

### **A quick note from the author:**

I compiled this document to help me and some fellow policy wonks make sense of the various programs. I realized that a plain-language version might have broader interest so I made this public.

If you are requesting access to edit, my answer is no. This is not a wiki. But you could make your own document!

If you contact me for my ok to use this document, for example to create a website, 1) Don't charge people money for information, 2) Don't present the information from this guide as your own and 3) Don't make it look like I have endorsed your website. Here's some wording you should use:

“This website has been adapted from information compiled and published freely by Dr. Jennifer Robson, Associate Professor of Political Management at Carleton University. You can read the original document here: <https://t.co/m0dXFYIZwk?amp=1>. Dr. Robson is not affiliated with this website or its publishers. Any errors or omissions in adapting Dr. Robson's are the sole responsibility of [your website name].”

If you want to translate the document, please do. Again, it would nice if you used similar wording to the above.

Yes, I'm updating as often and quickly as I can.

No, I'm not available to give webinars to your organization or membership. I'm sorry.

No, I'm not able to give personalized advice. I'm sorry. I've included links below of other places you can call for answers to questions about your personal circumstances.

The benefits listed here are for people who really need them. This isn't a time to try to grab all the money you can. These are programs for people who otherwise won't make ends meet. If you need help, there is help available. No one needs to hoard. Not toilet paper, not PPE, not money.

**If you get a text message saying the Canada Revenue Agency has money for you, that is a scam.** Other than Emergency/Amber Alerts, governments do NOT text you. Here's a link to the National Anti-Fraud Centre: <https://www.antifraudcentre-centreantifraude.ca/index-eng.htm>

Governments across the country are working hard and doing as much as they can as fast as they can. I know it can feel slow and confusing, but here's a big thank you to everyone in public services and in every political party who is working to help.

## **Quick links:**

**I need to take sick leave because I'm ill or self-isolating or have to quarantine.**

**I can't work because I'm caring for someone who is sick.**

**I've been laid off.**

**I am at home because my kids cannot go to school or daycare. I need money to make ends meet.**

**I have kids. What about childcare?**

**How does CERB work with maternity/parental leave?**

**My employer can't pay me but I haven't been laid off**

**I'm not sure that my employer is following the rules.**

**I'm self-employed. What income benefits can I get?**

**I'm a college or university student and I was counting on my summer job to pay tuition in the fall. What do I do?**

**I'm a college or university student and I am about to graduate. Is there help for me?**

**I'm having trouble keeping up with my rent. Is there help for me?**

**I got two \$2,000 payments from the Government of Canada. Can I keep them both?**

**I'm on social assistance but had been working a little, which the rules allow for. What happens if I get CERB?**

### Who can I call for information or to ask a question about financial support from government right now?

Anywhere in Canada	<p>1-800-O-Canada (1-800-622-6232)                  Canada Revenue Agency:                  1-800-959-8281 help with MyAccount                  1-800-387-1193 help with benefits                  1-866-426-1527 help with benefits for callers in the North</p> <p>You can also call the <u>constituency</u> office of your Member of Parliament. They can often help answer questions and get information to you. You can look up your local MP (using your postal code) here: <a href="https://www.ourcommons.ca/members/en/search">https://www.ourcommons.ca/members/en/search</a></p>
BC	<p>Government of BC:                  Call: 1-888-COVID-19                  Text: 1-604-630-0300</p> <p>You might also contact the <u>constituency</u> office of your MLA. You can look up your MLA here: <a href="https://www.leg.bc.ca/learn-about-us/members">https://www.leg.bc.ca/learn-about-us/members</a></p> <p>You might also contact your local municipal office.</p> <p>Call 2-1-1 for information about support in your community</p>
Alberta	<p>Government of Alberta:                  Call: 1-310-0000 toll free in the province</p> <p>You might also contact the <u>constituency</u> office of your MLA. You can look up your MLA here: <a href="http://www.assembly.ab.ca/net/index.aspx?p=mla_report&amp;memPhoto=True&amp;alphaboth=True&amp;alphaindex=True&amp;build=y&amp;caucus=All&amp;conoffice=True&amp;legoffice=True&amp;mememail=True">http://www.assembly.ab.ca/net/index.aspx?p=mla_report&amp;memPhoto=True&amp;alphaboth=True&amp;alphaindex=True&amp;build=y&amp;caucus=All&amp;conoffice=True&amp;legoffice=True&amp;mememail=True</a></p> <p>Call 2-1-1 for information about support in your community</p>
Saskatchewan	<p>Government of Saskatchewan:                  Call: 1-800-667-6102</p> <p>You might also contact the <u>constituency</u> office of your MLA. You can look up your MLA here: <a href="https://www.legassembly.sk.ca/mlas/mla-contact-information/">https://www.legassembly.sk.ca/mlas/mla-contact-information/</a></p> <p>You might also contact your local municipal office.</p> <p>Call 2-1-1 for information about support in your community</p>
Manitoba	<p>Government of Manitoba:                  Call: 1-866-626-4862 or live-chat at: <a href="https://www.gov.mb.ca/contact/">https://www.gov.mb.ca/contact/</a></p> <p>You might also contact the <u>constituency</u> office of your MLA. You can look up your MLA here: <a href="https://www.electionsmanitoba.ca/en/Voting/WhatsMyElectoralDivision">https://www.electionsmanitoba.ca/en/Voting/WhatsMyElectoralDivision</a></p> <p>You might also contact your local municipal office.</p> <p>Call 2-1-1 for information about support in your community</p>
Ontario	<p>Government of Ontario:                  Call: 1-888-789-4199 (Ministry of Children, Community and Social Services – they handle benefits and financial help for Ontarians)</p> <p>You might also contact the <u>constituency</u> office of your MPP. You can look up your MPP here: <a href="https://www.ola.org/en/members/current">https://www.ola.org/en/members/current</a></p> <p>You might also contact your local municipal office.</p> <p>Call 2-1-1 for information about support in your community</p>

Quebec	<p>Government of Quebec:                  special line operated by the Red Cross : 1-800-863-6582                  Financial Assistance: 1-877-644-4545</p> <p>You might also contact the <u>constituency</u> (electoral division) office of your MNA. You can look up your MNA here: <a href="http://www.assnat.qc.ca/en/deputes/allaire-simon-17941/index.html">http://www.assnat.qc.ca/en/deputes/allaire-simon-17941/index.html</a></p> <p>You might also contact your local municipal office.</p> <p>Call 2-1-1 for information about support in your community</p>
New Brunswick	<p>Government of New Brunswick:                  Call: 1-800-442-9799 (for emergency financial help)</p> <p>You might also contact the <u>constituency</u> (electoral division) office of your MLA. You can look up your MLA here: <a href="https://www2.gnb.ca/content/gnb/en/contacts/MLAReport.html">https://www2.gnb.ca/content/gnb/en/contacts/MLAReport.html</a></p> <p>You might also contact your local municipal office.</p> <p>You can find local information here: <a href="http://www.nbinfo.ca/">http://www.nbinfo.ca/</a></p>
Nova Scotia	<p>Government of Nova Scotia:                  Call: 1-800-670-4357</p> <p>You might also contact the <u>constituency</u> (electoral division) office of your MLA. You can look up your MLA here: <a href="https://enstools.electionsnovascotia.ca/edinfo2012/">https://enstools.electionsnovascotia.ca/edinfo2012/</a></p> <p>You might also contact your local municipal office.</p> <p>Call 2-1-1 for information about support in your community</p>
PEI	<p>Government of PEI :                  Call: 1-800-236-5196                  Call: 902-368-6440 (for social assistance)</p> <p>You might also contact the <u>constituency</u> (electoral division) office of your MLA. You can look up your MLA here: <a href="https://www.assembly.pe.ca/members">https://www.assembly.pe.ca/members</a></p> <p>You might also contact your local municipal office.</p> <p>Call 2-1-1 for information about support in your community</p>
Newfoundland and Labrador	<p>Government of Newfoundland and Labrador:                  Call: 1-833-771-0696</p> <p>You might also contact the <u>constituency</u> (electoral division) office of your MLA. You can look up your MLA here: <a href="https://www.assembly.nl.ca/Members/members.aspx">https://www.assembly.nl.ca/Members/members.aspx</a></p> <p>You might also contact your local municipal office or 3-1-1.</p>
Yukon	<p>Government of Yukon:                  Call: 1-800-661-0408</p>
Northwest Territories	<p>Government of NWT:                  Call: (867) 767-9000</p>
Nunavut	<p>Government of Nunavut:                  Call: (867) 975-5400</p>

