



COVID-19

# Employee Programs

Federal and provincial  
program support

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Targeted federal and  
provincial programs to  
support financial security

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*CURRENT AS OF May 6, 2020*

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## Employee Programs

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This section provides basic information on the various federal and provincial government programs available to support individuals during the COVID-19 period. Please note that this information is subject to change as the situation evolves and may be modified or clarified in the coming days and weeks.

## Targeted Federal Programs to Support Canadians' Financial Security

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### Support for individuals and families

#### Increasing the Canada Child Benefit

To apply for this benefit, click the following [link](#)

The federal government is 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.**

#### Special Goods and Services Tax credit payment

The federal government is 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. Those already eligible, you will get it automatically.**

#### Extra time to file income tax returns

The federal government is 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.

Any new income tax balances due, or instalments, may be deferred until August 31, 2020 without incurring interest or penalties.

**Note:** If Canadians are expected to receive benefits under the Goods and Services Tax credit or the Canada Child Benefit, the federal government will encourage Canadians not to delay their 2019 return filing to ensure that their entitlements are properly determined.

## Temporary salary top-up for low-income essential workers

The federal government is working with provinces and territories (through a new transfer payment) to cost share a temporary top-up to the salaries of low-income workers (those who earn less than \$2,500 per month on a full time basis). The provinces and territories have deemed this initiative essential in the fight against COVID-19.

More information on this program will be released shortly.

## 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 most.

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.

## Support for people facing unemployment

### The new Canada Emergency Response Benefit (CERB)

To apply for this benefit, click the following [link](#)

The federal government will provide a taxable benefit of \$2,000 a month for up to 4 months (\$500 a week for up to 16 weeks).

The CERB is available to workers who meet all of the following conditions:

- live in Canada and are at least 15 years old
- stopped working because of COVID-19 or are eligible for EI regular or sickness benefits
- have not voluntarily quit their job
- had income of at least \$5,000 in 2019 or in the 12 months prior to the date of their application.

On April 15, the federal government announced changes to eligibility rules to:

- Allow people to earn up to \$1,000 per month while collecting the CERB.

- Extend the CERB to seasonal workers who have exhausted their EI regular benefits and are unable to undertake their regular seasonal work because of COVID-19.
- Extend the CERB to workers who have recently exhausted their EI regular benefits and are unable to find a job because of COVID-19.

An online questionnaire will help direct individuals to the service option that best fits their situation (i.e. eligibility for Employment Insurance benefits or not).

**Those who have applied for EI, should not apply for the CERB (Canada Emergency Support Benefit).**

## Employment Insurance

To apply for EI, click on this [link](#)

Employment Insurance (EI) provides regular benefits to individuals who lose their jobs through no fault of their own (for example, due to shortage of work, seasonal or mass lay-offs) and are available for and able to work but can't find a job.

Individuals can apply for benefits even if they have not yet received their Record of Employment (ROE). If individuals delay filing their claim for benefits for more than four weeks after their last day of work, they may lose benefits.

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

### The new Canada Emergency Response Benefit (CERB)

[See information above.](#)

### Improved access to Employment Insurance sickness benefits

Workers who have been quarantined can apply for the Employment Insurance (EI) sickness benefits program which can provide up to 15 weeks of financial assistance if the worker cannot work for medical reasons. If approved, the worker could receive 55% of their earnings up to a maximum of \$573 a week.

To apply for this program, please visit the [EI sickness benefit application web page](#). For more information, workers can contact customer service at 1-833-381-2725.

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

## Support for people who are unable to work

### The new Canada Emergency Response Benefit (CERB)

[See information above.](#)

## Support for people who need it most

### New Indigenous Community Support Fund

The federal government will provide \$305 million for a new distinctions-based Indigenous Community Support Fund to address immediate needs in First Nations, Inuit, and Métis Nation communities.

These funds could be used for measures including, but not limited to:

- support for Elders and vulnerable community members,
- measures to address food insecurity,
- educational and other support for children,
- mental health assistance and emergency response services,
- preparedness measures to prevent the spread of COVID-19.

