

## **Overview of Individual Government Benefits Currently Available April 24, 2020**

This brief outlines both federal and provincial government benefits that individuals can currently access during the COVID-19 pandemic. Updates to benefits are constantly occurring, so to ensure you always have the most up to date information we encourage you to visit the websites referenced throughout the document.

### **FEDERAL GOVERNMENT FUNDING FOR INDIVIDUALS**

#### **Canada Emergency Response Benefit (CERB)**

##### **General overview**

If you have stopped working due to COVID-19 the CERB may provide you with temporary income support of \$500 per week for up to 16 weeks. The benefit is retroactive to March 15 and will continue until October 3, 2020.

You do not have to be unemployed to access the CERB. You can be temporarily laid off, and still remain attached to your employer and be eligible to collect the CERB.

A record of employment (ROE) is not required for the CERB, however we suggest asking for a ROE because you will need it later if you apply for Employment Insurance (EI) regular or sickness benefits once you have exhausted the CERB benefit.

The benefit is taxable, and you will be expected to report it as income when you file your 2020 income taxes.

There is no waiting period, and you should begin receiving this benefit within 10 days of your application. CERB payments are retroactive to the date of your eligibility. The first four-week eligibility period started March 15, 2020.

You have to re-apply for every 4-week eligibility period you want to receive the CERB.

Once you have exhausted your CERB eligibility (received 16 weeks of income support through the CERB), you are able to then collect EI benefits if you meet EI eligibility requirements.

##### **Eligibility requirements as per the federal government's website<sup>1</sup>:**

*The benefit is available to workers:*

- *Residing in Canada, who are at least 15 years old;*
- *Who have stopped working because of reasons related to COVID-19 or are eligible for Employment Insurance regular or sickness benefits or have exhausted their Employment Insurance regular benefits between December 29, 2019 and October 3, 2020;*
- *Who had employment and/or self-employment income of at least \$5,000 in 2019 or in the 12 months prior to the date of their application; and,*
- *Who have not quit their job voluntarily.*

*When you submit your first claim you cannot have earned more than \$1,000 in employment income for 14 or more consecutive days within the four-week benefit period of your claim.*

*When submitting subsequent claims, you cannot have earned more than \$1,000 in employment income for the entire four-week benefit period of your new claim.*

*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 Canada Emergency Response Benefit.*

Full details about income requirements can be found [here](#).

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<sup>1</sup> <https://www.canada.ca/en/services/benefits/ei/cerb-application/questions.html>

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### **Under what circumstances would I apply for the CERB?**

According to the federal government the CERB is designed to assist those who have had to stop working for reasons related to COVID-19, these can include (but are not limited to)<sup>2</sup>:

- *You have lost your job;*
- *You are in quarantine or sick due to COVID-19;*
- *You are taking care of others because they are in quarantine or sick due to COVID-19; and/or*
- *You are taking care of children or other dependents because their care facility is closed due to COVID-19.*

**You cannot quit your job voluntarily and be eligible for the CERB.** If you have questions about what is considered a voluntary layoff (accepting lay off in the face of overall workforce reductions or shortage of work) and volunteering to leave (or quit) your job when your services are still needed, please contact your CUPE local.

You can also apply for the CERB if you are eligible for EI regular or sickness benefits, or if you were receiving EI benefits but have exhausted them.

### **Should you apply for the CERB or EI?**

Generally, if you have stopped working because of COVID-19 you should apply for the CERB.

If you became eligible for EI regular or sickness benefits after March 15, 2020 your claim will automatically be processed through the CERB.

If you became eligible for EI regular or sickness benefits before March 15, 2020 your claim will be processed under the pre-existing EI rules.

### **How to apply for the CERB**

The fund is being jointly delivered by Service Canada and the Canada Revenue Agency, you can begin the [application process here](#). The Government recommends applying online, however you can also apply by using the toll free number 1-833-966-2099.

### **Additional Information**

Full details on the CERB can be found [here](#), there is also a Q&A on CUPE's website that is frequently updated and can be found [here](#).

### **Canada Child Care Benefit**

The Federal Government is providing an extra \$300 per child for 2019-20. This will be delivered as part of the scheduled Child Care Benefit payment in May. If you have already applied for this benefit you do not need to re-apply.

### **Special Goods and Services Tax credit payment**

The Federal Government is providing a one-time special payment through the [Goods and Services Tax credit](#) for low and modest income families. This started April 9, so individuals may have already received this benefit.

### **Income Tax Deadline Extended**

As per the federal government's website<sup>3</sup>: *"the filing due date for 2019 income tax returns for individuals has been deferred until June 1, 2020. Any new income tax balances due, or instalments, are also being deferred until after August 31, 2020 without incurring interest or penalties."*

A full list of federal income supports for individuals can be found [here](#).

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<sup>2</sup> As per: <https://www.canada.ca/en/services/benefits/ei/cerb-application/questions.html#eligibility>

<sup>3</sup> <https://www.canada.ca/en/department-finance/economic-response-plan.html>

## Overview of Individual Government Benefits Currently Available April 24, 2020

### PROVINCIAL GOVERNMENT FUNDING FOR INDIVIDUALS

There are several financial supports available for individuals from the BC Provincial Government, a detailed breakdown of those can be found [here](#).

#### **BC Emergency Benefit for Workers**

A one-time \$1,000 payment for people whose ability to work has been affected due to COVID-19. A few notes on eligibility as per the Provincial Government's website<sup>4</sup>:

- *BC residents who receive the new federal Canada Emergency Response Benefit (CERB) are eligible, including people who have run out of employment insurance (EI) benefits and now qualify for the CERB*
- *People will need to state that they have filed or will file a 2019 BC income tax return to complete the application for the BC Emergency Benefit for Workers*
- *Online applications for the one-time payment will open May 1, 2020*

#### **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. An adult will receive \$218 (increased from \$43.50), and a child will receive \$64 (increased from \$12.75). You must have filed your 2019 income taxes to be eligible.

#### **Housing Supports**

Various supports have been implemented to ensure people can maintain their housing during the COVID-19 pandemic. This [includes halting all new and active evictions](#) (except under exceptional circumstances), [freezing annual rent increases](#), and introducing a new [temporary rent supplement](#).

#### **BC Student Loans**

Effective March 30, 2020 all BC student loan payments have been automatically frozen for six months.

#### **BC Hydro, ICBC and FortisBC**

All three companies have implemented deferral programs. There are also other programs available for customers who have lost their jobs or for small businesses that have been forced to close. (Full details [here](#).)

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<sup>4</sup> <https://www2.gov.bc.ca/gov/content/employment-business/covid-19-financial-supports>