**I need to take sick leave because I'm ill or self-isolating or have to quarantine.**

<p>Did you pay into Employment Insurance and did you work at least 600 hours in the last 52 weeks?</p>	<p><b>Yes</b></p>		<p><b>No</b></p>		
<p>Have you already applied for EI?</p>	<p><b>No</b></p>		<p><b>Yes</b></p>	<p><b>No</b></p>	
<p><b>AS OF APRIL 6, THERE WILL JUST BE ONE STARTING APPLICATION SITE FOR EI SICKNESS AND CERB. A few questions will guide you to the right form for you.</b></p> <p>If you are asked to apply through Service Canada, see the information below. You will still get the same \$500 per week for 4 weeks as those who apply through the CRA.</p> <p><b>AS OF APRIL 6: TO GET CERB, YOU APPLY FOR EI SICKNESS</b></p> <p>Step 1: Ask your employer for a RECORD OF EMPLOYMENT. They will either give you a paper copy or send an electronic copy directly to Service Canada. <u>Don't wait for this before applying for benefits.</u></p> <p>Step 2: Apply ASAP (even if you don't have your ROE yet) If you can apply online (computer or mobile phone) go to: <a href="https://www.canada.ca/en/services/benefits/ei/ceb-application.html">https://www.canada.ca/en/services/benefits/ei/ceb-application.html</a> If you can't apply online, you can call 1-800-959-2019 or 1-800-959-2041. Have your SIN and postal code ready</p> <p><b>Important to know:</b> To make applications faster, people are asked to apply on <a href="#">different weekdays</a> based on the month of their birthday. SERVICE CANADA OFFICES ARE STILL CLOSED.</p> <p><b>You DO NOT need a doctor's note for COVID-19.</b> The online form is wrong and is a hold-over from before April 6.</p> <p>After your claim is approved, Service Canada wants you to submit reports every 2 weeks to keep getting CERB, just like EI sickness benefits. Some <a href="#">people report</a> this is causing delays in getting follow-up CERB payments. If you have trouble with the reports, this <a href="#">page</a> has a link to submit an online request for help.</p> <p>You can prove your identity to the government faster in the online application if you use online banking through your bank or credit union and they can pay you benefits faster when you set up direct deposit.</p> <p>Check the labour rules on job protection for your province or federally (if you work in banking, transportation, telecommunications or other federally regulated industries). SEE LINKS LATER IN THIS DOCUMENT</p>		<p><b>If you are not yet receiving EI benefits, your application will automatically be assessed for the Canada Emergency Response Benefit.</b></p> <p><b>You do not need to send in a new application.</b></p>		<p><b>AS OF APRIL 6, THERE WILL JUST BE ONE STARTING APPLICATION SITE FOR BOTH EI SICKNESS AND CERB. A few questions will guide you to the right form for you</b></p> <p style="text-align: center;"><b>Canada Emergency Response Benefit (CERB)</b></p> <p>Step 1: If you can, get ready to apply by setting up a <a href="#">MyAccount</a> with the Canada Revenue Agency and giving your banking information for direct deposit. Another way to set up direct deposit can be through your bank if you use online banking.</p> <p>If you have direct deposit set-up, you should receive your money in 3-5 business days. Paper cheques will take up to 10 days.</p> <p>Step 2: Apply for CERB online at <a href="https://www.canada.ca/en/services/benefits/ei/ceb-application.html">https://www.canada.ca/en/services/benefits/ei/ceb-application.html</a></p> <p>If you can't apply online, you can call 1-800-959-2019 or 1-800-959-2041. Have your SIN and postal code ready.</p> <p><b>Important to know:</b> To make applications faster, people are asked to apply on <a href="#">different weekdays</a> based on the month of their birthday.</p> <p>You cannot quit a job to get CERB.</p> <p>By <a href="#">law</a>, you are eligible for the first payment if you had at least \$5,000 in income from work (employment or self-employment), EI maternity or parental benefits or Quebec's parental benefits program QPIP in the last year; AND you have had no more than \$1,000 in income from employment, self-employment, any EI benefit or QPIP for at least 14 days in a row since March 15 when you apply the first time.</p> <p>You have to re-apply for CERB for each 4 week period. You can get or renew CERB even if you have <a href="#">up to \$1,000 in income from work</a> (including self-employment, tips or dividends).</p> <p>Check the labour rules on job protection for your province or federally (if you work in banking, transportation, telecommunications or other federally regulated industries). SEE LINKS LATER IN THIS DOCUMENT</p>	
<p><b>What you could receive (under the rules before CERB starts):</b> 15 weeks of payments (directly into your bank account) worth up to 55% of your usual pay or \$573 per week, whichever is less. CERB will pay \$500 per week for 4 weeks at a time. <b>You'll have to pay income tax on it later. If you get CERB for the same 4 weeks that your employer gets the Canada Emergency Wage Subsidy to pay you, YOU may be asked to pay back your CERB.</b></p>				<p><b>What you could receive:</b> Lump sum of \$2,000 for every 4 weeks that you are eligible, to a maximum of 16 weeks between March 15 (retroactive) and October 3, 2020. <b>You'll have to pay income tax on it later. If you get CERB for the same 4 weeks that your employer gets the Canada Emergency Wage Subsidy to pay you, YOU may be asked to pay back your CERB.</b></p>	
<p>Find out more: <a href="https://www.canada.ca/en/services/benefits/ei/ceb-application.html">https://www.canada.ca/en/services/benefits/ei/ceb-application.html</a></p>				<p>Find out more: <a href="https://www.canada.ca/en/services/benefits/ei/ceb-application.html">https://www.canada.ca/en/services/benefits/ei/ceb-application.html</a></p>	

### I can't work because I'm caring for someone who is sick.

<p><i>Did you pay into Employment Insurance and did you work at least 600 hours in the last 52 weeks?</i></p>	<p><b>Yes and I'm caring for someone who is critically ill</b></p>	<p><b>No, but I'm still caring for someone who is critically ill</b></p>
	<p><b>You could apply for EI Caregiver Benefits (if someone is critically ill)</b></p> <p>Step 1: Ask your employer for a RECORD OF EMPLOYMENT. They will either give you a paper copy or send an electronic copy directly to Service Canada.</p> <p>Step 2: Apply ASAP (even if you don't have your ROE yet)</p> <p>If you can apply online (computer or mobile phone) go to:  <a href="https://srv270.hrdc-dtrhc.gc.ca/AW/introduction?GoCTemplateCulture=en-CA">https://srv270.hrdc-dtrhc.gc.ca/AW/introduction?GoCTemplateCulture=en-CA</a></p> <p>If you can't apply online, call 1-833-381-2725 *This line is overloaded right now. Be patient.</p> <p>SERVICE CANADA OFFICES ARE STILL CLOSED.</p> <p><b>Important to know:</b></p> <p>You can prove your identity to the government faster in the online application if you use online banking through your bank or credit union and they can pay you benefits faster when you set up direct deposit.</p> <p>Check the labour rules on job protection for your province or federally (if you work in banking, transportation, telecommunications or other federally regulated industries). **SEE LINKS ON THE LAST PAGE</p> <p>You can ask your employer if they offer paid family leave or will top-up the EI benefit.</p>	<p><b>Canada Emergency Response Benefit (CERB)</b></p> <p>Step 1: If you can, get ready to apply by setting up a <a href="#">MyAccount</a> with the Canada Revenue Agency and giving your banking information for direct deposit. Another way to set up direct deposit can be through your bank if you use online banking.</p> <p>If you have direct deposit set-up, you should receive your money in 3-5 business days. Paper cheques will take up to 10 days.</p> <p>Step 2: Apply for CERB online at <a href="https://www.canada.ca/en/services/benefits/ei/cerb-application.html">https://www.canada.ca/en/services/benefits/ei/cerb-application.html</a></p> <p>If you can't apply online, you can call 1-800-959-2019 or 1-800-959-2041. Have your SIN and postal code ready.</p> <p><b>Important to know:</b></p> <p>To make applications faster, people are asked to apply on <a href="#">different weekdays</a> based on the month of their birthday. You'll have to pay <a href="#">income tax</a> on CERB later. If you get CERB and your employer brings you back using the Wage Subsidy, you will have to pay back CERB.</p> <p>You cannot quit a job to get CERB.</p> <p>By <a href="#">law</a>, you are eligible for the first payment if you had at least \$5,000 in income from work (employment or self-employment), EI maternity or parental benefits or Quebec's parental benefits program QPIP in the last year; AND you have had no more than \$1,000 in income from employment, self-employment, any EI benefit or QPIP for at least 14 days in a row since March 15 when you apply the first time.</p> <p>You have to re-apply for CERB for each 4 week period. You can get or renew CERB even if you have <a href="#">up to \$1,000 in income from work</a> (including self-employment, tips or dividends).</p> <p>Check the labour rules on job protection for your province or federally (if you work in banking, transportation, telecommunications or other federally regulated industries). SEE LINKS LATER IN THIS DOCUMENT</p>
	<p><b>What you could receive:</b></p> <p>Between 15 and 35 weeks of payments (directly into your bank account) worth up to 55% of your usual pay or \$573 per week, whichever is less.</p>	<p><b>What you could receive:</b></p> <p>Lump sum of \$2,000 for every 4 weeks that you are eligible, to a maximum of 16 weeks between March 15 (retroactive) and October 3, 2020. <b>You'll have to pay <a href="#">income tax</a> on it later. If you get CERB for the same 4 weeks that your employer gets the Canada Emergency Wage Subsidy to pay you, YOU may be asked to pay back your CERB.</b></p>
	<p>Find out more: <a href="https://www.canada.ca/en/services/benefits/ei/caregiving/apply.html">https://www.canada.ca/en/services/benefits/ei/caregiving/apply.html</a></p>	<p>Find out more: <a href="https://www.canada.ca/en/services/benefits/ei/cerb-application.html">https://www.canada.ca/en/services/benefits/ei/cerb-application.html</a></p>

