

COVID-19

As of April 6, 2020

EMPLOYMENT INSURANCE

The Employment Insurance (EI) program provides temporary income support to unemployed workers. The EI program also provides special benefits to workers who take time off work due to specific life events (illness; pregnancy; caring for a new child; or a family member who is seriously ill are some examples).

HOW TO APPLY? VISIT THE EI WEBSITE

www.canada.ca/en/services/benefits/ei/ei-sickness

CANADA EMERGENCY RESPONSE BENEFIT (CERB)

Provides \$2,000/month for up to 4 months to workers without paid sick leave or the equivalent, who are unable to work, sick, quarantined or forced to stay home to care for children.

HOW TO APPLY

CALL: the automated CERB application phone service 1-800-959-2019.

ONLINE: <https://bit.ly/2x8iwAW>

You will need a CRA My Account. Go to the COVID-19: Canada Emergency Response Benefit information page to confirm you meet the eligibility criteria. Sign in to your CRA My Account

- Go to the COVID-19: Canada Emergency Response Benefit in the alert banner at the top of the web page
- Select the period you want to apply for
- Declare that you qualify for the benefit
- Confirm the government has the right payment info information

Federal Benefits Available at a Glance



EMPLOYMENT INSURANCE SICKNESS BENEFITS WAITING PERIOD WAIVED

The one-week waiting period for EI sickness benefits will be waived for new claimants who are quarantined and will not have to provide a medical certificate. A new toll-free phone number to support inquiries related to waiving the EI sickness benefits waiting period will be launched soon.

People who cannot complete their claim for EI sickness benefits due to quarantine may apply later and have their EI claim backdated to cover the period of delay.

If you have already completed the application for EI sickness benefits whether you are sick or quarantined and would like to have the one-week waiting period waived, call 1-833-381-2725 (toll-free).



GST REBATE INCREASE

Provides Canadians with low or modest income a one-time special payment in April of up to \$400 for single people and \$600 for couples. **You don't have to apply for this, it will be based on your tax return amount.**



HEALTH CANADA APP

Health Canada in partnership with Thrive Health has created the Canada COVID-19 app. Find it on your App Store or Google Play.

<https://www.thrive.health/canada-covid19-app>

If you are experiencing symptoms such as cough, fever, difficulty breathing or you are in self-isolation or quarantine, Call 1-800 O-Canada (1-800-622-6232)

FEDERAL INCOME TAX DEFERRALS

For individuals, the deadline to file taxes is now June 1, 2020. But this is only an advantage if you expect the owe taxes — do not delay if you expect a refund! If you do owe taxes after this later filing date, you will now have until August 31 to make the payment.



CANADA CHILD BENEFIT

Eligible recipients will receive \$300 more per child with their regular May CCB payment. If you have previously applied for the CCB, you do not need to re-apply.

For more info: such as how to apply and eligibility requirements, go to Canada child benefit or call 1-800-387-1193.



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B.C. EMERGENCY BENEFIT FOR WORKERS

The B.C. Emergency Benefit for Workers will provide a one-time \$1,000 payment to people who lost income because of COVID-19.

B.C. residents who receive federal Employment Insurance, or the new federal Canada Emergency Response Benefit are eligible.

Applications for the one-time payment will open soon

CLIMATE ACTION TAX CREDIT

A one-time enhancement to the climate action tax credit will be paid in July 2020 for moderate to low-income families: **no action is needed, benefits will be paid based on income tax.**

An adult will receive up to \$218.00
(increased from \$43.50)

A child will receive \$64.00
(increased from \$12.75)

B.C. STUDENT LOANS

Starting March 30, 2020, B.C. student loan payments are automatically frozen for six months.

Provincial Benefits Available at a Glance BRITISH COLUMBIA



RENTERS, HOMEOWNERS & PEOPLE EXPERIENCING HOMELESSNESS

The temporary rent supplement will provide up to \$500/month. It will be available to low to-moderate-income renters who are facing financial hardship, but do not qualify for existing rental assistance programs. Applications for the supplement will open soon on the BC Housing website: <https://www.bchousing.org/housing-assistance>

Note: The supplement will be paid directly to landlords.

