



# Okanagan Indian Band

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## **Economic and Income Supports available to Band Members during COVID-19 Pandemic**

There are a number of initiatives by multiple levels of government that have been announced in the last week. Here is a summary of National, Provincial and Indigenous Supports during the COVID-19 pandemic.

### **Federal Initiatives**

#### **Increasing the Canada Child Benefit**

We are providing an extra \$300 per child through the Canada Child Benefit (CCB) for 2019-20. This will mean approximately \$550 more for the average family. This benefit will be delivered as part of the scheduled CCB payment in May. Those who already receive the Canada Child Benefit do not need to re-apply.

[Apply for the Canada Child Benefit](#)

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

We are providing a one-time special payment by early May through the [Goods and Services Tax credit](#) for low- and modest-income families.

The average additional benefit will be close to \$400 for single individuals and close to \$600 for couples.

There is no need to apply for this payment. If you are eligible, you will get it automatically.

#### **Extra time to file income tax returns**

We are deferring the filing due date for the 2019 tax returns of individuals.

For individuals (other than trusts), the return filing due date will be deferred until June 1, 2020.

We will also allow any new income tax balances due, or instalments, to be deferred until after August 31, 2020 without incurring interest or penalties.

Note: If you expect to receive benefits under the Goods and Services Tax credit or the Canada Child Benefit, we encourage you to not delay your 2019 return filing to ensure that your entitlements are properly determined.

#### **Mortgage support**

Canadian banks have committed to work with their customers on a case-by-case basis to find solutions to help them manage hardships caused by COVID-19. Canadians who are impacted by COVID-19 and experiencing financial hardship as a result should contact their financial institution regarding flexibility for a mortgage deferral. This allows flexibility to be available – when needed – to those who need it the most.

Contact your financial institution for further mortgage assistance.

The Canada Mortgage and Housing Corporation and other mortgage insurers offer [tools to lenders](#) that can assist homeowners who may be experiencing financial difficulty. These include payment deferral, loan re-amortization, capitalization of outstanding interest arrears and other eligible expenses, and special payment arrangements.

Canada's mortgage insurers are committed to providing homeowners with solutions to mitigate temporary financial hardship related to COVID-19. This includes permitting lenders to defer up to six monthly mortgage payments (interest and principal) for impacted borrowers. Deferred payments are added to the outstanding principal balance and subsequently repaid throughout the life of the mortgage.

[Learn more: Financial Consumer Agency of Canada \(FCAC\)](#)

### **Support for people facing unemployment**

We will provide a taxable benefit of \$2,000 a month for up to 4 months to:

- workers who must stop working due to COVID19 and do not have access to paid leave or other income support.
- workers who are sick, quarantined, or taking care of someone who is sick with COVID-19.
- working parents who must stay home without pay to care for children that are sick or need additional care because of school and daycare closures.
- workers who still have their employment but are not being paid because there is currently not sufficient work and their employer has asked them not to come to work.
- wage earners and self-employed individuals, including contract workers, who would not otherwise be eligible for Employment Insurance.

Application details will be available through [My CRA](#) and [My Service Canada](#), early April.

### **Support for people who are sick, quarantined, or in directed self-isolation**

#### **The new Canada Emergency Response Benefit**

We will provide a taxable benefit of \$2,000 a month for up to 4 months to:

- workers who must stop working due to COVID-19 and do not have access to paid leave or other income support.
- workers who are sick, quarantined, or taking care of someone who is sick with COVID-19.
- working parents who must stay home without pay to care for children that are sick or need additional care because of school and daycare closures.
- workers who still have their employment but are not being paid because there is currently not sufficient work and their employer has asked them not to come to work.
- wage earners and self-employed individuals, including contract workers, who would not otherwise be eligible for Employment Insurance.

Application details will be available through [My CRA](#) and [My Service Canada](#), early April. This benefit replaces the previously announced Emergency Care Benefit and the Emergency Support Benefit.

### **Improved access to Employment Insurance sickness benefits**

If you are sick, quarantined or have been directed to self-isolate, we will waive the requirement to provide a medical certificate to access EI sickness benefits.

[Apply for Employment Insurance sickness benefits](#)

### **Support for people who are unable to work**

#### **The new Canada Emergency Response Benefit**

We will provide a taxable benefit of \$2,000 a month for up to 4 months to:

- workers who must stop working due to COVID-19 and do not have access to paid leave or other income support.
- workers who are sick, quarantined, or taking care of someone who is sick with COVID-19.
- working parents who must stay home without pay to care for children that are sick or need additional care because of school and daycare closures.
- workers who still have their employment but are not being paid because there is currently not sufficient work and their employer has asked them not to come to work.
- wage earners and self-employed individuals, including contract workers, who would not otherwise be eligible for Employment Insurance.