**I've been laid off.**

<p>Did you pay into Employment Insurance and did you work about 700 hours* in the last 52 weeks?</p>	<p><b>Yes</b></p>	<p><b>No</b></p>
	<p><b>AS OF APRIL 6, THERE WILL JUST BE ONE STARTING APPLICATION SITE FOR EI REGULAR AND CERB. A few questions will guide you to the right form for you.</b> If you are asked to apply through Service Canada, see the information below. You will still get the same \$500 per week for 4 weeks as those who apply through the CRA.</p> <p><b>AS OF APRIL 6: TO GET CERB, YOU APPLY FOR EI REGULAR BENEFITS</b></p> <p>Step 1: Ask your employer for a RECORD OF EMPLOYMENT. They will either give you a paper copy or send an electronic copy directly to Service Canada. <u>Don't wait for this before applying for benefits.</u></p> <p>Step 2: Apply ASAP (even if you don't have your ROE yet) If you can apply online (computer or mobile phone) go to: <a href="https://www.canada.ca/en/services/benefits/ei/cerb-application.html">https://www.canada.ca/en/services/benefits/ei/cerb-application.html</a></p> <p>If you can't apply online, you can call 1-800-959-2019 or 1-800-959-2041. Have your SIN and postal code ready. SERVICE CANADA OFFICES ARE STILL CLOSED.</p> <p>After your claim is approved, Service Canada wants you to submit reports every 2 weeks to keep getting CERB, just like EI sickness benefits. Some <a href="#">people report</a> this is causing delays in getting follow-up CERB payments. If you have trouble with the reports, this <a href="#">page</a> has a link to submit an online request for help.</p> <p><b>Important to know:</b> You cannot quit your job to get CERB..</p> <p>Check the labour rules on job protection for your province or federally (if you work in banking, transportation, telecommunications or other federally regulated industries). SEE LINKS LATER IN THIS DOCUMENT</p> <p><b>You'll have to pay <a href="#">income tax</a> on CERB later.</b> <b>If you get CERB for the same 4 weeks that your employer gets the Canada Emergency Wage Subsidy to pay you, <a href="#">YOU</a> may be asked to pay back your CERB.</b></p> <p>If you need to, you can move onto EI regular benefits when CERB runs out.</p>	<p><b>AS OF APRIL 6, THERE WILL JUST BE ONE STARTING APPLICATION SITE FOR EI REGULAR AND CERB. A few questions will guide you to the right form for you.</b></p> <p><b>Canada Emergency Response Benefit (CERB)</b> Step 1: If you can, get ready to apply by setting up a <a href="#">MyAccount</a> with the Canada Revenue Agency and giving your banking information for direct deposit. Another way to set up direct deposit can be through your bank if you use online banking.</p> <p>If you have direct deposit set-up, you should receive your money in 3-5 business days. Paper cheques will take up to 10 days.</p> <p>Step 2: Apply for CERB online at <a href="https://www.canada.ca/en/services/benefits/ei/cerb-application.html">https://www.canada.ca/en/services/benefits/ei/cerb-application.html</a></p> <p>If you can't apply online, you can call 1-800-959-2019 or 1-800-959-2041. Have your SIN and postal code ready.</p> <p><b>Important to know:</b> To make applications faster, people are asked to apply on <a href="#">different weekdays</a> based on the month of their birthday.</p> <p>You cannot quit your job to get CERB.</p> <p>By <a href="#">law</a>, you are eligible for the first payment if you had at least \$5,000 in income from work (employment or self-employment), EI maternity or parental benefits or Quebec's parental benefits program QPIP in the last year; AND you have had no more than \$1,000 in income from employment, self-employment, any EI benefit or QPIP for at least 14 days in a row since March 15 when you apply the first time.</p> <p>You have to re-apply for CERB for each 4 week period. You can get or renew CERB even if you have <a href="#">up to \$1,000 in income from work</a> (including self-employment, tips or dividends).</p> <p>Check the labour rules on job protection for your province or federally (if you work in banking, transportation, telecommunications or other federally regulated industries). SEE LINKS LATER IN THIS DOCUMENT</p>
	<p><b>What you could receive:</b> Before CERB: Between 14 and 45 weeks of payments (directly into your bank account) worth up to 55% of your pay in your last job or \$573 per week, whichever is <a href="#">less</a>. CERB will pay \$500.</p> <p><b>Find out more:</b> <a href="https://www.canada.ca/en/services/benefits/ei/cerb-application.html">https://www.canada.ca/en/services/benefits/ei/cerb-application.html</a></p>	<p><b>What you could receive:</b> Lump sum of \$2,000 for every 4 weeks that you are eligible, to a maximum of 16 weeks between March 15 (retroactive) and October 3, 2020. <b>You'll have to pay <a href="#">income tax</a> on it later. If you get CERB for the same 4 weeks that your employer gets the Canada Emergency Wage Subsidy to pay you, <a href="#">YOU</a> may be asked to pay back your CERB.</b></p> <p><b>Find out more:</b> <a href="https://www.canada.ca/en/services/benefits/ei/cerb-application.html">https://www.canada.ca/en/services/benefits/ei/cerb-application.html</a></p>

\*The exact hours depends on where you live. If you have access to a computer or mobile phone, use this search tool to find out the rules where you live:  
[https://srv129.services.gc.ca/ei\\_regions/eng/postalcode\\_search.aspx](https://srv129.services.gc.ca/ei_regions/eng/postalcode_search.aspx)



## I am at home because my kids cannot go to school or daycare. I need money to make ends meet.

<p style="text-align: center;"><b>Make sure you're getting your Canada Child Benefit</b></p> <p><b>In May, the federal government automatically paid a lump sum top-up to your Canada Child Benefit (CCB).*</b></p> <p>Step 1: Check your bank account to make sure that you're getting CCB.          If yes – you're all set. You'll be getting an extra payment of \$300 per child with your CCB in May.          If no - Did you file a tax return for 2018?</p> <p>Yes I did - If you have a computer or a mobile phone, you can also check to see if you are getting the benefit or apply to get the benefit here: <a href="https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html">https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html</a></p> <p>No I didn't – Step 2: You (and your spouse if you have one) need to file a tax return ASAP and then apply unless CRA already knows you have kids.</p> <p>If you can file a return by yourself using a computer, look for free software certified by the Canada Revenue Agency: <a href="https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/netfile-overview/certified-software-netfile-program.html">https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/netfile-overview/certified-software-netfile-program.html</a></p> <p>Have you ever received child benefits before and does CRA know you have kids? If not, after you file your return, if you still have computer or mobile access, apply for the CCB online at: <a href="https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html">https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html</a></p> <p>If you need help to file your taxes, the agencies that do free income tax clinics are working to find ways to help without breaking public health orders on COVID-19. You can try contacting a clinic near you by searching online at: <a href="https://www.canada.ca/en/revenue-agency/services/tax/individuals/community-volunteer-income-tax-program.html">https://www.canada.ca/en/revenue-agency/services/tax/individuals/community-volunteer-income-tax-program.html</a> or call 1-800-O-Canada (1-800-622-6232)</p> <p>SERVICE CANADA OFFICES ARE NOW CLOSED.</p> <p><b>Important to know:</b>          The tax-filing deadline for 2019 has been pushed back to June 1. If you can't file a return by then, CRA will still pay your CCB in July and August.</p> <p>You can prove your identity to the government faster in the online application if you use online banking through your bank or credit union and they can pay you benefits faster when you set up direct deposit.</p> <p>Check the labour rules on job protection for your province or federally (if you work in banking, transportation, telecommunications or other federally regulated industries). **SEE LINKS ON THE LAST PAGE</p> <p>You can ask your employer if they offer paid family leave or are considering the new federal wage subsidy to keep you on the payroll. Your employer can find out about that subsidy here: <a href="https://www.canada.ca/en/department-finance/news/2020/03/canadas-covid-19-economic-response-plan-support-for-canadians-and-businesses.html">https://www.canada.ca/en/department-finance/news/2020/03/canadas-covid-19-economic-response-plan-support-for-canadians-and-businesses.html</a></p>	<p style="text-align: center;"><b>Canada Emergency Response Benefit (CERB) – Through CRA or Service Canada</b>  <b>A few questions will guide you to the right form for you.</b></p> <p>If you are asked to apply through Service Canada, see the information below. You will still get the same \$500 per week for 4 weeks as those who apply through the CRA.</p> <p>Step 1: If you can, get ready to apply by setting up a <a href="#">MyAccount</a> with the Canada Revenue Agency and giving your banking information for direct deposit. Another way to set up direct deposit can be through your bank if you use online banking. If you have direct deposit set-up, you should receive your money in 3-5 business days. Paper cheques will take up to 10 days.</p> <p>Step 2: Apply for CERB online at <a href="https://www.canada.ca/en/services/benefits/ei/cerb-application.html">https://www.canada.ca/en/services/benefits/ei/cerb-application.html</a></p> <p>If you can't apply online, you can call 1-800-959-2019 or 1-800-959-2041. Have your SIN and postal code ready.</p> <p><b>Important to know:</b>          To make applications faster, people are asked to apply on <a href="#">different weekdays</a> based on the month of their birthday. <b>If you get CERB for the same 4 weeks that your employer gets the Canada Emergency Wage Subsidy to pay you, YOU may be asked to pay back your CERB.</b></p> <p>You cannot quit your job to get CERB.</p> <p>By <a href="#">law</a>, you are eligible for the first payment if you had at least \$5,000 in income from work (employment or self-employment), EI maternity or parental benefits or Quebec's parental benefits program QPIP in the last year; AND you have had no more than \$1,000 in income from employment, self-employment, any EI benefit or QPIP for at least 14 days in a row since March 15 when you apply the first time.</p> <p>You have to re-apply for CERB for each 4 week period. You can get or renew CERB even if you have <a href="#">up to \$1,000 in income from work</a> (including self-employment, tips or dividends). If you get CERB through Service Canada, you'll have to fill out reports to get payments after your 1<sup>st</sup> payment. Some <a href="#">people report</a> this is causing delays in getting follow-up CERB payments.</p> <p>Check the labour rules on job protection for your province or federally (if you work in banking, transportation, telecommunications or other federally regulated industries). SEE LINKS LATER IN THIS DOCUMENT</p> <p>If you have an employer, you can ask them if they offer paid family leave, or will use the new federal wage subsidy to keep you on the payroll while you work different hours or work from home. Your employer can find out about that subsidy here (or later in this document): <a href="https://www.canada.ca/en/department-finance/news/2020/03/canadas-covid-19-economic-response-plan-support-for-canadians-and-businesses.html">https://www.canada.ca/en/department-finance/news/2020/03/canadas-covid-19-economic-response-plan-support-for-canadians-and-businesses.html</a></p>
<p><b>What you could receive:</b>          Up to \$550 per month per child plus provincial amounts.*</p>	<p><b>What you could receive:</b>          Lump sum of \$2,000 for every 4 weeks that you are eligible, to a maximum of 16 weeks between March 15 (retroactive) and October 3, 2020          You'll have to pay <a href="#">income tax</a> on it later.</p>
<p><b>Find out more:</b> <a href="https://www.canada.ca/en/services/benefits/ei/caregiving/apply.html">https://www.canada.ca/en/services/benefits/ei/caregiving/apply.html</a></p>	<p><b>Find out more:</b> <a href="https://www.canada.ca/en/services/benefits/ei/cerb-application.html">https://www.canada.ca/en/services/benefits/ei/cerb-application.html</a></p>

\*The exact amount depends on which province or territory you live in and how many children you have. If you have access to a computer or mobile phone, use this online calculator to find out the amount for your family: <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/child-family-benefits-calculator.html>



