

BENEFITS FOR INDIVIDUALS AND FAMILIES IN RESPONSE TO COVID-19

The Government of Canada has announced multiple new benefits for individuals and families in response to the current COVID-19 pandemic.

Please share the provided guide with anyone who is looking for clarity on the available Government resources.

NOTE: This resource was compiled by Jennifer Robson, Associate Professor of Political Management at Carleton University using public information. Updated March 27, 2020.

Local Touch. National Strength.™



ANYWHERE IN CANADA

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

You can also call the **constituency** 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: https://www.ourcommons.ca/members/en/search

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

BRITISH COLUMBIA

Government of BC:

Call: 1-888-COVID-19

Text: 1-604-630-0300

You might also contact the constituency office of your MLA. You can look up your MLA here:

https://www.leg.bc.ca/learn-about-us/members

You might also contact your local municipal office.
Call 2-1-1 for information about support in your community.

ALBERTA

Government of Alberta:

• Call: 1-310-0000 toll free in the province

You might also contact the constituency office of your MLA. You can look up your MLA here:

MLA Contact Information

You might also contact your local municipal office.
Call 2-1-1 for information about support in your community.

SASKATCHEWAN

Government of Saskatchewan:

Call: 1-800-667-6102

You might also contact the constituency office of your MLA. You can look up your MLA here:

https://www.legassembly.sk.ca/mlas/mla-contact-information/

You might also contact your local municipal office. Call 2-1-1 for information about support in your community.

MANITOBA

Government of Manitoba:

 Call: 1-866-626-4862 or live-chat at: https://www.gov.mb.ca/contact/

You might also contact the constituency office of your MLA. You can look up your MLA here:

 $https:/\!/www.electionsmanitoba.ca/en/Voting/WhatsMyElectoral Division$

You might also contact your local municipal office.
Call 2-1-1 for information about support in your community.

ONTARIO

Government of Ontario:

 Call: 1-888-789-4199 (Ministry of Children, Community and Social Services – they handle benefits and financial help for Ontarians)

You might also contact the constituency office of your MLA. You can look up your MLA here:

https://www.legassembly.sk.ca/mlas/mla-contact-information/

You might also contact your local municipal office.
Call 2-1-1 for information about support in your community.

QUEBEC

Government of Quebec:

- Special line operated by the Red Cross: 1-800-863-6582
- Financial Assistance: 1-877-644-4545

You might also contact the constituency office of your MLA. You can look up your MLA here:

http://www.assnat.qc.ca/en/deputes/allaire-simon-17941/index.html

You might also contact your local municipal office.
Call 2-1-1 for information about support in your community.

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

NEW BRUNSWICK

Government of New Brunswick:

Call: 1-800-442-9799
 (for emergency financial help)

You might also contact the constituency office of your MLA. You can look up your MLA here:

https://www2.gnb.ca/content/gnb/en/contacts/MLAReport.html

You might also contact your local municipal office.
Call 2-1-1 for information about support in your community.

NOVA SCOTIA

Government of Nova Scotia:

Call: 1-800-670-4357

You might also contact the constituency office of your MLA. You can look up your MLA here:

https://enstools.electionsnovascotia.ca/edinfo2012/

You might also contact your local municipal office.
Call 2-1-1 for information about support in your community.

PEI

Government of PEI:

Call: 1-800-236-5196

Call: 902-368-6440 (for social assistance)

You might also contact the constituency office of your MLA. You can look up your MLA here:

https://www.assembly.pe.ca/members

You might also contact your local municipal office.
Call 2-1-1 for information about support in your community.

NEWFOUNDLAND AND LABRADOR

Government of Newfoundland and Labrador:

• Call: 1-833-771-0696

You might also contact the constituency office of your MLA. You can look up your MLA here:

https://www.assembly.nl.ca/Members/members.aspx

You might also contact your local municipal office.
Call 2-1-1 for information about support in your community.

YUKON

Government of Yukon:

Call: 1-800-661-0408

NUNAVUT

Government of Nunavut:

Call: (867) 975-5400

NORTHWEST TERRITORIES

Government of Northwest Territories:

Call: (867) 767-9000

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

Did you pay into Employment Insurance and did you work at least 600 hours in the last 52 weeks?