BC Housing has temporarily suspended evictions of tenants in subsidized and affordable housing due to non-payment of rent.

BC HYDRO

Customers can defer bill payments or arrange for flexible payment plans with no penalty through the COVID-19 Customer Assistance Program. Customers experiencing job loss, illness or lost wages due to COVID-19 can access grants up to \$600 to pay their hydro bills through the Customer Crisis Fund.

Apply online, but you can also fill out and submit a paper application: <https://bit.ly/3aNhVmT>

Mail it in to PO Box 8910, Vancouver, B.C., V6B 4X3
If you need help filling out the online application form you can call 1-844-708-3208.

FORTIS BC

Late payment fees will be temporarily waived. To contact Fortis call 1-866-436-7847 for electricity or 1-888-224-2710 for natural gas.

ICBC

Customers on a monthly payment plan who are facing financial challenges due to COVID-19 may defer their payment for up to 90 days with no penalty apply on line or call 1-800-665-6442.

Apply on-line <https://bit.ly/2Xbd62B>



BC Transit & TransLink Fare-free boarding on all buses. Enter through rear of the bus, unless accessible loading is required.

Emergency Travel Loan

Emergency loan of \$5000 available to Canadians travelling abroad. Call: 1-613-996-8885



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Provincial Benefits Available at a Glance ALBERTA

UTILITY PAYMENT DEFERRAL

Residential customers can defer electricity and natural gas bill payments until June 19, 2020. This program is available to Albertans who are experiencing financial hardship as a direct result of COVID-19.

HOW TO DEFER: Call your utility provider directly to arrange for deferral on all payments until June, however, after June 19, the agreed upon repayment plan will be implemented.

In situations where rent and utilities are combined, contact your landlord directly to discuss the circumstances.

Learn more about the deferral:

<https://www.alberta.ca/utility-payment-deferral.aspx>



STUDENT LOAN REPAYMENT DEFERRAL

There is a six-month, interest free moratorium on Alberta student loan payments for all Albertans in the process of repaying their loans.

Alberta Student Loan repayments will be paused for 6 months, beginning March 30, 2020.

Interest will not accrue during this period. This mirrors the approach of the Canada Student Loans Program. Students do not need to apply for the repayment pause.

Borrowers may continue making payments during this period if they choose and this will not affect their eligibility to receive the benefit.

ALBERTA CREDIT UNIONS

Credit union members will have access to a variety of programs and solutions designed to ease difficulties with loan payments and short-term cash flow.

Contact your credit union to work out a plan for your personal situation.

ATB FINANCIAL CUSTOMERS

Personal banking customers can apply for a deferral on their ATB loans, lines of credit & mortgages for up to 6 months.



RENTAL CONDITIONS

Effective immediately, rents will not increase while Alberta's state of public health emergency is in effect.

Effective April 1, late fees cannot be applied to late rent payments for the next three months.

Effective April 1, landlords and tenants need to work together to develop payment plans while the state of public health emergency is in effect.



EDUCATION PROPERTY TAX FREEZE

Residential education property tax rates will be frozen at last year's level – reversing the 3.4% population and inflation increase added in Budget 2020.

This is estimated to save Alberta households a total of \$55 million.



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Provincial Benefits Available at a Glance SASKATCHEWAN

JOB PROTECTED LEAVE

Amendments to The Saskatchewan Employment Act include:

- Employees can access unpaid public health emergency leave;
- Removal of the requirement of 13 consecutive weeks of employment with an employer prior to accessing sick leave; and
- Removal of the provision requiring a doctor's note or certificate



RENTAL CONDITIONS

Effective immediately, rents will not increase while the state of public health emergency remains in effect. Saskatchewan has suspended evictions while the state of Emergency is in effect.