### I have kids. What about childcare?

BC	<p>The province announced school closures on March 17. In the May 6 <a href="#">re-opening plan</a>, the province said K-12 schools could re-open part-time in June.</p> <p>Childcare centres that are closed cannot charge fees but have to keep your spot(s) until the pandemic is over. According to the provincial re-opening <a href="#">plan</a> released on May 6, childcare centres and summer camps will be able to re-open in mid-May.</p> <p>If your childcare provider is using the provincial Temporary Emergency Funding, they cannot charge fees if you withdraw your child(ren) temporarily due to COVID. Your space should be offered to you when the pandemic is over.</p> <p>Childcare centres that are open can charge fees if you use childcare. The Affordable Child Care Benefit can help eligible families if their childcare provider is open and still charging you fees.</p> <p>If you are an essential worker, you can ask for temporary emergency child care. If your child is 0-5 years old, fill out the request form here: <a href="https://www2.gov.bc.ca/gov/content/family-social-supports/caring-for-young-children/child-care-response-covid-19/child-care-response-covid-19-parent/child-care-response-covid-19-parent-form">https://www2.gov.bc.ca/gov/content/family-social-supports/caring-for-young-children/child-care-response-covid-19/child-care-response-covid-19-parent/child-care-response-covid-19-parent-form</a> If your child is 5-12 years old, you can contact your local school directly.</p> <p>Find out more: <a href="https://www2.gov.bc.ca/gov/content/family-social-supports/caring-for-young-children/child-care-response-covid-19/child-care-response-covid-19-parent">https://www2.gov.bc.ca/gov/content/family-social-supports/caring-for-young-children/child-care-response-covid-19/child-care-response-covid-19-parent</a></p>
Alberta	<p>The province announced school closures on March 20. A date for reopening has not yet been set. K-12 school re-openings with restrictions are in Phase 2 of the province's <a href="#">re-opening plan</a> but the Premier <a href="#">has said</a> reopening schools be in the Fall. Summer camps may be able to reopen, with limits on group sizes, in Phase 1 of the same plan.</p> <p>Childcare centres are closed to the general public. Home-based care providers can stay open with up to 6 children (not including their own) are allowed to stay open. Childcare centres may be able to reopen, with limits on group sizes, in Phase 1 of the province's <a href="#">re-opening plan</a>.</p> <p>Select childcare centres are open for childcare for essential workers. See: <a href="https://www.alberta.ca/release.cfm?xID=698961F75D711-E7AE-D923-C5CF0505F9BF0860">https://www.alberta.ca/release.cfm?xID=698961F75D711-E7AE-D923-C5CF0505F9BF0860</a></p> <p>Find out more: <a href="https://www.alberta.ca/child-care-during-covid-19.aspx">https://www.alberta.ca/child-care-during-covid-19.aspx</a></p>
Saskatchewan	<p>The province announced school closures on March 17. A date for reopening has not yet been set. Schools are not mentioned in the provincial re-opening plan.</p> <p>As of March 23, childcare facilities can only have up to 8 children at a time in a program that stays in the same room. Centres in schools are closed to the general public. In Phase 3 of the province's <a href="#">re-opening plan</a>, childcare centres will be able to expand to 15 children per program that stays in the same room.</p> <p>If you are an essential worker, you may be able to find childcare through a school-based centre.</p> <p>Find out more: <a href="https://www.saskatchewan.ca/government/news-and-media/2020/march/20/covid-19-update-child-care-options">https://www.saskatchewan.ca/government/news-and-media/2020/march/20/covid-19-update-child-care-options</a></p>
Manitoba	<p>The province announced that classes were suspended starting March 23 and then school closures starting March 31. A date for reopening has not yet been set but schools have been <a href="#">suspended for the current school year</a>.</p> <p>Childcare centres, including those in schools, can continue to run but spaces are limited to a maximum of 16 children at a time. Home-based care providers can stay open with up to 8 children. Providers are asked to give priority to children of essential workers. Daycamps are permitted as of May 4, but with a maximum of 16 kids, according to the province's <a href="#">re-opening plan</a>.</p> <p>Centres that are closed or do not have space for children are encouraged to reimburse parents for fees when childcare isn't available and to stop collecting fees during the crisis.</p> <p>Essential workers who cannot find care can call 204-945-0776, 1-888-213-4754 to see if the province has made progress on finding dedicated spaces.</p> <p>Childcare providers can access a Temporary Childcare Services Grant. Fees can still be charged to parents, up to maximum daily rates.</p> <p>Find out more: <a href="https://manitoba.ca/covid19/infomanitobans/childcare.html">https://manitoba.ca/covid19/infomanitobans/childcare.html</a></p>
Ontario	<p>The province announced school closures starting March 14. The province has <a href="#">announced</a> that schools will remain closed for the rest of the school year.</p>

	<p>Childcare centres were closed on March 17. Home-based care providers can stay open with up to 5 children. Childcare and schools were not mentioned in the provincial <a href="#">re-opening plan</a>. The province has since <a href="#">announced</a> that child care providers may re-open in Phase 2 of the re-opening plan, subject to new health and <a href="#">guidelines</a>.</p> <p>As of April 10, the province is temporarily preventing childcare centres from charging fees to parents when centres are closed. The province has also ordered centres to keep spots reserved for families.</p> <p>If you are an essential worker, you be able to find childcare from one a limited number of centres. <a href="https://www.ontario.ca/page/child-care-health-care-and-frontline-staff">https://www.ontario.ca/page/child-care-health-care-and-frontline-staff</a></p> <p>Eligible parents can get a one-time of \$200 for each child up to age 12 or \$250 for each child (up to age 21) with special needs. You can apply here: <a href="https://www.iaccess.gov.on.ca/FamilyAppWeb/public/index.xhtml">https://www.iaccess.gov.on.ca/FamilyAppWeb/public/index.xhtml</a></p>
Quebec	<p>The province announced school closures starting March 16. On <a href="#">April 27</a>, the government announced that primary schools would re-open starting May 11 outside Montreal. The original date of May 18 in Montreal was pushed to May 25 on <a href="#">May 7</a>. Since then, the province has <a href="#">announced</a> that Montreal area schools will remain closed until August. Attendance will not be mandatory. Classes will be limited to 15 children.</p> <p>Childcare centres were closed starting March 15. As part of the provincial <a href="#">re-opening plan</a>, as of May 11 outside Montreal and <a href="#">June 1</a> in Montreal, childcare centres will be able to reopen to more children. Centres will be limited to 15 children. This will be expanded gradually. Originally, the province ordered that parents who want to keep a space will have to <a href="#">continue to pay fees</a>. They have since <a href="#">ordered</a> that parents do not need to pay fees to keep their space, even when a daycare centre reopens.</p> <p>If you are an essential worker, you be able to find childcare from one a limited number of centres: <a href="https://www.quebec.ca/en/family-and-support-for-individuals/emergency-daycare-services/emergency-school-daycare-services/">https://www.quebec.ca/en/family-and-support-for-individuals/emergency-daycare-services/emergency-school-daycare-services/</a></p>
New Brunswick	<p>The province announced school closures on March 13. The <a href="#">public health recovery phases</a> released by the province says schools will reopen in September.</p> <p>Childcare centres were closed starting March 17. Childcare spaces may reopen with restrictions in phase 2 of the <a href="#">public health recovery phases</a>.</p> <p>If you are an essential worker, you be able to find childcare from one a limited number of centres: <a href="https://www.nbed.nb.ca/parentportal/en/home/request/">https://www.nbed.nb.ca/parentportal/en/home/request/</a></p>
Nova Scotia	<p>The province announced school closures on March 16. Schools will <a href="#">remain closed</a> for the rest of the school year which will end on <a href="#">June 5</a>. Childcare centres were closed starting March 17. A date for reopening has not yet been set. On <a href="#">May 8</a>, the province announced childcare centres would remain closed until at least June 5.</p> <p>Source: <a href="https://novascotia.ca/coronavirus/alerts-notices/">https://novascotia.ca/coronavirus/alerts-notices/</a></p>
PEI	<p>The province announced school closures on March 15. Starting May 11, <a href="#">some designated schools are reopening</a> to children who usually get help from an Educational Assistant or youth service worker. Otherwise schools will <a href="#">remain closed</a> for the rest of this school year.</p> <p>Childcare centres were closed starting March 17. If you use a licensed childcare provider, the province will <a href="#">reduce your fees</a> by up to \$75 per week between May 22 and June 26. Parents using these centres will not have to apply and the subsidy will be paid directly to the provider. If you use private child care, you may be able to receive a one-time lump sum subsidy after June 26. Applications for families who do not use licensed centres is available <a href="#">online</a>.</p> <p>If you are an essential worker, you be able to find childcare from one a limited number of centres:: <a href="https://www.princeedwardisland.ca/en/service/emergency-child-care-services">https://www.princeedwardisland.ca/en/service/emergency-child-care-services</a></p>
Newfoundland and Labrador	<p>The province announced school closures on March 16. A date for reopening has not yet been set. Childcare centres were closed on March 16. Home-based care providers were closed on March 18. <a href="#">As of May 11</a>, childcare spaces will be re-opened to more families. The province has been paying some grants to childcare providers to offset lost fees. Those have been extended until May 30.</p> <p>If you are an essential worker, you be able to find childcare from one a limited number of centres:: <a href="https://www.gov.nl.ca/covid-19/essential-worker-child-care-service-application-form/">https://www.gov.nl.ca/covid-19/essential-worker-child-care-service-application-form/</a></p>