NO

Your application

will automatically

be assessed for the

Canada Emergency

Relief Benefit.

You do not need

to send in a new

application.

YES

Have you already applied for EI?

YES

El Sickness Benefits are available. Here's how to apply.

BUT there is a LARGE backlog of claims.

Consider the CERB instead.

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.

Step 2: Apply ASAP (even if you don't have your ROE yet)

If you can apply online (computer or mobile phone) go to: https://srv270.hrdc-drhc.gc.ca/AW/introduction?GoCTemplateCulture=en-CA

If you can't apply online, call 1-833-381-2725 *This line is overloaded right now. Be patient.

Important to know:

You DO NOT need a doctor's note for COVID-19.

March 27: SERVICE CANADA OFFICES ARE NOW CLOSED.

We are waiting to hear how the government will help people without a computer and internet.

You can prove your identity to the government faster online if you use online banking through your bank or credit union.

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

You can ask your employer if they offer paid sick leave or will top-up the El benefit.

What you could receive:

15 weeks of payments (directly into your bank account) worth up to 55% of your usual pay or \$573 per week, whichever is less.

Find out more: https://www.canada.ca/en/services/benefits/ei/ei-sickness/apply.html

NO

Canada Emergency Relief Benefit (CERB)

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: https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals. html

If you can't apply online, there is a dedicated number you can call: 1-800-959-2019.

You will need your SIN number, postal code, and know the period for which you are applying.

March 27: SERVICE CANADA OFFICES ARE NOW CLOSED. We are waiting to hear how the government will help people without a computer and internet.

Important to know:

You DO NOT need a doctor's note for COVID-19.

By law, you are eligible if you had at least \$5,000 in income from work (employment or self-employment), El 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 El benefit or QPIP for at least 14 days in a row.

You can prove your identity to the government faster online if you use online banking through your bank or credit union.

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

What you could receive:

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

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

Did you pay into Employment Insurance and did you work at least 600 hours in the last 52 weeks?



I'm caring for someone who is critically ill

You could apply for El Caregiver Benefits (if someone is critically ill see below)

BUT there is a LARGE backlog of claims. Consider the CERB instead.

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.

Step 2: Apply ASAP (even if you don't have your ROE yet)

If you can apply online (computer or mobile phone) go to: https://srv270.hrdc-drhc.gc.ca/AW/introduction?GoCTemplateCulture=en-CA

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You can ask your employer if they offer paid family leave or will topup the El benefit.

What you could receive:

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.

Find out more: https://www.canada.ca/en/services/benefits/ei/caregiving/apply.html

NO

Canada Emergency Relief Benefit (CERB)

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: https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html

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).

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Important to know:

You DO NOT need a doctor's note for COVID-19.

By law, you are eligible if you had at least \$5,000 in income from work (employment or self-employment), El 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 El benefit or QPIP for at least 14 days in a row.

You can prove your identity to the government faster online if you use online banking through your bank or credit union.

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

What you could receive:

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

I've been laid off.

Did you pay into Employment Insurance and did you work about 700 hours* in the last 52 weeks?

YES

You could apply for El Caregiver Benefits (if someone is critically ill see below)

BUT there is a LARGE backlog of claims. Consider the CERB instead.

IF YOU HAVE ALREADY APPLIED FOR EI REGULAR BENEFITS
BUT ARE NOT YET RECEIVING BENEFITS, YOU WILL
AUTOMATICALLY BE ASSESSED FOR THE CERB

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.

Step 2: Apply ASAP (even if you don't have your ROE yet)

If you can apply online (computer or mobile phone) go to: https://www.canada.ca/en/services/benefits/privacy-notice.html

If you can't apply online, call 1-800-O-Canada (1-800-622-6232).

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Important to know:

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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

You can ask your employer if they offer paid family leave or will topup the El benefit.

What you could receive:

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.

Find out more: https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit.html

NO

Canada Emergency Relief Benefit (CERB)

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: https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html

If you can't apply online, there is a dedicated number you can call: 1-800-959-2019.

You will need your SIN number, postal code, and know the period for which you are applying.

