

Types of Support Available

Type of Support	What is it?	Am I eligible to get it?	How do I apply?
Canada Emergency Response Benefit	Through CERB, people who have lost income as a result of COVID-19 are able to receive assistance of 500 dollars per week for a four month period.	<p>You are eligible to receive CERB if, after March 15:</p> <ul style="list-style-type: none"> - You are currently living in Canada - Currently make less than 1000 dollars per month - Essential workers earning less than 2500 dollars a month - Ran out of EI benefits since January - Are at least 15 years old - Did not voluntarily quit your job - Made at least 5000 dollars in the last 12 months <ul style="list-style-type: none"> - Including: Seasonal workers and students who earned 5000 dollars last year - Expect to be without a paycheque/honorarium/any other income for at least the next 14 days - Parents who must stay home from work to care for children due to school closures or lack of childcare 	<p>Apply for CERB through the CRA website if in the last 12 months:</p> <ol style="list-style-type: none"> 1. You were self-employed 2. You were employed & did not work full time for 4 months or work part-time for 8 months <p>Apply for CERB through Service Canada and the Employment Insurance program if in the last 12 months:</p> <ol style="list-style-type: none"> 1. You were working full time for 4 months 2. You were working part-time for 8 months

		For people who have lost job opportunities, been laid off or left their job to care for someone who is sick, or is sick themselves.	
Employment Insurance	<p>El is for people who have involuntarily lost their jobs (not fired or let go).</p> <p>El provides up to 55% of the highest paycheque earned during the work period prior to unemployment.</p>	<p>You qualify for EI if:</p> <ul style="list-style-type: none"> - You've worked at least 420 hours in the 52 week period prior to submitting your claim - You were working in an insured workplace - You are in the process of looking for work - You were not fired from your position, but let go or out of work for other reasons (ex: completing a work term/contract) 	Apply for EI through the the Service Canada website
Employment Insurance Sickness benefits	<p>El sickness benefits provides up to 55% of the highest paycheque earned during the work period prior to unemployment for up to a 15 week period.</p> <p>El sickness benefits are reserved for people who are unable to work due to</p>	<ul style="list-style-type: none"> - you're unable to work for medical reasons - your regular weekly earnings from work have decreased by more than 40% for at least one week - you accumulated 600 insured hours* of work in the 52 weeks before the start of your claim or since the start of your last claim, whichever is shorter 	Apply for Sickness Benefits through this link

	medical reasons.		
Mortgage deferment	The federal government has announced a 6 month deferral process for mortgage payments for those directly affected by COVID-19	<p>You are eligible to receive deferment if:</p> <ul style="list-style-type: none"> - You are unable to work due to losing employment because of COVID-19 - You are in self-isolation due to COVID-19 - You are caring for someone who has COVID-19 and cannot work 	<p>Contact the bank associated with the mortgage:</p> <p>Scotia Bank CIBC TD BMO RBC</p>
Credit card payment deferment	Banks are offering credit card payment deferments on a case-by-case basis.	<p>You are eligible to receive deferment if:</p> <ul style="list-style-type: none"> - You are unable to work due to losing employment because of COVID-19 - You are in self-isolation due to COVID-19 - You are caring for someone who has COVID-19 and cannot work 	<p>Contact the bank associated with the mortgage:</p> <p>Scotia Bank CIBC TD BMO RBC</p>
Loan, line of credit deferment	Banks are offering credit card payment deferments on a case-by-case basis.	<p>You are eligible to receive deferment if:</p> <ul style="list-style-type: none"> - You are unable to work due to losing employment because of COVID-19 - You are in self-isolation due to COVID-19 - You are caring for someone who has COVID-19 and cannot 	<p>Contact the bank associated with the mortgage:</p> <p>Scotia Bank CIBC TD BMO RBC</p>

		work	
Rental support	<p>There is currently no rent freeze in Toronto.</p> <p>However, all new and pending evictions in Toronto have been halted in light of the current emergency.</p>	<p>You may be eligible for rental subsidies or loans in your area:</p> <p>https://www.champlainhealthline.ca/listServices.aspx?id=10723</p>	

