

Trying to Understand the Federal Government's Aid Programs during COVID 19? (as of March 31, 2020)

As the Federal government continues to outline programs to support all Canadians during COVID 19, information has changed. For the latest, most reliable information please refer to the CRA website: <https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/covid-19-benefits-credits-support-payments.html>

Summary:

To support workers and help businesses keep their employees, the government has proposed legislation to establish the **Canada Emergency Response Benefit (CERB)**. This benefit would provide **\$2,000 a month for up to four months** for workers who lose their income as a result of the COVID-19 pandemic. The CERB is a simpler and more accessible combination of the previously announced Emergency Care Benefit and Emergency Support Benefit.

The CERB would cover Canadians who have lost their job, are sick, quarantined, or taking care of someone who is sick with COVID-19, as well as working parents who must stay home without pay to care for children who are sick or at home because of school and daycare closures. The CERB would apply to wage earners, as well as contract workers and self-employed individuals who would not otherwise be eligible for Employment Insurance (EI).

Who shouldn't apply for the benefit?

If you are currently receiving EI benefits and expect them to continue, don't apply for CERB. If your EI benefits end before Oct. 3, you can apply for CERB when those EI benefits cease, if you are unable to return to work due to COVID-19. Canadians who are eligible for EI regular and sickness benefits would still be able to access their normal EI benefits, if still unemployed, after the 16-week period covered by the CERB.

What period is covered?

Canadians are to begin receiving their CERB payments within 10 days of application being processed. The CERB would be paid every four weeks and be available retroactively from March 15 until Oct. 3, 2020.

Details:

- Last year's income needs to have been a minimum of \$5,000.00. CERB will stop if you starting working again.
- If you are working reduced hours, or still receiving funds from your employer, you are ineligible to apply for CERB.
- Basically – if you had an income before COVID 19, and now you don't – you can likely apply.
- Canada's Employment Insurance (EI) system is available to all eligible workers. This includes all Canadian citizens, permanent residents, and foreign workers on work permits, as long as they are otherwise eligible for benefits.

How do I apply? Be patient – website and phone lines are very busy.

Online portal should be open by April 6. Start now by setting up your CRA account if you don't already have one. To apply for the Benefit, Canadians can access it on their CRA MyAccount secure portal.

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

Need to Call Service Canada? 1 800 206 7218

Canada Child Benefit:

The government of Canada will send individuals presently receiving CCB an additional \$300.00 per child in May's payment.

GST Tax Credit:

Most will see an additional \$400.00 on GST payments from the federal government in May 2020.

Need Legal Advice or information on your rights as an employee?

Contact Pro Bono Ontario to speak with an employment lawyer for free legal advice, up to 30 minutes, for any work-related issue in a non-unionized workplace. (They also offer legal advice around other issues) **Toll Free: 1-855-255-7256**

Hours: Monday to Friday 9:30 AM – 12:00 PM and 1:00 PM – 4 PM.

<http://www.probonoontario.org>