STUDENT LOAN REPAYMENT MORATORIUM

Effective immediately, a six-month student loan repayment moratorium has been put in place, mirroring a similar federal provision. This provides individuals with student loans immediate relief.

SELF-ISOLATION SUPPORT PROGRAM

The Self-Isolation Support Program is targeted at Saskatchewan workers forced to self-isolate in order to curb the spread of COVID-19, and who are not covered by recent federally announced employment insurance programs and other supports. Administered by the Ministry of Finance, the program will provide \$450 per week, for a maximum of two weeks or \$900.

To be eligible, residents of Saskatchewan must meet these criteria:

- They have contracted COVID-19 or are showing symptoms
- They have been in contact with an individual infected with COVID-19; or
- They have recently returned from international travel and have been required to self-isolate; and
- They are not eligible for compensation including sick leave, vacation leave from their employer;
- They do not have private insurance covering such disruptions;
- They are not covered by other programs such as federal employment insurance that has been updated

Apply by phone toll free at 1-800-667-6102 or by calling 306-787-3903 from 8:00 a.m. to 5 p.m., Monday to Friday.
Online: <https://bit.ly/2JKBobP>

SOCIAL DISTANCE
BY STAYING AT LEAST 2 METRES (6FT)
AWAY FROM ANOTHER PERSON

The Employment Standard Regulations have been amended to:

Ensure that during a public emergency, businesses will not have to provide notice or pay in lieu of notice when they lay-off staff if it is for a period of 12 weeks or less in a 16-week period.

If an employer lays off employees periodically for a total of more than 12 weeks in a 16-week period, the employees are considered to be terminated and are entitled to pay instead of notice as outlined in the Act. This will be calculated from the date on which the employee was laid off.

HOW TO APPLY FOR UNEMPLOYMENT INSURANCE

TO APPLY

Go to The Employment Insurance Benefits and Leave Government of Canada Service website

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



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As part of the Manitoba Protection Plan, the province is providing the following protections for the next six months until October 1, 2020.



Instructing Manitoba Hydro and Centra Gas to not charge interest or penalties in the event that Manitobans are unable to pay at this time.



Directing Manitoba Hydro and Centra Gas to not disconnect customers during these times.

INCOME TAX & CORPORATE INCOME TAX

Deferring provincial income tax and corporate income tax filing deadlines and payments to coincide with the current revised federal deferral of income tax to **August 31, 2020.**

HOW TO APPLY FOR UNEMPLOYMENT INSURANCE

TO APPLY

Go to The Employment Insurance Benefits and Leave Government of Canada Service website:

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



RENTERS & LANDLORDS

The Manitoba government announced a freeze on all rent increases set to take effect between April 1, 2020 and May 31, 2020.

Provincial Benefits Available at a Glance MANITOBA

Contact Health Links-Info Santé at 204-788-8200 or 1-888-315-9257 (toll-free) if you're experiencing symptoms of the 2019 novel coronavirus.

Individuals who are directed by Health Links-Info Santé to be tested for COVID-19 will be asked to visit a community screening location.

To find a location near you go to:

<https://manitoba.ca/covid19/locations.html>

Manitoba public health officials have issued public health orders, effective April 1, 2020.

Please visit <https://manitoba.ca/covid19/soe.html>

CASH FLOW TAX RELIEF

Instructing Manitoba Public Insurance (MPI) to not charge interest or penalties in the event that Manitobans are unable to pay at this time
Instructing MPI to relax ordinary practices on policy renewals and collections.

SOCIAL DISTANCE
BY STAYING AT LEAST 2 METRES (6FT)
AWAY FROM ANOTHER PERSON

Tenants and landlords who need more information should contact the Residential Tenancy Branch at 204-945-2476, 1-800-782-8403 (toll-free) or rtb@gov.mb.ca. Manitobans can also visit the Residential Tenancy Branch website <https://www.gov.mb.ca/cca/rtb/>



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