



# COVID-19 FACTSHEETS: Income Benefits and Supports

Last Updated on April 1st, 2020



There are new financial support programs and initiatives to help families and businesses deal with the financial impact of COVID-19. Below is an overview of some of the programs and initiatives available in Manitoba.

PLEASE NOTE: Information is changing rapidly. It is important for readers to confirm accuracy of this information with official sources.

## Income Benefits, Credits and Assistance

### 1. Canada Emergency Response Benefit

If you have lost income because of COVID-19, the Canada Emergency Response Benefit (CERB) will provide you with temporary income support. The Government of Canada will start receiving CERB applications on April 6, 2020. The program will provide benefits of \$2,000 a month, for a maximum of 16 weeks between March 15 (retroactive) and October 3, 2020.

You will receive your benefit payments within 10 days from when you submitted your application. Your payments will be retroactive to your eligibility date. Payments will be made through direct deposit or by cheque. You will be paid more quickly if you choose direct deposit.

Eligibility: you may be eligible for the benefit if you:

- Reside in Canada and are over 15 years of age; AND
- have a Social Insurance Number (SIN); AND
- have made \$5,000 of income or EI maternity or parental benefits in 2019 or the past 12 months (this does not have to have been earned in Canada, but you must have resided in Canada); AND
- have been (or expect to be) without employment or self-employment income for at least 14 consecutive days in the initial four-week period; AND
- have stopped working because of COVID-19, this can be for a variety of reasons:
  - have been laid off due to COVID-19;
  - your employer has not laid you off but your hours have been reduced to zero;
  - are self-employed;
  - have to self-isolate or are sick from COVID-19;
  - have to take care of someone that went into quarantine; or
  - have to stay at home with your children because of school/childcare closures

NOTE: Workers who are not Canadian citizens or Permanent Residents may be eligible to receive the benefit during the duration of their work permit if they stop working for reasons related to COVID-19 and meet the other eligibility criteria.

NOTE: The benefit payment is only available to individuals who have stopped work as a result of reasons related to COVID-19. If you are looking for a job but haven't stopped working because of COVID-19, you are not eligible for the benefit. If you quite your job voluntarily, you are not eligible for the benefit.

**How to Apply:** The Government of Canada will start receiving applications on **April 6, 2020** through Canada Revenue Agency's [MyAccount](#) and by telephone: 1-800-959-2019. You will be able to apply based on the month you were born in, as described in the chart below:

<b>DAY TO APPLY FOR THE CANADA EMERGENCY RESPONSE BENEFIT</b>		
<b>If you were born in the month of</b>	<b>Apply for CERB on</b>	<b>Your best day to apply</b>
January, February or March	Mondays	April 6
April, May, or June	Tuesdays	April 7
July, August, or September	Wednesdays	April 8
October, November, or December	Thursdays	April 9
Any month	Fridays, Saturdays and Sundays	

You will need to provide your personal contact information, your Social Insurance Number and confirm that you meet the eligibility requirements. You may be asked to provide additional documentation to verify your eligibility at a future date.

For detailed instructions on how to apply visit: <https://www.canada.ca/en/revenue-agency/services/benefits/apply-for-cerb-with-cra.html#how>

NOTE: Prior to April 6, individuals who are without work and are eligible for EI can continue to apply for Employment Insurance (explained below). After April 6, there will be one portal to assist with all individuals. If you have already applied to EI, but have not yet received benefits, your application will automatically be assessed for the Canada Emergency Relief Benefit.

NOTE: If you are not eligible for Employment Insurance, find out how you can get ready to apply for the CERB through the [Canada Revenue Agency](#).

For more details about CERB visit: <https://www.canada.ca/en/services/benefits/ei/cerb-application.html>

## 2. Employment Insurance

Employment Insurance (EI) provides income replacement for eligible individuals who have paid into Employment Insurance and have worked 600 hours in the last 52 weeks, and:

- have been laid off due to no fault of their own, including if your workplace closed or laid you off due to COVID-19,
- have to self-isolate or go into quarantine, or
- have to take care of a someone that goes into quarantine

The benefit payment is 55 per cent of your average weekly earnings up to a maximum amount of \$573 per week, for up to 15 weeks.

Eligibility: Below are the eligibility requirements for the different EI categories:

- If you lost your job (Regular EI), click here:  
<https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit/eligibility.html>
- If you are in self-isolation or quarantine (sickness EI), click here:  
<https://www.canada.ca/en/services/benefits/ei/ei-sickness/qualify.html>
- If you are taking care of a loved one (caregiver EI), click here:  
<https://www.canada.ca/en/services/benefits/ei/caregiving/eligibility.html>

How to apply: Prior to April 6 2020, individuals who are without work and are eligible for EI can continue to apply for Employment Insurance. After April 6, everyone who has lost income because of COVID-19 will apply for CERB, there will be one portal to assist with all individuals, whether you are eligible for EI or not.

Below are links on how to apply to each EI categories:

- If you lost your job (Regular EI), click here:  
<https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit/apply.html>
  - Note: Call 1-800-206-7218 if you have questions, however they recommend you apply online first.
- If you are in self-isolation or quarantine (EI sickness), click here:  
<https://www.canada.ca/en/services/benefits/ei/ei-sickness/apply.html>
  - NOTE: Call 1-833-381-2725 if you have questions, however they recommend you apply online first.
  - NOTE: applicants who are quarantined do not have to provide the government with a medical certificate
  - NOTE: the one-week waiting period for sickness benefits will be removed for those who have been told to self-isolate or quarantine, meaning applicants can be paid for the first week of their claim.
  - NOTE: If you can not apply because you are quarantined, you can also file for EI sickness benefits later and have the claim backdated.
- If you are taking care of a loved one (EI caregiver), click here:  
<https://www.canada.ca/en/services/benefits/ei/caregiving/apply.html>

NOTE: If you have already applied to EI, but have not yet received benefits, your application will automatically be assessed for the Canada Emergency Relief Benefit.