Yukon	<p>The territorial government announced school closures on March 18. Schools <a href="#">will not re-open</a> during the current school year.</p> <p>Childcare centres have not been ordered to close. Find out more: <a href="https://yukon.ca/en/health-and-wellness/covid-19/child-care-information-yukoners">https://yukon.ca/en/health-and-wellness/covid-19/child-care-information-yukoners</a> As of <a href="#">May 14</a>, childcare centres can return to their normal enrolment numbers, subject to new health guidelines.</p>
North West Territories	<p>The territorial government announced school closures on March 25. Schools <a href="#">will not re-open</a> during the current school year.</p> <p>Childcare centres have not been ordered to close. Find out more: <a href="https://www.ece.gov.nt.ca/en/services/education-culture-and-employment-covid-19-updates/information-licensed-early-learning-and">https://www.ece.gov.nt.ca/en/services/education-culture-and-employment-covid-19-updates/information-licensed-early-learning-and</a></p>
Nunavut	<p>Schools were closed on March 17. Schools will <a href="#">not re-open</a> during the current school year.</p> <p>Childcare centres were ordered to close on March 17. As part of the territorial <a href="#">re-opening plan</a>, childcare centres will reopen as of June 1, subject to new health <a href="#">guidelines</a>.</p> <p>The territorial government created a temporary grant to cover all parent fees for childcare between March 17 and April 21, 2020.</p> <p>Source: <a href="https://gov.nu.ca/health/news/temporary-nunavut-wide-school-and-daycare-closures-precaution-covid-19">https://gov.nu.ca/health/news/temporary-nunavut-wide-school-and-daycare-closures-precaution-covid-19</a></p>

## How does CERB work with maternity/parental leave?

<p><b>I've been on maternity/parental leave, now what?</b></p> <p><b>1) Make sure you are getting the Canada Child Benefit.</b> See the information earlier in this summary.</p> <p><b>2) If you received Employment Insurance maternity or parental benefits,</b> these count towards the \$5,000 "work" earnings in the last year in the eligibility for the Canada Emergency Response Benefit. This is in the <a href="#">law</a> that created the benefit. This also applies to QPIP in Quebec.</p> <p>You can't get CERB at the <u>same time</u> as EI maternity or parental benefits.</p>	<p><b>I'm pregnant but not due for a while... / I'm in the process of adopting... My maternity/parental leave isn't supposed to start for a while but I've lost paid work. What do I do?</b></p> <p>If you lost paid work, have been laid off or have to be home due to illness or caregiving, you can get CERB if you meet the eligibility criteria.</p> <p><a href="#">Some expectant mothers who applied</a> for CERB through Service Canada and reported truthfully that they are pregnant were told that they had to start their maternity claim early, instead of taking CERB. But, the federal government has confirmed (scroll down in the same link) that expectant parents can take CERB (for 1 month or more) if they qualify and then switch into EI maternity/parental benefits as they planned.</p>
<p>If you don't have work when you come off of maternity/parental benefits, you might get CERB if you have the \$5,000 in work income in the last year.</p> <p>In normal times, people who are coming off of EI maternity/parental benefits and have lost their job can apply for EI regular benefits (see: <a href="https://www.canada.ca/en/employment-social-development/programs/ei/ei-list/reports/regular-benefits/situations.html#h2.1">https://www.canada.ca/en/employment-social-development/programs/ei/ei-list/reports/regular-benefits/situations.html#h2.1</a>). Right now, CERB is replacing EI regular benefits and people who would qualify for EI regular benefits can still claim those, if they need to, if they use up all of 4 of their CERB payments.</p> <p><b>If you get CERB for the same 4 weeks that your employer gets the Canada Emergency Wage Subsidy to pay you, YOU may be asked to pay back your CERB.</b></p>	<p><b>Will I still be able to qualify for EI/QPIP maternity/parental benefits after the time off I had to take for COVID19?</b></p> <p>To qualify for EI maternity and parental benefits, parents have to show they have had at least 600 hours of work where they (and their employer) paid into Employment Insurance. In Quebec, parents have to show they have earned at least \$3,000 through work (including self-employment).</p> <p>Because of COVID19, some parents will be worried they won't have enough hours or earnings to qualify for the benefits they planned on.</p> <p>It isn't yet clear how the federal or Quebec governments are going to handle this question. You could call your federal MP (or in Quebec your MNA) – see the links earlier in this document -- to make your voice heard.</p>

## My employer can't pay me but I haven't been laid off

Wage Subsidy for Employers	Canada Emergency Response Benefit (CERB)
<p>Ask your employer if they have looked at the temporary federal <a href="#">Canada Emergency Wage Subsidy</a>. Applications opened April 27:</p> <ul style="list-style-type: none"> <li>Employers can get a subsidy of up to 75% if they continue to pay their employees for at least 15 days in each 4 week period for the wage subsidy.</li> <li>The subsidy for an employee can't be more than \$847 per week.</li> <li>Eligible payments (I'm using "wages" as shorthand) include salary, hourly wages, taxable benefits but not repayable allowances, retirement/severance allowances or employee stock options</li> <li>The subsidy has been <a href="#">extended</a> to cover up to 24 weeks in 4 week periods starting March 15 and ending August 29.</li> <li>Once an employer is eligible for one period, they stay eligible for the subsidy.</li> <li>Employers have to make a claim by October 2020.</li> <li>Employers have to have had a 30% decline in revenues because of the pandemic. For the period March 15 to April 11, the decline only has to be 15%.</li> <li>The number of employees is not part of the eligibility and there is no minimum payroll size.</li> <li>Eligible employers are private corporations, individual employers, most non-profits and charities.</li> <li>Charities and non-profits can chose to exclude government funding to determine their change in revenue for eligibility for all periods they claim the subsidy.</li> <li>Non-profits have to include membership fees and some other amounts in their revenues.</li> <li>Provinces, cities, hospitals and universities are not eligible as "public bodies".</li> <li>Employers will apply through the Canada Revenue Agency <a href="#">My Business Account</a> portal.</li> <li>Employees cannot get the CERB (see above) for the same period that their employer is paying them using the CEWS. Employees may be able to cancel their CERB claim and repay benefits if they are rehired when their employer receives the Subsidy.</li> </ul>	<p>Step 1: If you can, get ready to apply by setting up a <a href="#">MyAccount</a> with the Canada Revenue Agency and giving your banking information for direct deposit. Another way to set up direct deposit can be through your bank if you use online banking.</p> <p>If you have direct deposit set-up, you should receive your money in 3-5 business days. Paper cheques will take up to 10 days.</p> <p>Step 2: Apply for CERB online at <a href="https://www.canada.ca/en/services/benefits/ei/cerb-application.html">https://www.canada.ca/en/services/benefits/ei/cerb-application.html</a></p> <p>If you can't apply online, you can call 1-800-959-2019 <b>or</b> 1-800-959-2041. Have your SIN and postal code ready.</p> <p><b>Important to know:</b> To make applications faster, people are asked to apply on <a href="#">different weekdays</a> based on the month of their birthday.</p> <p>You cannot quit your job to get CERB.</p> <p>By <a href="#">law</a>, you are eligible for the first payment if you had at least \$5,000 in income from work (employment or self-employment), EI maternity or parental benefits or Quebec's parental benefits program QPIP in the last year; AND you have had no more than \$1,000 in income from employment, self-employment, any EI benefit or QPIP for at least 14 days in a row since March 15 when you apply the first time. You have to re-apply for CERB for each 4 week period. You can get or renew CERB even if you have <a href="#">up to \$1,000 in income from work</a> (including self-employment, tips or dividends).</p> <p>If your claim is approved by Service Canada, you'll be asked to submit reports every 2 weeks to keep getting CERB, just like EI regular benefits. Some <a href="#">people report</a> this is causing delays in getting follow-up CERB payments.</p> <p style="text-align: center;"><b>If you get CERB for the same 4 weeks that your employer gets a wage subsidy to pay you, YOU may be asked to pay back your CERB.</b></p> <p>Check the labour rules on job protection for your province or federally (if you work in banking, transportation, telecommunications or other federally regulated industries). SEE LINKS LATER IN THIS DOCUMENT</p>
	<p><b>What you could receive:</b> Lump sum of \$2,000 for every 4 weeks that you are eligible, to a maximum of 16 weeks between March 15 (retroactive) and October 3, 2020 You'll have to pay <a href="#">income tax</a> on it later.</p>
<p><b>Find out more:</b> <a href="https://www.canada.ca/en/revenue-agency/services/subsidy/emergency-wage-subsidy.html">https://www.canada.ca/en/revenue-agency/services/subsidy/emergency-wage-subsidy.html</a></p> <p>Or call the dedicated line on CEWS for employers: <b>1-833-966-2099</b></p>	<p><b>Find out more:</b> <a href="https://www.canada.ca/en/services/benefits/ei/cerb-application.html">https://www.canada.ca/en/services/benefits/ei/cerb-application.html</a></p>

### I'm not sure that my employer is following the rules.

Do you work in any of the following? :

- A bank
- Air transportation including airlines and airports
- Telephone, cable or tv services
- Radio or TV
- Marine shipping or ports
- Rail or road transportation across provincial borders
- Other federally-regulated work: <https://www.canada.ca/en/employment-social-development/programs/employment-equity/regulated-industries/apply-labour-standards.html>

If yes, you are likely covered by the federal labour code.