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Important to know:

You DO NOT need a doctor's note for COVID-19.

By law, you are eligible if you had at least \$5,000 in income from work (employment or self-employment), El 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 El benefit or QPIP for at least 14 days in a row.

You can prove your identity to the government faster online if you use online banking through your bank or credit union.

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

What you could receive:

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

^{*}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

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

Make sure you're getting your Canada Child Benefit

In May, the federal government will automatically pay a lump sum top-up to your Canada Child Benefit (CCB).*

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?

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:

https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html

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.

If you can file a return by yourself using a computer, look for free software certified by the Canada Revenue Agency:

https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/netfile-overview/certified-software-netfile-program.html

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:

https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html

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:

https://www.canada.ca/en/revenue-agency/services/tax/individuals/community-volunteer-income-tax-program.html

or call 1-800-O-Canada (1-800-622-6232)

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Important to know:

You can prove your identity to the government faster online if you use online banking through your bank or credit union.

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

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:

What you could receive:

Up to \$550 per month per child plus provincial amounts.*

Find out more: https://www.canada.ca/en/services/benefits/ei/caregiving/apply.html

Canada Emergency Relief Benefit (CERB)

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:

https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html

If you can't apply online, there is a dedicated number you can call: 1-800-959-2019.

You will need your SIN number, postal code, and know the period for which you are applying.

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Important to know:

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By law, you are eligible if you had at least \$5,000 in income from work (employment or self-employment), El 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 El benefit or QPIP for at least 14 days in a row.

You can prove your identity to the government faster online if you use online banking through your bank or credit union.

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

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:

https://www.canada.ca/en/department-finance/news/2020/03/canadas-covid-19-economic-response-plan-support-for-canadians-and-businesses.html

What you could receive:

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

Find out more:

^{*}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

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

Wage Subsidy for Employers

Ask your employer if they have looked at the temporary federal Wage Subsidy program.

More details on this program are promised for Monday, March 30.

What we know right now is:

- Employers will get a subsidy of up to 75%* if they continue to pay their employees during the COVID crisis.
- The Canada Revenue Agency seems to be running the program by having employers take the subsidy out of the money they usually have to send to government each month for the income tax, EI and CPP that they have to deduct from your paycheque. But, that may change with a 75% subsidy. Let's find out more on March 30.
- Eligible employers are small corporations, non-profits and charities. But check for changes coming on March 30.

Find out more: https://www.canada.ca/en/department-finance/economic-response-plan.html

Canada Emergency Relief Benefit (CERB)

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: https://www.canada.ca/en/revenue-agency/services/e-services/eservices-individuals/account-individuals.html

If you can't apply online, there is a dedicated number you can call: 1-800-959-2019.

You will need your SIN number, postal code, and know the period for which you are applying.

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Important to know:

By law, you are eligible if you had at least \$5,000 in income from work (employment or self-employment), El 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 El benefit or QPIP for at least 14 days in a row.

You can prove your identity to the government faster online if you use online banking through your bank or credit union.

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

What you could receive:

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

^{*}From a media statement by the Prime Minister on Friday, March 27.

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-labourstandards.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:

Alberts

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

 $https://www2.gnb.ca/content/gnb/en/departments/post-secondary_education_training_and_labour/People/content/EmploymentStandards.$

Phone: 1-888-452-2687

Newfoundland and Labrador

https://www.gov.nl.ca/aesl/labour/

Phone: 1-877-563-1063

N.W.I

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: 1844838-0808

Saskatchewar

https://www.saskatchewan.ca/business/employment-standards

Phone: (306) 787-2438 **NOT TOLL-FREE

Yukor

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

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

Do you pay yourself a salary with payroll deductions including El premiums?

YES

It sounds like you may be eligible for El Sickness benefits, but because there is a big backlog you may want to apply for the Canada Emergency Relief Benefit.

See the information above.

NO

You should apply for the Canada Emergency Relief Benefit.

See the information above.

Good to know:

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:

https://www.canada.ca/en/services/benefits/ei/ei-self-employed-workers.html

Do you have children?

YES

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.

NO

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:

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

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?

Did you work for pay (including self-employment or gig-work) in 2019 or in the last 12 months?