### **3. Child Tax Benefit**

Canada Child Benefit payment amounts will be increasing automatically by \$300 per child in their May payment (only for the 2019-20 benefit year). Families can check their bank accounts to see if they currently receive the Canada Child Benefit. If they are not receiving the Canada Child Benefit and are eligible, they should file their taxes right away.

For more information about the Canada Child Benefit go to:

<https://www.canada.ca/en/revenue-agency/services/child-family-benefits/canada-child-benefit-overview.html>

### **4. GST Credit**

A one-time special payment will be provided to low-income families who receive GST credits. The payment will be automatically added to their GST credit cheque and will average about \$400 for singles and \$600 for couples. Benefits are tied to income through an individual's or family's annual tax return.

For more information about the GST credit go to: <https://www.canada.ca/en/revenue-agency/services/forms-publications/publications/rc4210/gst-hst-credit.html#Hdygtc>

NOTE: The Canada Revenue Agency encourages anyone who is eligible for the GST tax credit not to delay filing their taxes for too long.

### **5. Changes in Tax Filing**

The deadline for filing your individual taxes is postponed until June 1, 2020. If you owe taxes as an individual or business, you can defer payments until August 31<sup>st</sup> 2020. As well, the CRA will recognize electronic signatures to reduce administrative burden and lessen the need for taxpayers and preparers to meet in person.

NOTE: If you need to apply for the Canadian Child Benefit or the GST Credit you should file your taxes as soon as possible to start receiving those benefits.

### **6. Employment Income Assistance**

If you are not eligible for Employment Insurance or the Canada Emergency Relief Benefit, you may be eligible for Manitoba's Employment and Income Assistance (EIA) program.

For more information, phone lines are open Monday to Friday from 7 a.m. to 7 p.m. at 204-948-2888 (inside Winnipeg) or 1-855-944-8111 (toll-free, outside Winnipeg). You can also email the

department at [eia@gov.mb.ca](mailto:eia@gov.mb.ca). All EIA offices are still open during normal business hours (Monday to Friday, 8:30 a.m. to 4:30 p.m.) but it is recommended applicants and clients use phone or email options and avoid in-person visits.

For general information about the EIA program and to apply online click here:

<https://www.gov.mb.ca/fs/eia/apply.html>

## Other Financial Support Initiatives

### 7. Rent

Due to COVID-19, the Residential Tenancies Branch has paused scheduling 'non-urgent' eviction hearings until May 31, 2020 and rent increases are temporarily frozen from April 1- May 31. A tenant still has to pay their rent in full and on time. If rent is not paid on time a landlord may charge late fees. The ability to charge late fees must be included in your tenancy agreement. If a tenant has not paid their rent, a landlord may still initiate an application for an Order of Possession. The hearing will be scheduled once the suspension is lifted.

If you can't pay your rent on time, talk to your landlord right away to see if alternative payment arrangements can be made. Try to come up with a payment plan that you both agree with and set out the agreement in writing. Try to keep supporting documentation, like a Record of Employment or proof of EI claim in case it is needed.

- Check out this factsheet for more details:  
[https://www.gov.mb.ca/cca/rtb/covid19/t\\_qa.pdf](https://www.gov.mb.ca/cca/rtb/covid19/t_qa.pdf)
- Check out this website to know your rights as a tenant:  
<https://fearlessr2w.wordpress.com/2020/03/30/housing-in-manitoba-covid-19/>

### 8. Mortgages

The Canada Mortgage and Housing Corporation (CMHC) and other mortgage insurers offer tools to lenders (such as banks and credit unions) that can assist homeowners who may be experiencing financial difficulty. So if you are struggling to make your mortgage payments due to the impact of COVID-19 speak to your financial institution about your payment options, such as deferring payments or skipping monthly payments for a maximum of six months.

- NOTE: You will still need to pay back your deferred amounts and interest will continue to accumulate on your mortgage.
- NOTE: When speaking to your financial institution, you must say that the reason you need assistance is due to coronavirus.
- Visit the CMHC for more details: <https://www.cmhc-schl.gc.ca/en/finance-and-investing/mortgage-loan-insurance/the-resource/covid19-understanding-mortgage-payment-deferral>

## 9. Student Loans

Starting March 30<sup>th</sup>, 2020 the Government of Canada will implement an interest free suspension on the repayment of Canada Student Loans and Canada Apprentice Loans until September 30, 2020 for individuals who are currently in the process of repaying student loans. There will be no interest on loans during this time. Students will not need to apply for the repayment pause.

## 10. Manitoba Hydro

Manitoba Hydro will not disconnect your hydro services if you have overdue payments until further notice. If you are unable to make payments on your Manitoba Hydro account by the due date, contact Hydro to make a payment arrangement:

- Online through MyBill: <https://www.hydro.mb.ca/mybill/>
- Email [credit@hydro.mb.ca](mailto:credit@hydro.mb.ca)
- Call 1-204-480-5900 (toll free at 1-888-624-9376)

For more information Manitoba Hydro's service changes due COVID-19 click here: <https://www.hydro.mb.ca/covid19/>

## 11. Utilities (City of Winnipeg)

The City of Winnipeg will not turn-off your water if you have overdue payments. You will still need to pay your utility bills, but they will not cut off your water at this time if you miss your payment. The City also has a program called H2O Help to Others that provides support to low income individuals and families who are having difficulty paying their City of Winnipeg utility bill: <https://myutilitybill.winnipeg.ca/UtilityPortal/h2ohelp>