**Application details will be available through [My CRA](#) and [My Service Canada](#), early April.**

This benefit replaces the previously announced Emergency Care Benefit and the Emergency Support Benefit.

### **Support for seniors**

#### **Reduced minimum withdrawals for Registered Retirement Income Funds**

We are reducing the required minimum withdrawals from Registered Retirement Income Funds (RRIFs) by 25% for 2020.

[Learn more about Registered Retirement Income Funds](#)

### **Support for students and recent graduates**

#### **A moratorium on the repayment of Canada Student Loans**

Effective March 30, we are placing a six-month interest-free moratorium on the repayment of Canada Student Loans for all student loan borrowers. No payment will be required and interest will not accrue during this time.

Students do not need to apply for the repayment pause.

[Learn more about the moratorium on the repayment](#)

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## **The Province of BC Initiatives**

The BC Government announced a \$5 billion COVID-19 provincial relief plan. The plan is additional spending on top of the \$60 billion budget the NDP announced in February and will include:

- \$2.8 billion focused on people and health services and \$2.2 billion focused on business and recovery
  - Of the \$2.2 billion to aid businesses and economic recovery, \$1.5 billion will go towards recovery efforts informed by a provincial task force. Businesses will also benefit from tax breaks and deferrals of payments and taxes until September 30, 2020.

- A new \$ 1.1 billion Emergency Benefit for Workers will be issued in the form of a one-time, tax-free \$ 1,000 payment and eligibility will be given to anyone who has been laid off, is sick, or in quarantine.
  - Also eligible are parents staying at home to care for sick children or because of childcare and school closures, and people caring for sick family members. This money will be paid on top of federal supports and will be available to BC residents regardless of Employment Insurance benefits.
- Another \$1.7 billion will go to critical services, including house and shelter investments; immediate healthcare needs; rental support programs; and increased income and disability assistance.
- BC's Climate Action Tax Credit is getting a five fold boost and will deliver up to \$218 per adult and \$64 per child this year.

### Rental Provisions

The Province is implementing a number of additional measures to keep people housed and protect their health. The full list of immediate measures includes:

- The new temporary rent supplement will provide up to \$500 per month, paid directly to landlords.
- Halting evictions by ensuring a landlord may not issue a new notice to end tenancy for any reason. However, in exceptional cases where it may be needed to protect health and safety or to prevent undue damage to the property, landlords will be able to apply to the Residential Tenancy Branch for a hearing.
- Halting the enforcement of existing eviction notices issued by the Residential Tenancy Branch, except in extreme cases where there are safety concerns. The smaller number of court ordered evictions are up to the courts, which operate independently of government.
- Freezing new annual rent increases during the state of emergency.

### **Indigenous Supports from Federal Government**

With the emergency recall and passing of legislation, we can now share more about the distinction-based \$305 million Indigenous Community Support Fund announced by the Prime Minister last week.

The First Nations portion is \$215 million; each First Nation in will get a base amount adjusted for population, remoteness and community well-being. Just what those formulas mean for your communities is now being determined and we will provide more information as soon as we're able.

Also, as many of you had asked what measures are in place to support your members living off reserve, please note that \$15 million of the Fund will go to supporting regional, urban and Indigenous organizations supporting those who live away from their communities.

Updated March 25, 2020.

