set for this week.

Electricity prices

- Reduced electricity prices for residential, farm and small business time-of-use customers set at the lowest rate, or off-peak price, 24 hours a day for 45 days starting March 24th
- Winter ban on electricity disconnections for non-payment for all residential customers extended to July 31, 2020. **Low-volume, small business customers will now also be protected by the ban.**
- LEAP (Low Income Energy Assistance program) is being expanded.

BRITISH COLUMBIA

Temporary Rental Supplement for tenants

- People with reduced hours of work or laid off will get upto 500 dollars a month through BC Housing to landlords.
- Payment will be for the next 4 months.
- Process to apply for the rental supplement is under development. For the most recent update, please visit this link: <https://www.bchousing.org/news?newsId=1479155088004>
- Those on disability and income assistance will not be eligible for this supplement.

Other measures for tenants

- Rent Freeze - No rent increases effective April 1st
- All current and future evictions suspended.
- Landlords will no longer be allowed to enter tenants' homes.

Emergency benefit for workers

- One-time payment of \$1,000 to people who lost income because of COVID-19.
- B.C. residents who receive federal Employment Insurance, or the new federal Emergency Response Benefit are eligible
- Applications will open in April 2020
- The one-time payment will be paid in May 2020.

Job protected leave

Employee can take unpaid, job-protected leave related to COVID-19 if:

- o Diagnosed with COVID-19
- o In quarantine or self-isolation
- o Employer has directed them not to work due to concern about their exposure to others
- o Need to provide care to a dependent at home or a child due to school, daycare or similar facility closure
- o Unable to return to work due to travel or border restrictions

BRITISH COLUMBIA

Enhancement to the Climate Action tax credit

- Will be paid in July 2020 for moderate to low-income families.
- After people have filed their taxes, families of four could receive up to \$564 and individuals could receive up to \$218.

Hydro-bills deferrals

- People can defer bill payments or arrange for flexible payment plans with no penalty
- People experiencing job loss, illness or lost wages due to COVID-19 can access grants up to \$600 to pay their hydro bills through the Customer Crisis Fund.

Additional support for people on ODSP and income assistance

- People on income and disability assistance will receive an additional \$300 for the months of April, May and June.
- Amount will come with the next round of cheques on April 22.
- People do not have to apply.
- Will also be provided to low-income seniors who receive the BC Senior's Supplement and people who receive income or disability assistance and live in a special care facility.
- People who receive assistance from the province will not see money clawed back from their cheques if they qualify for the new federal benefit - CERB.

Assistance for people with a bus pass

- Those on assistance who are part of the BC Bus Pass Program will have a \$52 transportation supplement added to their income cheques.
- Money will be on the next cheque and will continue until the companies reinstate fares.

QUEBEC

Special measures for frontline workers

- Educational institutions (elementary and secondary schools, training centres, private schools) will be closed until May 1, inclusively. Emergency school daycare services are open for the children (aged 4 to 13) of health care, social services and essential services personnel.
- Daycare services (CPE and subsidized) will be reserved for the children (from birth to age 5) of health care, social services and essential services personnel until May 1, inclusively.

Hydro bills

- No power cut off to anyone for non payment.
- No planned service interruptions for system maintenance, with the exception of those that are absolutely necessary.
- Starting March 23, no penalty for unpaid bills. People can enter into a payment arrangement with Hydro Québec to defer payment.

Suspension of evictions and hearings

- As announced on March 21, 2020, the Régie du logement has suspended its hearings as long as the state of health emergency is declared.
- No eviction orders will be issued and enforcement of orders are also suspended.
- Exception of enforcement of eviction order: If the lessor rented the dwelling again before March 17, 2020 and the suspension would prevent the new tenant from moving to the premises.
- People can visit this link: [filing an application to the tribunal](#) to submit documents related to an ongoing case or to check the status of a case.
- **Telephone numbers for Montréal, Laval and Longueuil: 514 873-BAIL (2245); Elsewhere: 1 800 683-BAIL (2245)**

QUEBEC

Temporary Aid for Workers Program: Financial assistance for workers in need.

- For workers who reside in Québec
- Workers who are in isolation because they have contracted the virus or present symptoms; they have been contact with an infected person or they have returned from abroad
- Workers who are not eligible for either compensation from their employer or private insurance, and that you are not covered by other government programs, **such as employment insurance from the federal government.**
- Only applies to adult workers aged 18 or over.
- The order to self-isolate must have been given by the Government of Canada, the Gouvernement du Québec or another responsible authority.

Application process:

- Workers will get \$573 per week, for a period of 14 days of isolation. If justified by your state of health, the coverage period could be extended to a maximum of 28 days.
- Can apply starting March 19, 2020.
- Fill out the [registration form on this link:](https://inscription.croixrouge.ca/#/0ABFBD4F-AF68-EA11-A812-000D3AF422F3)
<https://inscription.croixrouge.ca/#/0ABFBD4F-AF68-EA11-A812-000D3AF422F3>
- You will receive an email confirming that your request for registration has been received.
- Once your identification is validated, you will receive an email containing a link to the application form for financial assistance.
- Each adult individual should fill their own application form
- If the application for financial assistance is accepted, the first payment will be made by bank transfer.
- Can also apply by telephone, by speaking with a Red Cross agent at 1-800-863-6582 (from 8:20 a.m., 7 days a week).
- FAQs about this program is given at <https://www.quebec.ca/en/health/health-issues/a-z/2019-coronavirus/answers-questions-coronavirus-covid19/#c48548> or call 1-877-644-4545 (toll free)
Hours: 8 a.m. to 8 p.m., 7 days a week

NOVA SCOTIA

Income assistance

- Every individual and family member on income assistance will receive an additional \$50 starting Friday, 20 March.
- People do not need to apply.
- The hours of toll-free line for income assistance supports, including weekends have been extended.

Moratorium on evictions

Effective March 19, no tenant can be evicted because their income has been impacted by COVID-19, for the next three months

Cell phones for the most vulnerable

Government is partnering with Telus to provide 100 phones and calling plans to the most vulnerable Department of Community Services clients who have no other means of communication, and who may be self-isolated and alone.

Leaves, layoffs and other labour questions

If you have questions about the Labour Code, like taking leave or being laid off, contact the Labour Standards Division at [1-888-315-0110](tel:1-888-315-0110).

Suspending student loan payments

Nova Scotia Student Loan payments are suspended until 30 September 2020. You don't need to make any payments, and your loans won't accrue interest. The suspension is automatic – you don't need to apply.

Support for seniors

- If you need non-emergency, non-medical help, call **211** or visit ns.211.ca.
- 211 is a toll-free helpline that connects you to community and social services in your area.
- This toll-free helpline is available 24/7 in over 140 languages.