Documentation Required

Type of Support	Type of Documentation needed
CERB	<ul style="list-style-type: none"> 9-digit Social Insurance Number
Employment Insurance	<ul style="list-style-type: none"> 9-digit Social Insurance Number Record of Employment the names and addresses of your employers in the last 52 weeks the dates you were employed with each employer and the reasons you're no longer employed with them your detailed explanation of the facts if you quit or were dismissed from any job in the last 52 weeks your full mailing address and your home address, if they are different

	<ul style="list-style-type: none"> ● your mother's maiden name ● <u>your banking information, including financial institution, branch (transit) number and your account number, to sign up for direct deposit</u>
<p>Employment Insurance sickness benefits</p>	<ul style="list-style-type: none"> ● 9-digit Social Insurance Number ● <u>Record of Employment</u> ● <u>Appropriate Medical Documentation</u> ● the names and addresses of your employers in the last 52 weeks ● the dates you were employed with each employer and the reasons you're no longer employed with them ● your detailed explanation of the facts if you quit or were dismissed from any job in the last 52 weeks ● your full mailing address and your home address, if they are different ● your mother's maiden name ● <u>your banking information, including financial institution, branch (transit) number and your account number, to sign up for direct deposit</u>
<p>Mortgage, credit card, loan and line of credit deferment</p>	<ul style="list-style-type: none"> ● No immediate documentation required ● Simply fill out deferral forms from your bank: <ul style="list-style-type: none"> ○ <u>Scotia Bank</u> ○ <u>CIBC</u> ○ <u>TD</u> ○ <u>BMO</u> ○ <u>RBC</u>

Frequently Asked Questions

Question	Answer
Do I apply for EI or CERB?	If you have stopped working because of COVID-19, you should apply for the Canada Emergency Response Benefit, whether or not you are eligible for Employment Insurance. The Benefit is available for the period from March 15, 2020 to October 3, 2020.
Can I get other income while on CERB or EI?	<p>You must have stopped working as a result of COVID-19 after March 15th and be without employment or self-employment income for at least 14 consecutive days within the initial four-week period. This includes income from paid leave, self-employment income or collection of any Employment Insurance benefits.</p> <p>For subsequent periods, you must expect to have no employment or self-employment income.</p> <p>You can also apply for the Canada Emergency Response Benefit if you are eligible for Employment Insurance regular or sickness benefits.</p> <p>Provided it is allowed in your province or territory, you may also receive provincial or territorial support payments at the same time you receive the Canada Emergency Response Benefit.</p>
Do I need to have been fired/quit to get CERB?	No. You can still be an employee and receive CERB support as long as, because of COVID-19, you've had to stay home from

	work.
Do I need to qualify for EI to get CERB?	No. You can apply for CERB as long as you've had to stop working due to COVID-19.
How long does it take for CERB funding to arrive?	There is no waiting period to apply. Funding is direct deposited in 10 days.
Do I need to be a citizen to apply?	No. <ul style="list-style-type: none"> - International students who meet eligibility can apply - People with work permits can apply - Anyone with a 9 digit SIN can apply <p>If you need to extend your work permit, visit this link</p>
Does the \$5000 income amount requirement for CERB need to be earned in Canada?	No. <p>You simply need to be currently residing in Canada.</p>
If I receive social assistance or ODSP, am I able to apply for CERB?	No. <p>However, the government is increasing GST returns deposited on April 9th, 2020, to minimum 400 dollars.</p> <p>If you are a recipient of child tax credits, an additional 300 dollars will be allotted in your return.</p> <p>If you are an ODSP recipient, you can expect to receive approximately an additional 300 dollars.</p>

Best Days to Apply

If you were born in the month of	Apply for CERB on	Your best day to apply
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	Not applicable

Updated April 15, 2020. Compiled by Zanaab Jafry at Consent Comes First, Office of Sexual Violence Support and Education at Ryerson University using public information. Any errors or omissions are unintended.



**Office of
Sexual Violence
Support & Education**