

# Opinion | Lawyer Jason Ward offers a guide to emergency income and supports available

*Jason Ward*

Due to the provincial shutdown, effective on Tuesday, March 24 at 11:59 p.m., if you are laid off or cannot be employed remotely, here is a quick reference guide to the income and other supports available to you during this emergency:

## **INCOME SUPPORT:**

### **If you are laid off due to work closures:**

- Apply for regular EI benefits here: <https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit/apply.html>

### **If you are facing reduced work hours:**

- Talk to your employer about EI Work-Sharing benefits, find more information here: <https://www.canada.ca/en/employment-social-development/services/work-sharing.html>

### **If you are facing unemployment AND you don't qualify for EI:**

- Apply for the Emergency Support Benefit (long-term income support)
- Applications will open in April through the CRA Web site and a toll-free number
- Amounts and eligibility are not announced yet (total funding is \$5 billion)

### **If you are unable to work due to illness/self-quarantine:**

- Apply for EI Sickness benefits here: <https://www.canada.ca/en/services/benefits/ei/ei-sickness/apply.html>
- Call 1-833-381-2725 to have the one-week waiting period waived
- You do NOT need a medical certificate if you are quarantined
- Up to \$573 a week

### **If you are self-quarantined and ineligible for EI:**

- Apply for the Emergency Care Benefit
- Applications will open in April through the CRA website and a toll-free number
- Up to \$900 every 2 weeks for up to 15 weeks

- No doctor's note required

### **If you are self-employed:**

- Apply for the Emergency Care Benefit (see above)

### **If you are staying home to care for someone:**

- Apply for the Emergency Care Benefit (see above) if you are staying home to take care of a family member with COVID-19 who doesn't qualify
- Apply for the Emergency Care Benefit (see above) if you are a parent staying home to care for children due to school closures, whether or not you qualify for EI

### **ADDITIONAL SUPPORTS**

- NOTE: Tax filing deadline has been extended to June 1, payments due August 31
- Low to middle income Canadians: GST credit top-up (average of \$400 for single adults, \$600 for couples) available as soon as May 2020
- Families: Enhanced Canada Child Benefit this year (additional \$300 per child)
- Homeowners: Deferral of mortgage payments for affected Canadians by up to 6 months (disruptions to your pay interruptions to child care, or unexpected health needs)
- Students: Freezing all Canada Student Loans payments and interest for 6 months (average savings \$160 per month)
- Seniors: Reducing mandatory withdrawal from RRIFs by 25%
- Indigenous: New \$305 million Indigenous Community Support Fund
- Vulnerable Population: Additional \$50 million available to shelters and centres for women and children fleeing domestic violence

### **GENERAL & MEDICAL INFORMATION**

Call 1-888-COVID19/1-888-268-4319 for non-medical information on the virus, covering everything from travel recommendations to social distancing (available in more than 110 languages from 7:30 a.m. to 8 p.m., 7 days a week)

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