



## Information Sheet **COVID-19 Wage Supports & Financial Wellness – Part 2**

As the COVID-19 pandemic continues to develop, additional programs and supports are being announced to help individuals get through these challenging times. The following provides links to important resources that may assist you regardless of your situation.

### **Updated Information about Federal Support for Lost Wages**

Updates have just been released about the federal emergency support programs. Originally, the Government of Canada announced two emergency benefits. On March 25, 2020, the Government announced that there will now be one, combined benefit program, the **Canada Emergency Response Benefit (CERB)**. *This taxable benefit will pay out at a rate of \$2000/month for up to 4 months starting in April 2020.*

- **Qualifications – the Canada Emergency Response Benefit is for anyone who have ceased working due to COVID-19 including those who are:**
  - Sick/quarantined – Workers, including the self-employed, who are quarantined or sick with COVID-19 but do not qualify for EI sickness benefits.
  - Caregivers – Workers, including the self-employed, who are taking care of a family member who is sick with COVID-19, such as an elderly parent, but do not qualify for EI sickness benefits.
  - Parents – Workers with children who require care or supervision due to school or daycare closures, and are unable to earn employment income.
  - Wage earners, contract workers and self-employed individuals – Workers who would not otherwise be eligible for Employment Insurance (EI).
  - Still employed, but are not receiving income because of disruptions to their work situation due to COVID-19.
  - Laid-Off – Workers who would normally qualify for Employment Insurance (EI) benefits including regular, sickness or caregiver benefits.

Target date for implementation of the CERB is April 6, 2020, or sooner if possible. CERB payments will be received within 10 days of application and will be paid every four (4) weeks of eligibility between March 15 and October 3, 2020.

### **What if I'm already receiving EI benefits?**

- Canadians who are already receiving EI regular and sickness benefits as of today would continue to receive their benefits and should not apply to the CERB.
- If their EI benefits end before October 3, 2020, they could apply for the CERB once their EI benefits cease, if they are unable to return to work due to COVID-19.
- Canadians who have already applied for EI and whose application has not yet been processed would not need to reapply.

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### What if I'm laid off and eligible for EI and am still unemployed when the CERB runs out?

- 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.

### Do I have to apply for the CERB, or can I just apply for the EI?

EI eligible workers who have lost their job can continue to apply for EI. Workers who are eligible for other EI programs such as sickness or caregiver benefits can also continue applying for EI benefits.

*Note: there are maximum eligibility periods for EI programs. Based on the information currently out from the Federal Government, it appears that you can stack the CERB with EI benefits. In other words, you can get the CERB first, then access EI benefits if eligible without impact to the eligibility periods.*

For information on the Canada Emergency Response Benefit, go to <https://www.canada.ca/en/department-finance/news/2020/03/introduces-canada-emergency-response-benefit-to-help-workers-and-businesses.html>

### Additional Supports for Lost Wages – Province of BC

In addition to the existing Federal Employment Insurance programs, as well as the new federal emergency programs coming on line, the Government of BC are putting additional supports in place.

- **BC Emergency Benefit for Workers** – this will provide a one-time \$1,000 payment to people who lost income because of COVID-19. Who qualifies? BC Residents who receive:
  - Federal Employment Insurance, or
  - The new federal Emergency Care Benefit, or
  - The new federal Emergency Support Benefit
- Applications will open in April 2020 and the one-time payment will be paid in May 2020.
- For information on this benefit, go to <https://www2.gov.bc.ca/gov/content/safety/emergency-preparedness-response-recovery/covid-19-provincial-support>

### BC Student Loans

Just as the Federal Government announced relief to Canada Student Loans, the Provincial Government has followed suit. Starting March 30, 2020, BC student loan payments are automatically frozen for six months.

For information on this freeze, go to <https://www2.gov.bc.ca/gov/content/safety/emergency-preparedness-response-recovery/covid-19-provincial-support>

### Climate Action Tax Credit

A one-time enhancement to the climate action tax credit will be paid in July 2020 for moderate to low-income families. Dependent on income reported on your 2019 tax return, adults could receive up to \$218.00 (increased from \$43.50) and a child will receive \$64.00 (increased from \$12.75).

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For information on this credit, go to <https://www2.gov.bc.ca/gov/content/taxes/income-taxes/personal/credits/climate-action>

### Monthly Bills

For many people, the pressure of monthly bills is immense. Whether it's a problem right now, or you have concerns about it becoming a problem in the coming weeks, here are some options coming into play.

#### ➤ **BC Hydro**

- Customers can defer bill payments or arrange for flexible payment plans with no penalty through the COVID-19 Customer Assistance Program.
- 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.
- For information on these programs, go to <https://app.bchydro.com/accounts-billing/bill-payment/ways-to-pay/customer-crisis-fund.html>

#### ➤ **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.
- For information on this program, go to <https://www.icbc.com/about-icbc/contact-us/Pages/covid-19.aspx>



*The information provided in all of the Local's info sheets is intended to help members find potential resources. Errors are unintended and official agency sites should always be consulted. In all cases, individuals have to decide which, if any, of the items listed work for them based on their own personal circumstances.*