

UNEMPLOYMENT RESOURCES

To help with your transition in the event of unemployment, below are some federal and provincial programs that may be applicable to you. The information provided below is current as of April 3, 2020 and is subject to updates released after that date by the federal and provincial governments.

FEDERAL PROGRAMS

SUPPORT FOR INDIVIDUALS AND FAMILIES

INCREASING THE CANADA CHILD BENEFIT

The Canadian Government is providing an extra \$300 per child through the Canada Child Benefit (CCB) for 2019-20. This will mean approximately \$550 more for the average family – click [here](#) to apply for CCB.

This benefit will be delivered as part of the scheduled CCB payment in May.

***** Those who already receive the CCB do not need to re-apply.**

SPECIAL GOODS AND SERVICES TAX CREDIT PAYMENT

The Canadian Government is providing a one-time special payment by early May 2020 through the Goods and Services Tax credit for low and modest-income families.

The average additional benefits will be approximately close to \$400 for single individuals and approximately \$600 for couples.

***** There is no need to apply for this payment. If you are eligible, you will get it automatically.**

EXTRA TIME TO FILE INCOME TAX RETURNS

The deadline to file 2019 tax returns for individuals has been deferred. For individuals, the return filing due date will be June 1, 2020.

The CRA will also allow any new income tax balances due, or instalments, to be deferred until September 1, 2020 without incurring interest or penalties.

MORTGAGE SUPPORT

Canadian banks have committed to work with their customers on a case-by-case basis to find solutions to help them manage hardships caused by COVID-19. Canadians who are impacted by COVID-19 and experiencing financial hardship as a result should contact their financial institution regarding flexibility for a mortgage deferral. This provides flexibility, when needed, to those who need it the most – to learn more please click [here](#).

Contact your financial institution for further mortgage assistance.

The Canada Mortgage and Housing Corporation and other mortgage insurers offer tools to lenders that can assist homeowners who may be experiencing financial difficulty. These include payment deferral,

loan re-amortization, capitalization of outstanding interest arrears and other eligible expenses, and special payment arrangements.

Canada's mortgage insurers are committed to providing homeowners with solutions to mitigate temporary financial hardship related to COVID-19. This includes permitting lenders to defer up to six monthly mortgage payments (interest and principal) for impacted borrowers. Deferred payments are added to the outstanding principal balance and subsequently repaid throughout the life of the mortgage.

SUPPORT FOR INDIVIDUALS FACING UNEMPLOYMENT

CANADA EMERGENCY RESPONSE BENEFIT (CERB)

The Canadian Government's CERB program will start on April 6, 2020 and will provide a taxable benefit of \$2,000 per month for up to 4 months to:

- workers who must stop working due to COVID-19 and who do not have access to paid leave or other income support.
- workers who are sick, quarantined, or taking care of someone who is sick with COVID-19.
- working parents who must stay home without pay to care for children that are sick or need additional care due to school and daycare closures.
- workers who are still employed but are not being paid because there is currently not sufficient work and their employer has asked them not to come to work.
- wage earners and self-employed individuals, including contract workers, who would not otherwise be eligible for Employment Insurance (EI).

Already applied for EI?

- If you have been laid off and have already applied for EI, you do not need to apply for CERB.
- All EI claims submitted after March 15 will be moved over to the CERB and benefits will be paid from this fund first.
- If you require support after the CERB's 16-week period, you can then apply for regular EI benefits.
- If you are already receiving EI, you will continue to receive your EI benefits. If your EI benefits end before October 6, 2020, you will then be able to apply to CERB.

How to apply for CERB?

- The application will be submitted through CRA MyAccount for Individuals, My Service Canada Account, or via telephone.
- Applications will open on Monday, April 6, 2020 – see below for schedule.
- Until the applications for CERB are open, EI-eligible Canadians can continue to apply for EI benefits.

Important! If you are not eligible for EI, find out how you can get ready to apply for the CERB through the CRA.

Whether you apply online or by phone, CRA wants to provide the best service possible to everyone. To help manage this, the CRA has set up specific days for you to apply. Please use the following guidelines when submitting your application.

If you were born in the month of	Apply for CERB on	Your best day to apply
January, February or March	Mondays	April 6
April, May or June	Tuesdays	April 7
July, August or September	Wednesdays	April 8
October, November or December	Thursdays	April 9
Any month	Fridays, Saturdays and Sundays	

If you do not have an active CRA MyAccount for Individuals, register now as it can take 5-10 days to active new accounts – click [here](#) to apply for CERB.

EMPLOYMENT INSURANCE

Apply for the new EI benefits as soon as possible after you stop working. If you wait more than 4 weeks after your last day of work to apply, you may lose benefits. You can visit the [Employment and Social Development Canada](#) (ESDC) website and follow the 5 following steps.