<b>I need to take sick leave because I'm ill or self-isolating or have to quarantine.</b>			
<i>Did you pay into Employment Insurance and did you work at least 600 hours in the last 52 weeks?</i>	<b>Yes</b>		<b>No</b>
<i>Have you already applied for EI?</i>	<b>No</b>	<b>Yes</b>	<b>No</b>
	<p><b>EI Sickness Benefits are available. Here's how to apply. BUT there is a LARGE backlog of claims. Consider the CERB instead.</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) If you can apply online (computer or mobile phone) go to: <a href="https://srv270.hrdc-drfc.gc.ca/AW/introduction?GoCTemplateCulture=en-CA">https://srv270.hrdc-drfc.gc.ca/AW/introduction?GoCTemplateCulture=en-CA</a> If you can't apply online, call 1-833-381-2725 *This line is overloaded right now. Be patient.</p> <p>DO NOT GO TO A SERVICE CANADA OFFICE IF YOU ARE ILL OR IN SELF-ISOLATION</p> <p><b>Important to know:</b> <u>You DO NOT need a doctor's note</u> for COVID-19.</p> <p>You can prove your identity to the government faster online if you use online banking through your bank or credit union.</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>You can ask your employer if they offer paid sick leave or will top-up the EI benefit.</p> <p><b>What you could receive:</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.</p> <p>Find out more: <a href="https://www.canada.ca/en/services/benefits/ei/ei-sickness/apply.html">https://www.canada.ca/en/services/benefits/ei/ei-sickness/apply.html</a></p>	<p><b>Your application with automatically be assessed for the Canada Emergency Relief Benefit.</b> </p> <p><b>You do not need to send in a new application.</b></p>	<p><b>Canada Emergency Relief Benefit (CERB)</b></p> <p>Step 1: Get ready to apply</p> <p>If you can apply online (computer or mobile phone) go to and make sure you have a MyAccount with the Canada Revenue Agency: <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 can't apply online, there will be a dedicated 1-800 number you can call. Keep listening to the news or, in early April, call 1-800-O-Canada (1-800-622-6232).</p> <p>DO NOT GO TO A SERVICE CANADA OFFICE IF YOU ARE ILL OR IN SELF-ISOLATION</p> <p><b>Important to know:</b> <u>You DO NOT need a doctor's note</u> for COVID-19.</p> <p>By <u>law</u>, you are eligible 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 income from employment, self-employment, any EI benefit or QPIP for at least 14 days in a row.</p> <p>You can prove your identity to the government faster online if you use online banking through your bank or credit union.</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</p> <p>Find out more: <a href="https://www.canada.ca/en/department-finance/economic-response-plan.html">https://www.canada.ca/en/department-finance/economic-response-plan.html</a></p>

Updated March 25, 2020.

<b>I can't work because I'm caring for someone who is sick.</b>		
<i>Did you pay into Employment Insurance and did you work at least 600 hours in the last 52 weeks?</i>	<b>Yes and I'm caring for someone who is critically ill</b>	<b>No</b>
	<p><b>You could apply for EI Caregiver Benefits (if someone is critically ill) See below. BUT there is a LARGE backlog of claims. Consider the CERB instead. 🖱️</b></p> <p><b>IF YOU HAVE ALREADY APPLIED FOR EI CAREGIVER BENEFITS BUT ARE NOT YET RECEIVING BENEFITS, YOU WILL AUTOMATICALLY BE ASSESSED FOR THE CERB</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-drhc.gc.ca/AW/introduction?GoCTemplateCulture=en-CA">https://srv270.hrdc-drhc.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 style="text-align: center;">DO NOT GO TO A SERVICE CANADA OFFICE IF YOU ARE ILL OR IN SELF-ISOLATION</p> <p><b>Important to know:</b></p> <p>You can prove your identity to the government faster online if you use online banking through your bank or credit union.</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 style="text-align: center;"><b>Canada Emergency Relief Benefit (CERB)</b></p> <p>Step 1: Get ready to apply</p> <p>If you can apply online (computer or mobile phone) go to and make sure you have a MyAccount with the Canada Revenue Agency:  <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 can't apply online, there will be a dedicated 1-800 number you can call. Keep listening to the news or, in early April, call 1-800-O-Canada (1-800-622-6232).</p> <p style="text-align: center;">DO NOT GO TO A SERVICE CANADA OFFICE IF YOU ARE ILL OR IN SELF-ISOLATION</p> <p><b>Important to know:</b></p> <p><u>You DO NOT need a doctor's note</u> for COVID-19.</p> <p>By <u>law</u>, you are eligible 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 income from employment, self-employment, any EI benefit or QPIP for at least 14 days in a row.</p> <p>You can prove your identity to the government faster online if you use online banking through your bank or credit union.</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>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><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</p> <p>Find out more: <a href="https://www.canada.ca/en/department-finance/economic-response-plan.html">https://www.canada.ca/en/department-finance/economic-response-plan.html</a></p>

