

Financial Supports

Steps to Applying for EI, CERB and other Benefits available during
COVID-19

Welcome

- Your hosts today:
- Brian Lalli, BCFMWU Secretary-Treasurer
- Adrienne Smith, Our friend and Lawyer from Adrienne Smith Law
- Chantel O'Neill, BCFMWU Labour Relations Officer

First Steps

- Record of Employment (ROE)- request with Employee Relations at POA.
- Go to Service Canada and set up an account [Employment Insurance \(EI\)](#) can apply with 7 days of no work vs 14 days for CERB.
- For the links and additional resources check out BCFMWU website under the CODIV-19 Tab. You will find many of the resource links we reference in this session
- <https://www.bcfmwu.com/covid-19/financial-supports-benefits/>

Applied for EI then I was Recalled

- People who applied for EI and got recalled need to fill out EI reports here <https://www.canada.ca/en/services/benefits/ei/ei-internet-reporting.html> Or by phone: **1-800-206-7218**, Monday to Friday from 8:30 am to 4:30 p.m. local time, and press "0" to speak to a representative. They will need their SIN# and their access code- which should have come in the mail.

Don't Qualify for EI? CERB is for you

- **Canada Emergency Response Benefit (CERB)**
- provides \$2,000 a month for up to four months for workers who lose their income as a result of the COVID-19 pandemic.
- *Who is eligible:* Recently unemployed folks who applied for EI (your application automatically goes to CERB). Or people who have been 14 days below earnings of \$1000; and 4 weeks below \$1000 for renewal. You will have to re-apply monthly for this benefit.
- Wage earners, contract workers, and self-employed individuals who would not otherwise be eligible for Employment Insurance (EI).
- Additionally, workers who are still employed, but are not receiving income because of disruptions to their work situation due to COVID-19, would also qualify for the CERB.
- *Criteria:* Have had income of at least \$5,000 in 2019 or in the 12 months prior to the date of the application.

CERB Continued...

- *How it works:* Service Canada Website to apply CERB is aiming for a processing time of 3 days with direct deposit and 10 days with mailed cheque. The CERB would be paid by direct deposit every four weeks.
- *Availability:* Open now. Will consider back-pay to March 15. Ends October, 2020.
- Use your CRA login, BC Service card and if no computer access, by phone.
- Friday, Saturday and Sunday application available to everyone.
- In order to not overwhelm this new system it is suggested Monday through Thursday your application day coincides with your birth month:

Application Dates Staggered by Birth Month

- In order to not overwhelm the system
- Those born in **January, February** and **March** should apply on **Mondays** starting April 6.
- Those born in **April, May** and **June** should apply on **Tuesdays** starting April 7
- Those born in **July, August** or **September** should apply on **Wednesdays** starting April 8.
- Those born in **October, November** and **December** should apply on **Thursdays** starting April 9

I Think I was Overpaid!

- [Don't panic if you think you were paid twice](#). A million people per day applied for federal benefits- either EI administered by Service Canada; and CERB administered by the CRA and applications are being processed by hardworking union members facing incredible need. Our understanding is that any over-payment will be sorted out at tax time next year.

Other Benefits Available to you

B.C. Emergency Benefit for Workers

- Provides a one-time \$1,000 payment to people who lost income because of COVID-19. The benefit is a one-time, tax-free payment for residents of the province who have been affected. Most people who qualify for the Canada Emergency Response Benefit (CERB) are also eligible for the B.C. benefit, including those who have run out of employment insurance benefits.
- To qualify for the BCEBW, you must: Have been a resident of B.C. on March 15, 2020, Meet the eligibility requirements of the CERB, Have been approved for the CERB, even if you haven't received payment yet, Be at least 15 years old on the date of application, Have filed, or agree to file, a 2019 B.C. income tax return, Not be receiving provincial income assistance or disability assistance.
- Apply at <https://www2.gov.bc.ca/gov/content/employment-business/covid-19-financial-supports/emergency-benefit-workers> Direct deposit or cheque in the mail after your application is approved. Payments will start to go out within days of application, but there may be minor delays during the initial surge – government staff will be working quickly to process applications and payments.
- Registration opens May 1, 2020

Questions

Help with other bills

Renter and Homeowner Stimulus

- A temporary rent supplement will provide up to \$500 per month
- *Who is eligible:* renters and homeowners who have lost income
- *How it works:* Once approved, your \$500 goes directly to your landlord or lender, apply jointly
- *Available:* Now

BC Hydro: Customer Assistance Program

- Suspending all cancellations due to non-payment of bills
- Providing payment plans for bill payment with no penalty

BC Hydro: COVID-19 Relief Fund

- One free credit per household on a Hydro bill.
- *Who is eligible:* Customers of BC Hydro who had accounts prior to March 31 experiencing job loss, illness or lost wages due to COVID-19; those taking care of ill members; caretakers of children who require supervision because of closures.
- *How it works:* Apply online when available and provide proof of COVID-19 impact (such as EI or CERB approval).
- *Available:* week of April 6 (projected).