You can find out more about your rights here:

<https://www.canada.ca/en/employment-social-development/services/labour-standards/reports.html>

If you have more questions, call 1-800-O-Canada (1-800-622-6232)

If you work for another kind of employer, you should be covered by provincial or territorial rules. Check the links or call the toll-free numbers below for where you live:

Alberta: <https://www.alberta.ca/employment-standards.aspx> Phone: 1-877-427-3731

B.C.: <https://www2.gov.bc.ca/gov/content/employment-business/employment-standards-advice/employment-standards> Phone: 1-833-236-3700

Manitoba: <https://www.gov.mb.ca/labour/standards/index.html> Phone: 1-800-821-4307

New Brunswick: [https://www2.gnb.ca/content/gnb/en/departments/post-secondary\\_education\\_training\\_and\\_labour/People/content/EmploymentStandards.html](https://www2.gnb.ca/content/gnb/en/departments/post-secondary_education_training_and_labour/People/content/EmploymentStandards.html) Phone: 1-888-452-2687

Newfoundland and Labrador: <https://www.gov.nl.ca/aesl/labour/> Phone: 1-877-563-1063

N.W.T: <https://www.ece.gov.nt.ca/en/services/employment-standards> Phone: 1(888) 700-5707

Nova Scotia: <https://novascotia.ca/lae/employmentrights/> Phone: 1-888-315-0110

Nunavut: <http://nu-lsco.ca/> Phone: 1-877-806-8402

Ontario: <https://www.ontario.ca/page/ministry-labour-training-skills-development> Phone: 1-800-531-5551

P.E.I. : <https://www.princeedwardisland.ca/en> Phone: 1-800-333-4362

Québec: <https://www.cnt.gouv.qc.ca/en/accueil/index.html> Phone: 1 844 838-0808

Saskatchewan: <https://www.saskatchewan.ca/business/employment-standards> Phone: (306) 787-2438 \*\*NOT TOLL-FREE

Yukon: <http://www.community.gov.yk.ca/es.html> Phone: 1-800-661-0408 local 5944

### I'm self-employed. What income benefits can I get?

<p>Do you pay yourself a salary with payroll deductions including EI premiums?</p>	<p><b>AS OF APRIL 6, THERE WILL BE JUST ONE APPLICATION SITE FOR BOTH CERB AND EI SICKNESS OR REGULAR BENEFITS. GO TO <a href="http://www.canada.ca">WWW.CANADA.CA</a></b></p> <p><b>No:</b> You could apply for the Canada Emergency Response Benefit through the Canada Revenue Agency. See the information above.</p> <p><b>Yes:</b> As of April 6, you'll be able to get CERB instead of EI Sickness or EI Regular benefits. If CERB runs out for you, you may be able to apply for EI regular benefits. You can apply for CERB through Service Canada. See the information above. Or, your business might be eligible for the <a href="#">Canada Emergency Wage Subsidy</a> to help with your payroll expenses.</p> <p><b>Good to know:</b> Self-employed workers can opt-in to Employment Insurance special benefits including Sickness benefits. But you have to pay-in for 12 months before collecting benefits. If you have a computer, you can learn more about how to apply to be covered by the EI special benefits here: <a href="https://www.canada.ca/en/services/benefits/ei/ei-self-employed-workers.html">https://www.canada.ca/en/services/benefits/ei/ei-self-employed-workers.html</a></p>
<p>Do you have children and/or lower income?</p>	<p><b>Yes:</b> Make sure you are receiving any Canada Child Benefit and GST Credit that you are entitled to. These are going to be topped up soon. See the information above.</p> <p><b>No:</b> Depending on your income, you might still qualify for the GST Credit or the Canada Workers' Benefit. If you have a computer, you can check online here: <a href="https://www.canada.ca/en/revenue-agency/services/child-family-benefits.html">https://www.canada.ca/en/revenue-agency/services/child-family-benefits.html</a></p>
<p>Are you worried about business expenses?</p>	<p><b>...If I wasn't, I wouldn't be reading this, would I?</b></p> <p>You might be eligible for a low-interest loan through the <a href="#">Business Credit Availability Program</a> or, if you're a small business or non-profit, for a \$30,000 interest-free loan plus \$10,000 of forgivable (ie: you don't pay it back) assistance through the <a href="#">Canada Emergency Business Account</a> (CEBA). You apply for these through your bank or credit union. But if you have questions you can call the Business Development Bank of Canada at 1-877-232-2269 or, if you're an exporter you can call Export Development Canada at 1-800-229-0575.</p> <p><b>Good to know:</b> At first the CEBA was for businesses or NGOs with \$50,000 to \$1.5M in usual payroll expenses. On <a href="#">April 15</a>, the government lowered the bottom limit to \$20,000 in payroll expenses. On <a href="#">May 19</a>, this CEBA was expanded to include eligible owner-operated small businesses who take dividends instead of salary.</p> <p>Your business might be eligible for the <a href="#">Canada Emergency Wage Subsidy</a> to help with your payroll expenses. Employers will get a subsidy of up to 75% if they continue to pay their employees, including new employees who are on payroll between March 15 and August 29.</p> <ul style="list-style-type: none"> <li>• The subsidy for an employee can't be more than \$847 per week.</li> <li>• The subsidy will cover up to 12 weeks between March 15 and <a href="#">August 29</a>, 2020.</li> <li>• Employers have to have had a 30% decline in revenues because of the pandemic. The number of employees is not part of the eligibility.</li> <li>• Eligible employers are private corporations, non-profits and charities.</li> <li>• Provinces, cities, hospitals and universities are not eligible.</li> <li>• Employers will apply through the Canada Revenue Agency <a href="#">My Business Account</a> portal.</li> <li>• Employers cannot get the Wage Subsidy for workers who are getting CERB at the same time. If an employee gets CERB for the same time that their employer pays them using the Wage Subsidy, the employee may be asked to pay back the CERB you received.</li> <li>• Applications started April 27</li> <li>• There is an online <a href="#">calculator</a> to help you figure out how much you could receive from CEWS.</li> <li>• For more information: <a href="https://www.canada.ca/en/revenue-agency/services/subsidy/emergency-wage-subsidy.html">https://www.canada.ca/en/revenue-agency/services/subsidy/emergency-wage-subsidy.html</a>. Or call the dedicated line on CEWS for employers: <b>1-833-966-2099</b></li> </ul> <p>Your business tax return isn't due until June 1 (June 15 if you are unincorporated). Amounts owing can also be deferred until September 1, 2020 without interest or penalties.</p> <p>Coming soon: A <a href="#">Canada Emergency Commercial Rent Assistance</a> benefit for small business. Here's what we know so far:</p> <ul style="list-style-type: none"> <li>• For small businesses paying less than \$50,000 in rent and who have had to close due to COVID or who have lost 70% or more in revenues.</li> <li>• Forgivable loans to cover up to 50% of 3 months of rent (April, May and June). Loan is forgiven if the property owner has a mortgage and agrees to cut the rent by 75% with a term to not evict the business during the rent relief agreement.</li> <li>• The business still covers up to 25% of the rent.</li> <li>• The program will run starting in mid-May, under an agreement between the federal, provincial and territorial governments.</li> </ul>



### I'm a college or university student and I was counting on my summer job to pay tuition in the fall. What do I do?

<p>Did you work for pay (including self-employment or gig-work) in 2019 or in the last 12 months?</p>	<p>Yes</p>		
<p>Did you make \$5K in that work (including self-employment) or more in 2019 or in the last 12 months?</p>	<p>Yes</p>	<p>No</p>	<p>No, but I was planning to start working this summer.</p>
<p>Since March 15, have you stopped working for 14 days in a row?</p>	<p>Yes</p>	<p>No, I was only planning to start work in the summer</p>	
	<p>You might be eligible for the <b>Canada Emergency Response Benefit</b>. See the information elsewhere in this guide.</p>	<p>It sounds like you've had other resources to help you cover your essential costs like shelter, food and more. Are those resources (help from parents, education savings, student loans) still available to you? Right now, most governments are trying to help people in emergencies who have lost their regular income to support themselves and their families.</p> <p>Have you considered applying for student financial assistance to help you with the costs of your education? You might be able to get grants (you don't pay back at all) and low-cost loans (you don't pay back until you finish school) from the Government of Canada or your province/territory. You can get more information here: <a href="https://www.canada.ca/en/services/benefits/education/student-aid/grants-loans.html">https://www.canada.ca/en/services/benefits/education/student-aid/grants-loans.html</a></p> <p>On April 22, the federal government announced that it would be making it <a href="#">easier to get more support from Canada Student Loans</a> by changing the eligibility so that students are expected to put in a bit less of their own money for their education and doubling the Canada Student Grants (that you don't pay back).</p> <p>Have you contacted the student financial office of your college or university to ask what they are doing to help students who are worried about how to pay tuition and other fees? In some provinces (like <a href="#">BC</a>, <a href="#">New Brunswick</a> and <a href="#">PEI</a>), there are emergency funds available. Look for the email address online because it is unlikely anyone is in the campus office right now. You can also contact the student association of your university or college and ask for their help in getting answers.</p> <p>You may be able to get a job through the revised <a href="#">Canada Summer Jobs Program</a>. Employers can get up to a 100% wage subsidy (to a maximum of the local minimum wage) for jobs (full-time or part-time) starting as soon as May 11, 2020 and ending as late as February 28, 2021. Employers might be essential services or might adapt their work to the public health rules for COVID19. Interested students can apply at: <a href="https://www.jobbank.gc.ca/home">https://www.jobbank.gc.ca/home</a></p> <p>Employers can also get the <a href="#">Canada Emergency Wage Subsidy</a> for new employees they paid between March 15 and August 29, 2020. See information elsewhere in this guide.</p> <p>NEW: On April 22, the federal government announced a new <a href="#">Canada Student Service Grant</a> that will offer \$5,000 towards education costs in the Fall for students who participate in community service activities. You'll need to apply through a web platform called "I Want to Help" that will be available soon.</p> <p>The <a href="#">Canada Emergency Student Benefit</a> will pay students and new grads who aren't able to work and don't qualify for EI or the Canada Emergency Response Benefit. CESB pays \$1,250 per month (\$2,000 for students with a disability or who are supporting someone else) for the months of May to August 2020. You can earn up to \$1,000 per month and still receive the payment. Here are some important pieces of information about CESB:</p> <ul style="list-style-type: none"> <li>You apply through the Canada Revenue Agency. If you have filed a tax return but don't have a <a href="#">My Account</a> set up with the CRA, you might want to do that soon. Remember that you can use online banking to verify your identity faster with the CRA.</li> <li><b>If you have never filed a tax return before but are eligible for CESB, you first have to call the CRA so they can create a file with your name and SIN. Call 1-800-959-8281.</b></li> <li>CRA is asking people to <a href="#">apply on different days of the week</a>, depending on their birth month.</li> <li>You have to reapply each month that you still want to receive CESB.</li> <li>CESB is <b>taxable</b> but income taxes will not be deducted from the payment to you. Keep records and remember to budget for any taxes when you file your income tax return in early 2021. You can use a calculator like <a href="#">this</a> to figure out how much tax you might owe on CESB.</li> </ul>	