1. **Gather supporting documents** – You must have your records of employment (ROEs), but a medical certificate won't be necessary for those who have been asked to self-isolate or quarantine. Service Canada advises people to apply right away even if you don't have these documents as you can send them in later.
2. **Complete the online application** – This includes making sure you have: the names and addresses of your employers in the last 52 weeks, the dates employed with each employer and the reasons you're no longer employed, and personal information including mailing address, Social Insurance Number (SIN), and banking information – *see below for detailed instructions*.
3. **Provide supporting documents** – You can visit My Service Canada Account (MSCA) to view ROEs that have been issued to you by past and current employers.
4. **Receive access code by mail** – Service Canada will mail you a benefit statement, which includes a 4-digit access code. You need this code and your SIN to get updates about your application and to complete biweekly reports.
5. **Review your application status.**

It is important to read the following instructions and gather the necessary information. This will help ensure that there are no delays in processing your application.

You will need to provide the following **personal** information:

- your SIN - if your SIN begins with a 9, you will need to provide proof of your immigration status and work permit;
- your mother's maiden name;
- your mailing and residential addresses, including postal codes (if you do not have a usual place of residence, you must apply in person at your local Service Canada Centre);
- your complete banking information, including branch/transit number, financial institution name and number, and your account number (as shown on your cheque or bank statement), to have your payments deposited automatically into your bank account using direct deposit;

- if you are receiving or will receive a pension, you will need to provide the type of pension (e.g., CPP/QPP, insurance, retirement pension from an employer), the start date, amount, and who is paying the pension. If you do not have this information at this time, you will need to provide it by calling 1-800-206-7218.

You will need to provide the following **employment** information:

- the names, addresses and telephone numbers of all employers you worked for in the last 52 weeks, as well as the dates of employment and the reasons for separation from these employers;
- your detailed version of the facts if you quit or were dismissed from any job in the last 52 weeks;
- if your earnings varied over the last year, you will need to provide the dates (Sunday to Saturday) and earnings for each of your highest paid weeks of insurable earnings in the last 52 weeks or since the start of your last EI claim, whichever is the shorter period. This information will be used, along with your ROEs, to calculate your weekly EI benefit rate;
- Record(s) of Employment:
 - If your employer(s) submits ROEs electronically to Service Canada, you do not need to request copies from your employer(s) and you do not have to provide copies to Service Canada.
 - If your employer issues ROEs in paper format, you must request all ROEs issued during the last 52 weeks and provide them to Service Canada as soon as possible after you submit your EI application. You must mail your paper ROEs or drop them off in person at a Service Canada Centre.

To establish a new claim, you must have enough insurable hours (420 to 700 hours) and meet the qualifying conditions. We encourage you to apply for benefits so the processing agents can determine if you are eligible.

You may be entitled to EI regular benefits if you:

- were employed in insurable employment;
- lost your job through no fault of your own;
- have been without work and without pay for at least 7 consecutive days in the last 52 weeks;
- have worked for the required number of insurable employment hours in the last 52 weeks or since the start of your last EI claim, whichever is shorter;
- are ready, willing and capable of working each day; and
- are actively looking for work (you must keep a written record of employers you contact, including when you contacted them).

Before you start receiving benefits, there is a waiting period for which you will not be paid – click [here](#) to apply for EI.

*****Note: You should receive a ROE from your employer 5 days after your last day of employment.**

PROVINCIAL PROGRAMS

BC EMERGENCY BENEFITS FOR WORKERS

The BC emergency benefit for workers will provide a one-time, tax-free, \$1,000 payment for BC residents who are unable to work due to COVID-19.

Comprehensive information about the emergency benefit will be available here as soon as possible.

The BC emergency benefit for workers is being designed to complement other supports available from the Government of Canada.

BC CLIMATE ACTION TAX CREDIT

The BC [Climate Action Tax Credit](#) will be increased and expanded in July 2020. Eligible families of 4 will receive up to \$564 and eligible individuals will receive up to \$218 in an enhanced payment.

RENTERS, HOMEOWNERS AND PEOPLE EXPERIENCING HOMELESSNESS

The Province of BC is introducing a new temporary rental supplement, halting evictions and freezing rents, among other actions. The new rental supplement will help households by offering up to \$500 per month towards their rent, building on federal and provincial financial supports already announced for residents of BC facing financial hardship – to learn more, click [here](#).

BC STUDENT LOANS

Effective March 30, BC has issued a 6 months interest-free moratorium on the repayment of Canada Student Loans for all student loans borrowed. No payment will be required, and interest will not accrue during this time.

****** Students do not need to apply for the repayment pause.***

MONTHLY BILLS

BC HYDRO

Customers can defer bill payments or arrange for flexible payment plans with no penalty through the [COVID-19 Customer Assistance Program](#). Also, customers 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](#).

ICBC

Customers on a monthly payment plan who are facing financial challenges due to COVID-19 may defer their payment for up to 90 days with no penalty – click [here](#) to apply.