BC Hydro: Customer Crisis Fund

- Grants up to \$600 to go towards hydro bills.
- *Who is eligible:* Customers of BC Hydro who had accounts prior to March 31 and who don't qualify for the Relief Fund. *You can apply for both the Customer Assistance Program and the Crisis Fund.*
- *How it works:* Apply online when applications open.
- *Available:* Now

BC Hydro: bill credits

- All residential BC Hydro customers will get a 3 month credit applied to their Hydro account. You will need to apply for this to show impacts of COVID-19. You can stack different Hydro benefits.

<https://www.bchydro.com/news/conservation/2020/covid-19-updates.html>

FORTIS, Mortgages/Rent and Transportation

- Flexible payment options, and waiving late payment fees for gas and electric bills. They will not cut anyone off during the crisis.
- Rent Banks
- Mortgage payments can be deferred for 6 months at RBC, TD, Scotia Bank, BMO, CIBC, National Bank and Vancity. Contact your branch, even if you bank elsewhere as there may also be options available.
- Keep an eye out for additional announcements from Canadian Mortgage and Housing Corporation (CMHC) for additional options
- Translink will credit unused portions of monthly passes or stored value if you will not be travelling because you are locked down or working from home. We have seen on news many buses are not accepting fees as riders are using back doors of bus.

ICBC AutoPay Payment Deferral

- A deferral of payment on Autopay monthly payment plans, for 3 months.
- *Who is eligible:* Customers of ICBC who are signed up for AutoPay (direct debiting from your account to pay for your vehicle insurance).
- *How it works:* Apply through the Online Resource Tool in the link above, at least one day before your next bill. You need to pay the remaining balance in full once your deferral is over (ie: if you defer for 75 days, you need to pay up in full the entire 75 days' worth of payment then. If you cannot, you can again apply for deferral).
- *Available:* now

Child Care

- Beginning April 1st, centres that opt-in to receive emergency funding and close, must not charge fees to parents and must reserve the space for when the child returns once the pandemic passes.
- Beginning April 1st, centres that opt-in to receive emergency funding and remain open, must not charge fees to parents that choose to withdraw their child temporarily due to COVID-19 related issues or concerns and must reserve the space for when the child returns once the pandemic passes.
- Contact your centre to see what applies to you, and if there is a way to get reimbursed for partial month.

Tax Credits

- Federal government:
 - GST Rebates- doubled
 - Child Tax Credits- doubled
- Provincial government:
 - Child Tax Credit
 - Climate Action Tax

Climate Action Tax Credit

- A one-time enhancement to the already-existing climate action tax credit
- An adult will receive up to \$218.00 (increased from \$43.50)
- A child will receive \$64.00 (increased from \$12.75)
- *Who is eligible:* everyone
- *How it works:* automatically, to everyone who already receives this tax credit, by direct deposit or mailed cheque
- *Available:* July

Canada Child Benefit Increase

- Payments are temporarily increased to \$300 per child
- *Who is eligible:* Canadians already receiving CCB
- *How it works:* Apply through your MyCRA account
- *Availability:* now, for the 2019-20 tax year
- ***Income Tax*** filing and payment has been moved to June 1 and there is a payment amnesty for back taxes until August 31. If you could qualify for the Child Tax Benefit and the GST rebate, file your taxes on time. All the Federal benefits are taxable, the BC Emergency Benefits that is tax free.

GST/HST Credit Increase

- The GST/HST credit is temporarily doubled
- *Who is eligible:* All Canadians receiving the credit already
- *How it works:* Automatically, with information calculated from your 2018 tax return.
- *Availability:* now, for the 2019-20 tax year
- The maximum amounts for the 2019-2020 benefit year will increase from:
 - \$443 to \$886 if you're single
 - \$580 to \$1,160 if you're married or living common-law
 - \$153 to \$306 for each child under the age of 19 (excluding the first eligible child of a single parent)
 - \$290 to \$580 for the first eligible child of a single parent

Canada and BC Student Loans and Apprentices

- Payments are automatically frozen for six months
- *Who is eligible:* everyone with student loans
- *How it works:* Automatically
- *Available:* March 30 - September 30

Union Contact

- Once you have applied for EI/CERB and if you want to share your specific case with the Union or questions on additional benefits, email C19info@bcfmwu.com and a staff member will get back to you.
- Regularly updated Blog from our friend Adrienne <https://adriennesmithlaw.com/explainer-government-covid-19-benefits/>.
- Questions?
- Thank you for your time today. Stay safe, strong and solidarity from our Union family to yours.