### I'm a college or university student and I am about to graduate. Is there help for me?

<p>Did you work for pay (including self-employment or gig-work) in 2019 or in the last 12 months?</p>	<p>Yes</p>		<p>No, I was planning start working this summer.</p>
<p>Did you make \$5K in that work (including self-employment) or more in 2019 or in the last 12 months?</p>	<p>Yes</p>	<p>No</p>	
<p>Since March 15, have you stopped working for 14 days in a row?</p>	<p>Yes</p>	<p>No, I was planning to start work in the summer</p>	
	<p>You might be eligible for the <b>Canada Emergency Response Benefit</b>. See the information elsewhere in this guide.</p>	<p>If you are carrying Canada Student Loan Debt, you don't have to start your <a href="#">payments</a> for 6 months. Check the rules for any provincial loans too. Regardless of when you graduated, because of COVID19, Canada Student Loan Repayments are suspended until September 30, 2020 with no interest or penalties.</p> <p>A lot of students with Canada Student Loans don't realize they can reduce their monthly payments and have part of their loan forgiven. The <a href="#">Repayment Assistance Program</a> may let you reduce your student loan repayments, depending on your household income.</p> <p>You may be able to get a job through the revised <a href="#">Canada Summer Jobs Program</a>. Employers can get up to a 100% wage subsidy (to a maximum of the local minimum wage) for jobs (full-time or part-time) starting as soon as May 11, 2020 and ending as late as February 28, 2021. Employers might be essential services or might adapt their work to the public health rules for COVID19. Interested students can apply at: <a href="https://www.jobbank.gc.ca/home">https://www.jobbank.gc.ca/home</a></p> <p>Employers will be able to hire back employees and hire new workers using the federal <a href="#">Canada Emergency Wage Subsidy</a></p> <ul style="list-style-type: none"> <li>• Employers will get a subsidy of up to 75% if they continue to pay their employees, <a href="#">including new employees</a> who are on payroll between March 15 and August 29.</li> <li>• The subsidy for an employee can't be more than \$847 per week.</li> <li>• The subsidy will cover up to 12 weeks between March 15 and August 29, 2020.</li> <li>• Employers have to have had a 30% decline in revenues because of the pandemic. The number of employees is not part of the eligibility.</li> <li>• Eligible employers are private corporations, non-profits and charities.</li> <li>• Provinces, cities, hospitals and universities are not eligible.</li> <li>• Employers will apply through the Canada Revenue Agency <a href="#">My Business Account</a> portal.</li> <li>• Employers cannot get the Wage Subsidy for workers who are getting CERB at the same time.</li> </ul> <p>The <a href="#">Canada Emergency Student Benefit</a> will pay students and new grads who aren't able to work and don't qualify for EI or the Canada Emergency Response Benefit. CESB pays \$1,250 per month (\$2,000 for students with a disability or who are supporting someone else) for the months of May to August 2020. You can earn up to \$1,000 per month and still receive the payment. Here are some important pieces of information about CESB:</p> <ul style="list-style-type: none"> <li>• You apply through the Canada Revenue Agency. If you have filed a tax return but don't have a <a href="#">My Account</a> set up with the CRA, you might want to do that soon. Remember that you can use online banking to verify your identity faster with the CRA.</li> <li>• <b>If you have never filed a tax return before but are eligible for CESB, you first have to call the CRA so they can create a file with your name, contact information and Social Insurance Number. Call 1-800-959-8281.</b></li> <li>• CRA is asking people to <a href="#">apply on different days of the week</a>, depending on their birth month.</li> <li>• You have to reapply each month that you still want to receive CESB.</li> <li>• CESB is <b>taxable</b> but income taxes will not be deducted from the payment to you. Keep records and remember to budget for any taxes when you file your income tax return in early 2021. You can use a calculator like <a href="#">this</a> to figure out how much tax you might owe on CESB.</li> </ul>	

### I'm having trouble keeping up with my rent. Is there help for me?

<p>British Columbia</p>	<p>The provincial government has put <a href="#">a moratorium</a> on evictions for residential renters in apartments run by B.C. Housing and says they are working to make this happen for renters in affordable and subsidized housing.</p> <p>A new temporary rent supplement of \$500 is available for low and moderate income renters. The money will be paid directly to landlords. Applications will be available through the BC Ministry of Housing: <a href="https://www.bchousing.org/COVID-19">https://www.bchousing.org/COVID-19</a> or call 1-877-757-2577</p> <p>This is the general information number for BC Housing: 1-866-465-6873</p> <p>You might be able to get a very low-cost loan to cover your rent from a rent bank in:</p> <ul style="list-style-type: none"> <li>• Abbotsford, Mission, Chilliwack, Hope, Agassiz, Harrison: (604) 850-6639</li> <li>• Richmond: (604) 279-7077</li> <li>• Kamloops, Ashcroft, Barriere, Cache Creek, Chase, Clearwater, Secwepemc First Nations, North Okanagan and Columbia-Shuswap Regional Districts : (250) 374-2119</li> <li>• Surrey, White Rock, Delta: (604) 596-2311</li> <li>• New Westminster: (604) 526-2522</li> <li>• Sunshine Coast:(604) 885-5881, ext. 243</li> <li>• Vancouver: (604) 566-9685</li> <li>• Prince George: (250) 562 6325</li> <li>• North Vancouver: (604) 983-9488 ext. 316</li> </ul> <p>Make sure you are getting the benefits (see above) that you are eligible for.</p> <p>BC Hydro has help if you are having trouble paying your bill: <a href="https://app.bchydro.com/accounts-billing/bill-payment/ways-to-pay/customer-crisis-fund.html">https://app.bchydro.com/accounts-billing/bill-payment/ways-to-pay/customer-crisis-fund.html</a></p> <p>The BC Emergency Benefit for Workers will pay a one-time \$1,000 payment in May for people in BC getting EI or the CERB. Applications will open soon. <a href="https://www2.gov.bc.ca/gov/content/employment-business/covid-19-financial-supports#BCEBW">https://www2.gov.bc.ca/gov/content/employment-business/covid-19-financial-supports#BCEBW</a></p> <p>BC has a toll-free number to connect you to the help you need: 1-888-268-4319</p>
<p>Alberta</p>	<p>The provincial government had created a one-time emergency payment for <a href="#">emergency isolation support</a> for workers until the federal benefits (see above) are running. The program is now closed because the Canada Emergency Response Benefit is available. See the information above.</p> <p>You can have up to 90 days to pay your bills for electricity and natural gas <a href="#">without being cut-off</a>.</p> <p>The province has programs to help low-income renters, but it was under review before the current health emergency. It isn't clear whether new applications are being accepted but you can call: 780-422-0122. If you have a computer, you can find out more here: <a href="https://www.alberta.ca/affordable-housing-programs.aspx">https://www.alberta.ca/affordable-housing-programs.aspx</a></p> <p>This is the number for Alberta's information service for renters and landlords: 1-877-427-4088</p> <p>Make sure you are getting the benefits (see above) that you are eligible for.</p>
<p>Saskatchewan</p>	<p>This is the number for Saskatchewan's Office of Residential Tenancies that handles tenants' rights:: (888) 215-2222</p> <p>Evictions in the province are temporarily <a href="#">suspended</a> for residential renters.</p> <p>Saskatchewan has introduced a temporary benefit of up to \$900 to help workers without pay until the federal CERB (see above) is available. Find out more here: <a href="https://www.saskatchewan.ca/government/health-care-administration-and-provider-resources/treatment-procedures-and-guidelines/emerging-public-health-issues/2019-novel-coronavirus/covid-19-information-for-businesses-and-workers/support-for-workers/self-isolation-support-program">https://www.saskatchewan.ca/government/health-care-administration-and-provider-resources/treatment-procedures-and-guidelines/emerging-public-health-issues/2019-novel-coronavirus/covid-19-information-for-businesses-and-workers/support-for-workers/self-isolation-support-program</a> or call 1-800-667-6102</p> <p>Make sure you are getting the benefits (see above) that you are eligible for.</p>

<p>Manitoba</p>	<p>You might be eligible for the provincial Rent Assist Program. Find out more here: <a href="https://www.gov.mb.ca/fs/eia/non_rentassist_facts.html">https://www.gov.mb.ca/fs/eia/non_rentassist_facts.html</a> or call 1-877-587-6224</p> <p>The province has postponed eviction hearings and has <a href="#">suspended</a> rent increases during the crisis.</p> <p>You may be able to get help with utility bills through the Neighbours Helping Neighbours program: Phone: 204-949-2106. The provincial government has also told <a href="#">some utilities</a> not to charge interest or penalties and not to disconnect services because of unpaid bills until October 1.</p> <p>This is the number for Manitoba's Residential Tenancies Branch that handles tenants' rights: 1-800-782-8403</p> <p>Make sure you are getting the benefits (see above) that you are eligible for.</p>
<p>Ontario</p>	<p>The province has <a href="#">suspended</a> evictions (approving new ones or enforcing evictions) in the current health emergency.</p> <p>This is the number for the Ontario Landlord Tenant Board that handles tenants' rights: 1-888-332-3234</p> <p>In some communities, you may be able to get a low-cost loan to help cover your rent:</p> <ul style="list-style-type: none"> <li>• London: (519) 964-3663 ext. 300</li> <li>• Toronto: 416-924-2543</li> <li>• see also: <a href="https://www.champlainhealthline.ca/listServices.aspx?id=10723">https://www.champlainhealthline.ca/listServices.aspx?id=10723</a></li> </ul> <p>Make sure you are getting the benefits (see above) that you are eligible for.</p>
<p>Quebec</p>	<p>The province has <a href="#">suspended</a> eviction orders in the current health emergency.</p> <p>This is the number for the Régie du logement that handles tenants' rights: in most of the province: 1 800 683-2245 in Montreal 514 873-2245</p> <p>The province is starting a <a href="#">Temporary Aid for Workers Program</a> a one-time payment to help workers until the federal benefits (see above) are running. You can apply <a href="#">online</a> or by calling 1-800-863-6582 <b>The last date to apply is April 10 at 4PM.</b></p> <p>The <a href="#">Incentive Program to Retain Essential Workers</a> will top-up the wages of workers in essential jobs to a maximum of \$100 per week and \$1,600 in total. Applications will open online on May 19.</p> <p>The province has a tool to help you find <a href="#">provincial benefits</a> that you might qualify for.</p> <p>For questions about financial assistance, call: 1-877-644-4545</p> <p>Make sure you are getting the benefits (see above) that you are eligible for.</p>