Pid you make \$5K in that work (including self-employment) or more in 2019 or in the last 12 months?

YES

NO

Since March 15, have you gone 14 days in a row with no paid work?

YES

NO

You might be eligible for the Canada Emergency Relief Benefit.

See the information above.

NO

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.

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:

https://www.canada.ca/en/services/benefits/education/student-aid/grants-loans.html

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? 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.

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

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

ALBERTA

The provincial government has created a one-time emergency payment for emergency isolation support for workers until the federal benefits (see above) are running. More information on how to apply will be coming soon.

You can have up to 90 days to pay your bills for electricity and natural gas without being cut-off.

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:

https://www.alberta.ca/affordable-housing-programs.aspx

In Calgary, Momentum has offered micro-loans to renters to help them stay housed: 403.272.9323

This is the number for Alberta's information service for renters and landlords: 1-877-427-4088

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

SASKATCHEWAN

This is the number for Saskatchewan's Office of Residential Tenancies that handles tenants' rights: (888) 215-2222

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:

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

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

MANITOBA

You might be eligible for the provincial Rent Assist Program. Find out more here:

https://www.gov.mb.ca/fs/eia/non_rentassist_facts.html

Or call 1-877-587-6224

You may be able to get help with utility bills through the Neighbours Helping Neighbours program: Phone: 204-949-2106.

This is the number for Manitoba's Residential Tenancies Branch that handles tenants' rights: 1-800-782-8403

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

ONTARIO

The province has suspended evictions (approving new ones or enforcing evictions) in the current health emergency.

This is the number for the Ontario Landlord Tenant Board that handles tenants' rights: 1-888-332-3234

In some communities, you may be able to get a low-cost loan to help cover your rent:

- London: (519) 964-3663 ext. 300
- Toronto: 416-924-2543
- See also: https://www.champlainhealthline.ca/listServices.aspx?id=10723

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

QUEBEC

The province has suspended eviction orders in the current health emergency.

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

The province is starting a Temporary Aid for Workers Program a one-time payment to help workers until the federal benefits (see above) are running. You can apply online or by calling 1-800-863-6582

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

NEW BRUNSWICK

The province has put a moratorium on evictions if you fall behind on rent.

This is the number for the Residential Tenancies Tribunal that handles tenants' rights: 1-888-762-8600

You might be eligible for the Rent Supplement Assistance Program. Find out more here:

 $https://www2.gnb.ca/content/gnb/en/services/services_renderer.8655.Rent_Supplement_Assistance_Program.html \# serviceDescription$

Or call:

• Chaleur: 1-866-441-4341

Restigouche: 1-866-441-4245

Edmundson: 1-866-441-4249Fredericton: 1-866-444-8838

Acadian Peninsula: 1-866-441-4149

Miramichi: 1-866-441-4246Moncton: 1-866-426-5191

Saint John: 1-866-441-4340

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

NOVA SCOTIA

The province has issued a ban on evictions if you fall behind on rent.

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.

This is a link to information on tenants' rights in the province:

https://beta.novascotia.ca/documents/residential-tenancy-guides

This is the number for the Residential Tenancies program that handles tenants' rights: 1-800-670-4357

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

PEI

If you've been laid off, your employer can help you get a pre-paid gift card of \$100 for Sobeys.

https://www.princeedwardisland.ca/en/service/employee-gift-card-program

The Community Legal Information Association of PEI is available to help with rental housing questions and problems. 1-800-240-9798.

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.

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

NEWFOUNDLAND AND LABRADOR

This is the toll-free number for all provincial government services 1-833-771-0696.

Service NL handle tenants' rights.

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

YUKON

The territorial government is responsible for tenants' rights.

You can reach the government at 1-800-661-0408

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

NORTH WEST TERRITORIES

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

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

NUNAVUT

The Nunavut Residential Tenancies Office is responsible for tenants' rights.

You can reach them at 1(877)279-2331

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

The information contained herein is general in nature and general insurance description only. The information is not intended to be insurance advice; nor does it amend, modify or supplement any insurance policy. Consult your actual policy or your broker for details regarding terms, conditions, coverage, exclusions, products, services and programs which may be available to you.

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