In addition, the federal government is providing:

- \$100 million to support a range of federal health measures, including support for preparedness in First Nation and Inuit communities.
- These funds will:
  - respond to identified needs to update and activate pandemic plans
  - support an effective allocation of public health and primary health care capacity to respond to the COVID-19 outbreak
  - align response efforts with scientific evidence as determined by a medical officer of health
  - address immediate needs in the short term
- \$25 million to Nutrition North Canada to increase subsidies so families can afford much-needed personal hygiene products and nutritious food.
- \$75.2 million to offer additional distinctions-based support to First Nations, Inuit and Métis Nation post-secondary students.

### **Enhancing the Reaching Home Initiative**

The federal government continues to support people experiencing homelessness during the COVID-19 outbreak by providing \$157.5 million to the Reaching Home Initiative.

The funding could be used for a range of needs such as purchasing beds and physical barriers for social distancing and securing accommodation to reduce overcrowding in shelters.

### **Improving access to essential food support**

The federal government is providing \$100 million to national, regional, and local organizations across Canada to:

- Purchase, transport and distribute food and other basic necessities
- hire temporary help to fill volunteer shortages
- implement safety measures, such as the purchase of personal protective equipment, to reduce the spread of COVID-19 among volunteers and clients.

These organizations – including but not limited to Food Banks Canada, Salvation Army, Second Harvest, Community Food Centres Canada, and Breakfast Club of Canada – will work with partners to meet the urgent food needs of Canadians.

### **Support for women’s shelters and sexual assault centres**

The federal government is supporting women and children fleeing violence, by providing up to \$50 million to women’s shelters and sexual assault centres to help with their capacity to manage or prevent an outbreak in their facilities.

### **Delivering essential services to those in need**

The federal government invested \$350 million to support vulnerable Canadians through charities and non-profit organizations that deliver essential services to those in need.

The investment will flow through national organizations that have the ability to get funds quickly to local organizations that serve vulnerable populations. It will support a variety of activities, such as:

- Increasing volunteer-based home deliveries of groceries and medications
- Providing transportation services, like accompanying or driving seniors or persons with disabilities to appointments
- Scaling up help lines that provide information and support
- Helping vulnerable Canadians access government benefits
- Providing training, supplies, and other required supports to volunteers so they can continue to make their invaluable contributions to the COVID-19 response

- Replacing in-person, one-on-one contact and social gatherings with virtual contact through phone calls, texts, teleconferences, or the Internet

## Support for seniors

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

The federal government is reducing the required minimum withdrawals from Registered Retirement Income Funds (RRIFs) by 25% for 2020.

### **Supporting the delivery of items and personal outreach**

The federal government is contributing \$9 million through United Way Canada for local organizations to support practical services to Canadian seniors. These services could include the delivery of groceries, medications, or other needed items, or personal outreach to assess individuals' needs and connect them to community supports.

### **Providing immediate and essential services to seniors**

The federal government announced that organizations who received funding under the 2019-2020 New Horizons for Seniors Program community-based stream will be able to use their funding to provide immediate and essential services to seniors impacted by COVID-19.

Activities can start immediately and can include:

- supporting seniors in staying connected with their community and family by providing electronic devices, virtual activities and remote tutorials;
- supporting the delivery of food and medication to self-isolated seniors at home;
- assisting seniors to undertake essential activities, such as visits to the doctor;
- hiring staff to replace a loss of a senior volunteer due to the outbreak;
- providing information to seniors regarding how to care for themselves during the pandemic.

## Support for students and recent graduates

### Canada Emergency Student Benefit (CESB)

The federal government is proposing the Canada Emergency Student Benefit (CESB) that would provide support to students and new graduates who are not be eligible for the Canada Emergency Response Benefit or Employment Insurance or unable to work due to COVID-19.

This benefit would provide \$1,250 per month for eligible students or \$1,750 per month for eligible students with dependents or disabilities.

This benefit would be available from May to August 2020.

More details will be made available soon.

### Creating new jobs and opportunities

The federal government is expanding existing federal employment, skills development, and youth programming to create up to 116,000 jobs, placements, and other training opportunities to help students find employment and develop valuable skills this summer and over the coming months.

### Launching a new national service initiative

The federal government is launching the Canada Student Service Grant (CSSG), which will help students gain valuable work experience and skills while they help their communities during the COVID-19 pandemic.

For students who choose to do national service and serve their communities, the new CSSG will provide up to \$5,000 for their education in the fall.

More details will be made available on the “I Want to Help” platform soon.