<p>New Brunswick</p>	<p>The province has put a <a href="#">moratorium</a> on evictions if you fall behind on rent.</p> <p>This is the number for the Residential Tenancies Tribunal that handles tenants' rights: 1-888-762-8600</p> <p>You might be eligible for the Rent Supplement Assistance Program. Find out more here:  <a href="https://www2.gnb.ca/content/gnb/en/services/services_renderer.8655.Rent_Supplement_Assistance_Program.html#serviceDescription">https://www2.gnb.ca/content/gnb/en/services/services_renderer.8655.Rent_Supplement_Assistance_Program.html#serviceDescription</a></p> <p>Or call :</p> <table border="0"> <tr> <td>Chaleur</td> <td>1-866-441-4341</td> <td>Acadian Peninsula</td> <td>1-866-441-4149</td> </tr> <tr> <td>Restigouche</td> <td>1-866-441-4245</td> <td>Miramichi</td> <td>1-866-441-4246</td> </tr> <tr> <td>Edmundston</td> <td>1-866-441-4249</td> <td>Moncton</td> <td>1-866-426-5191</td> </tr> <tr> <td>Fredericton</td> <td>1-866-444-8838</td> <td>Saint John</td> <td>1-866-441-4340</td> </tr> </table> <p>The province had a one-time <a href="#">Workers Emergency Income Benefit</a> worth up to \$900 for people who can't work due to COVID19. The last day to apply was April 9, 8PM.</p> <p>Make sure you are getting the benefits (see above) that you are eligible for.</p>	Chaleur	1-866-441-4341	Acadian Peninsula	1-866-441-4149	Restigouche	1-866-441-4245	Miramichi	1-866-441-4246	Edmundston	1-866-441-4249	Moncton	1-866-426-5191	Fredericton	1-866-444-8838	Saint John	1-866-441-4340
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Fredericton	1-866-444-8838	Saint John	1-866-441-4340														
<p>Nova Scotia</p>	<p>The province has issued a <a href="#">ban</a> on evictions if you fall behind on rent.</p> <p>The province is topping-up payments to people getting income assistance from the Department of Community Services. This is automatic. People do not need to apply for the top-up.</p> <p>The province is paying a one-time \$1,000 to eligible workers until the Canada Emergency Response Benefit is available. Information here:  <a href="https://novascotia.ca/coronavirus/worker-emergency-bridge-fund/">https://novascotia.ca/coronavirus/worker-emergency-bridge-fund/</a> or by calling: 1-833-722-1417 or 1-877-424-1177.</p> <p>This is a link to information on tenants' rights in the province: <a href="https://beta.novascotia.ca/documents/residential-tenancy-guides">https://beta.novascotia.ca/documents/residential-tenancy-guides</a></p> <p>This is the number for the Residential Tenancies program that handles tenants' rights: 1-800-670-4357</p> <p>Make sure you are getting the benefits (see above) that you are eligible for.</p>																
<p>PEI</p>	<p>If you've been laid off, your employer can help you get a pre-paid gift card of \$100 for Sobeys. <a href="https://www.princeedwardisland.ca/en/service/employee-gift-card-program">https://www.princeedwardisland.ca/en/service/employee-gift-card-program</a></p> <p>The province has started a <a href="#">Temporary Rental Assistance Benefit</a>. You can call: 1-877-368-5770 to find out more. There is also a Special Situations Fund for Islanders who can't get help from other programs. Call 1-833-533-9333.</p> <p>A one-time payment of \$750 is available for eligible workers through the <a href="#">COVID-19 Income Support Fund</a>.</p> <p>The Community Legal Information Association of PEI is available to help with rental housing questions and problems. 1-800-240-9798.</p> <p>The Island Regulatory and Appeals Commission handles tenants rights. They have said all eviction hearings are postponed until April 6. Their offices are closed but you can call 902-892-3501 if you have questions about your rights as a renter.</p> <p>Make sure you are getting the benefits (see above) that you are eligible for.</p>																
<p>Newfoundland and Labrador</p>	<p>This is the toll-free number for all provincial government services 1-833-771-0696.</p> <p>Service NL handle tenants' rights.</p> <p>The provincial legislature <a href="#">was sitting</a> to pass a bill to prevent evictions due to COVID-19.</p> <p>Make sure you are getting the benefits (see above) that you are eligible for.</p>																

Yukon	<p>The territorial government is responsible for tenants' rights.</p> <p>You can reach the government at 1-800-661-0408</p> <p>Make sure you are getting the benefits (see above) that you are eligible for.</p>
North West Territories	<p>The territorial Rental Office has suspended evictions hearings. If you have a question about tenants' rights, you can contact them at: 1- 800- 661- 0760</p> <p>Make sure you are getting the benefits (see above) that you are eligible for.</p>
Nunavut	<p>The Nunavut Residential Tenancies Office is responsible for tenants' rights. You can reach them at 1(877)279-2331</p> <p>Make sure you are getting the benefits (see above) that you are eligible for.</p>

**\*\*\* If you're worried about rent for your small business, please see the page above on help for self-employed and small business owners. \*\*\***

## I got two \$2,000 payments from the Government of Canada. Can I keep them both?

Some people weren't sure if their application for Employment Insurance would let them get CERB so they applied again with the Canada Revenue Agency. Or they just filled in two applications by mistake. The government has said that they will contact people in this circumstance and that you do not need to do anything until then. We don't know exactly how the government will handle these overpayments yet.

If you want to return a CERB payment because of overpayment or because you think it was made in error, you can:

Send a repayment by mail. Write a cheque payable to the "Receiver General for Canada" and write "Repayment of CERB" and your Social Insurance Number in the memo line.

Send the payment to:  
Revenue Processing – Repayment of CERB  
Sudbury Tax Centre  
1050 Notre Dame Avenue  
Sudbury ON P3A 0C1

Or, if you were paid by paper cheque, you can simply return it to the same address above.

**If you get CERB for the same 4 weeks that your employer gets a wage subsidy to pay you, [YOU](#) may be asked to pay back your CERB.**



### I'm on social assistance but had been working a little, which the rules allow for. What happens if I get CERB?

Newfoundland and Labrador	<p>People who get CERB will have their provincial benefits suspended immediately. If there's any overlap on the days of getting CERB and social assistance, the CERB amount will be treated like an overpayment.</p> <p>To keep coverage for prescription drugs, social assistance recipients have to file a separate application by calling 1-888-859-3535 or <a href="#">online</a>.</p> <p>Source: <a href="https://www.gov.nl.ca/releases/2020/aes/0409n05/">https://www.gov.nl.ca/releases/2020/aes/0409n05/</a></p>
PEI*	<p>People who get CERB will have their provincial social assistance reduced, dollar for dollar, by the same amount.</p>
Nova Scotia	<p>People who get CERB will have their provincial social assistance reduced, dollar for dollar, by the same amount.</p> <p>Source: <a href="https://nsadvocate.org/2020/04/18/nova-scotia-allows-social-assistance-recipients-to-keep-cerb-payments/">https://nsadvocate.org/2020/04/18/nova-scotia-allows-social-assistance-recipients-to-keep-cerb-payments/</a></p>
New Brunswick*	Unknown
Quebec*	Unknown
Ontario	<p>People who get CERB will have it treated like employment income so they can keep the first \$200 per month but then lose 50% of the rest. Different rules apply to persons with disabilities. Drug coverage won't be affected and people will not lose eligibility even if CERB lowers their social assistance to \$0 in a month.</p> <p>Source: <a href="https://www.thestar.com/news/gta/2020/04/20/ontario-to-allow-people-on-social-assistance-to-keep-part-of-emergency-benefits.html">https://www.thestar.com/news/gta/2020/04/20/ontario-to-allow-people-on-social-assistance-to-keep-part-of-emergency-benefits.html</a></p>
Manitoba	<p>People who get CERB will have it treated like unearned income using the existing rules.</p> <p>Source: <a href="https://www.thestar.com/news/gta/2020/04/20/ontario-to-allow-people-on-social-assistance-to-keep-part-of-emergency-benefits.html">https://www.thestar.com/news/gta/2020/04/20/ontario-to-allow-people-on-social-assistance-to-keep-part-of-emergency-benefits.html</a></p>
Saskatchewan*	Unknown
Alberta*	<p>People who get CERB will have the first \$230 (more for families) exempted from provincial income assistance but then lose 25% of the rest. Different rules apply for persons with disabilities.</p> <p>Source: <a href="https://www.alberta.ca/aish-income-support-and-the-canada-emergency-response-benefit.aspx">https://www.alberta.ca/aish-income-support-and-the-canada-emergency-response-benefit.aspx</a></p>
British Columbia	<p>People who get CERB will not be eligible for the \$300 top-up to Income Assistance but will not lose Income Assistance benefits.</p> <p>Source: <a href="https://www2.gov.bc.ca/gov/content/family-social-supports/income-assistance/on-assistance/covid">https://www2.gov.bc.ca/gov/content/family-social-supports/income-assistance/on-assistance/covid</a></p>
Yukon	Unknown*
North West Territories	<p>People who get CERB will have it treated like EI benefits and will have their territorial assistance reduced. The territory has created a top-up for people on Income Assistance during COVID.</p> <p>Source: <a href="https://www.gov.nt.ca/sites/flagship/files/documents/backgrounder.pdf">https://www.gov.nt.ca/sites/flagship/files/documents/backgrounder.pdf</a></p>
Nunavut*	<p>People who get CERB will have it treated like EI benefits and will have their territorial assistance reduced.</p>

\*From information collected and shared by John Stapleton of Open Policy Ontario