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<b>My employer fired me.</b>		
<i>Did you pay into Employment Insurance and did you work about 700 hours* in the last 52 weeks?</i>	<b>Yes</b>	<b>No</b>
	<p><b>You could apply for EI Regular Benefits, see below BUT there is a LARGE backlog of claims. Consider the CERB instead.</b></p> <p><b>IF YOU HAVE ALREADY APPLIED FOR EI REGULAR BENEFITS BUT ARE NOT YET RECEIVING BENEFITS, YOU WILL AUTOMATICALLY BE ASSESSED FOR THE CERB</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://www.canada.ca/en/services/benefits/privacy-notice.html">https://www.canada.ca/en/services/benefits/privacy-notice.html</a></p> <p>If you can't apply online, call 1-800-O-Canada (1-800-622-6232).</p> <p><b>DO NOT GO TO A SERVICE CANADA OFFICE IF YOU ARE ILL OR IN SELF-ISOLATION</b></p> <p><b>Important to know:</b></p> <p>You can prove your identity to the government faster online if you use online banking through your bank or credit union.</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>Canada Emergency Relief Benefit</b></p> <p>Step 1: Get ready to apply</p> <p>If you can apply online (computer or mobile phone) go to and make sure you have a MyAccount with the Canada Revenue Agency:</p> <p><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 can't apply online, there will be a dedicated 1-800 number you can call. Keep listening to the news or, in early April, call 1-800-O-Canada (1-800-622-6232).</p> <p><b>DO NOT GO TO A SERVICE CANADA OFFICE IF YOU ARE ILL OR IN SELF-ISOLATION</b></p> <p><b>Important to know:</b></p> <p>By <u>law</u>, you are eligible 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 income from employment, self-employment, any EI benefit or QPIP for at least 14 days in a row.</p> <p>You can prove your identity to the government faster online if you use online banking through your bank or credit union.</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 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 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</p>
	<p><b>Find out more:</b> <a href="https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit.html">https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit.html</a></p>	<p><b>Find out more:</b> <a href="https://www.canada.ca/en/department-finance/economic-response-plan.html">https://www.canada.ca/en/department-finance/economic-response-plan.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)

Updated March 25, 2020.

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

<b>Make sure you're getting your Canada Child Benefit</b>	<b>Canada Emergency Relief Benefit</b>
<p><b>In May, the federal government will <u>automatically</u> pay 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 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> 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 style="text-align: center;">DO NOT GO TO A SERVICE CANADA OFFICE IF YOU ARE ILL OR IN SELF-ISOLATION</p> <p><b>Important to know:</b></p> <p>You can prove your identity faster online for tax-filing and applications for the CCB if you use online banking through your bank or credit union.</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>Step 1: Get ready to apply If you can apply online (computer or mobile phone) go to and make sure you have a MyAccount with the Canada Revenue Agency:</p> <p><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 can't apply online, there will be a dedicated 1-800 number you can call. Keep listening to the news or, in early April, call 1-800-O-Canada (1-800-622-6232).</p> <p style="text-align: center;">DO NOT GO TO A SERVICE CANADA OFFICE IF YOU ARE ILL OR IN SELF-ISOLATION</p> <p><b>Important to know:</b></p> <p>By <u>law</u>, you are eligible 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 income from employment, self-employment, any EI benefit or QPIP for at least 14 days in a row.</p> <p>You can prove your identity faster online if you use online banking through your bank or credit union.</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: <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</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/department-finance/economic-response-plan.html">https://www.canada.ca/en/department-finance/economic-response-plan.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>

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## 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/aes/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

Updated March 25, 2020.

<b>I'm self-employed. What benefits can I get ?</b>	
Do you pay yourself a salary with payroll deductions including EI premiums?	<p><b>Yes:</b> It sounds like you may be eligible for EI Sickness benefits, but because there is a big backlog you may want to apply for the Canada Emergency Relief Benefit. See the information above.</p> <p><b>No:</b> You should apply for the Canada Emergency Relief Benefit. See the information above.</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>
Do you have children?	<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>

Updated March 25, 2020.

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

British  
Columbia

The provincial government has put [a moratorium](#) on evictions for renters in apartments run by B.C. Housing and says they are working to make this happen for renters in affordable and subsidized housing.

This is the general information number for BC Housing: 1-866-465-6873

You might be able to get a very low-cost loan to cover your rent from a rent bank in:

- Abbotsford, Mission, Chilliwack, Hope, Agassiz, Harrison: (604) 850-6639
- Richmond: (604) 279-7077
- Kamloops, Ashcroft, Barriere, Cache Creek, Chase, Clearwater, Secwepemc First Nations, North Okanagan and Columbia-Shuswap Regional Districts : (250) 374-2119
- Surrey, White Rock, Delta: (604) 596-2311
- New Westminster: (604) 526-2522
- Sunshine Coast:(604) 885-5881, ext. 243
- Vancouver: (604) 566-9685
- Prince George: (250) 562 6325
- North Vancouver: (604) 983-9488 ext. 316

Make sure you are getting the benefits (see above) that you are eligible for.

BC Hydro has help if you are having trouble paying your bill: [https://www.bchydro.com/news/press\\_centre/news\\_releases/2020/bill-relief-covid-19.html](https://www.bchydro.com/news/press_centre/news_releases/2020/bill-relief-covid-19.html)

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

BC has a toll-free number to connect you to the help you need: 1-888-268-4319