### Helping students continue their studies in the fall

#### Changes to the Canada Student Loans Program

The federal government is are proposing changes to the Canada Student Loans Program (CSLP) to allow more students to qualify for support and be eligible for greater amounts.

The changes would include:

- doubling the Canada Student Grants for all eligible full-time students to up to \$6,000 and up to \$3,600 for part-time students in 2020-21. The Canada Student Grants for Students with Permanent Disabilities and Students with Dependents would also be doubled.
- broadening eligibility for student financial assistance by removing the expected student's and spouse's contributions in 2020-21.

- raising the maximum weekly amount that can be provided to a student in 2020-21 from \$210 to \$350.

### **Support for student researchers and post-doctoral fellows**

The federal government is providing \$291.6 million to support student researchers and post-doctoral fellows through the federal granting councils.

Funding would support a one-semester extension for eligible students whose research scholarships or fellowships end between March and August 2020 and who intend to continue their studies. It would also provide a 3-month extension in funding for holders of federal research grants to support eligible trainees and staff paid out of these awards.

### **Supporting international students working in an essential service**

The federal government will remove the restriction that allows international students to work only a maximum of 20 hours per week while classes are in session, provided they are working in an essential service or function, such as health care, critical infrastructure, or the supply of food or other critical goods.

This temporary rule change will be in place until August 31, 2020.

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

Effective March 30, the Federal government is 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.

### **Providing youth with mental health support**

The federal government is giving \$7.5 million in funding to Kids Help Phone to provide young people with the mental health support they need during this difficult time.

## Targeted Ontario and Quebec Provincial Programs to Support Residents' Financial Security

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### Ontario Provincial Programs

For individuals residing in Ontario, two provincial programs are currently available. Before applying, please review the eligibility requirements. In some cases, individuals will not be approved if they are covered by another financial assistance program such as [Employment Insurance \(EI\)](#).

#### Emergency Leave of Absence

The Employment Standards Act, 2000 (ESA) provides for a leave of absence without pay when an emergency has been declared. Section 50.1 of the ESA provides as follows:

*“An employee is entitled to a leave of absence without pay if the employee will not be performing the duties of his or her position because of an emergency declared under section 7.0.1 of the Emergency Management and Civil Protection Act”*

Workers should discuss with their employer what types of leave of absence (paid and unpaid) their organization provides.

#### Ontario Works

Ontario's provides additional resources directly to individuals and their families in financial crisis. This includes those who are not able to access federal assistance to cover needs such as food costs, rent, medicine and other essential services during this time.

There are three ways individuals can apply for the Ontario Works program – online, in person or by phone. For more information, please visit the [Ontario Works program application web page](#).

### Quebec Provincial Programs

For workers residing in Quebec, one provincial program is currently available. Before applying, please review the eligibility criteria as in some cases, workers will not be approved if they are covered by another financial assistance program such as [Employment Insurance \(EI\)](#).

#### Temporary Aid for Workers Program

The Temporary Aid for Workers Program (PATT) was launched on March 16, 2020 to offer financial assistance to meet the needs of workers who, because they were in isolation to control the spread of the COVID-19 virus, could not earn all of their work income and were not eligible for another financial assistance program.

On April 6, 2020, the Government of Canada launched the Canada Emergency Response Benefit (CERB), which covers the same needs as the PATT.

To prevent program duplication and given that the Canada Emergency Response Benefit (CERB) is available to the majority of workers eligible for the PATT, the program ended on April 10, 2020.

Since that date, it has no longer been possible to register for the program.

The governments of Québec and Canada have introduced various other programs to help people during the COVID-19 pandemic.

An online questionnaire is available to help individuals find the most applicable assistance programs.

## Managing uncertainty with support

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We are here and ready to help you with any needs you may have in this time of upheaval. If we can help you provide strength to your leaders and organization please don't hesitate in reaching out, especially if you're worried about finances. We're happy to have conversations, act as a sounding board and provide advice without charge.

We are here to meet you where you are right now. We genuinely want to know and care about:

- What's happening for you and your organization right now?
- How are your leaders doing?
- How are your employees doing?

Our greatest reward is in our client's success, and that's seeing you and your business through this uncertainty such that you're stronger than before the upheaval.

Contact us at [info@stratfordmanagers.com](mailto:info@stratfordmanagers.com).