

# FINANCIAL SUPPORTS AVAILABLE FOR FORT SASKATCHEWAN RESIDENTS

## GOVERNMENT OF CANADA FINANCIAL SUPPORT

### CANADA EMERGENCY RESPONSE BENEFIT

CERB is now available through to September 26, 2020 for workers who:

- Reside in Canada, who are at least 15 years old
- Who have stopped working because of reasons related to COVID-19 or are eligible for Employment Insurance regular or sickness benefits or have exhausted their Employment Insurance regular benefits or Employment Insurance fishing benefits between December 29, 2019 and October 3, 2020
- Who had employment and/or self-employment income of at least \$5,000 in 2019 or in the 12 months prior to the date of their application
- Who have not quit their job voluntarily

When submitting your first claim, you cannot have earned more than \$1,000 in employment and/or self-employment income for 14 or more consecutive days within the four-week benefit period of your claim.

When submitting subsequent claims, you cannot have earned more than \$1,000 in employment and/or self-employment income for the entire four-week benefit period of your new claim.

#### **How to Apply:**

You may apply for CERB benefits through Service Canada or the Canada Revenue Agency through [My CRA](#). Do NOT apply to both.

#### FOR YOUR SUBSEQUENT CERB APPLICATIONS:

##### **If you are receiving the CERB through Service Canada**

- To continue receiving the CERB, you have to submit your internet report every 2 weeks if your situation continues.

##### **If you are receiving the CERB through the CRA**

If your situation continues, you should apply for the CERB again for another 4-week period, up to a maximum of 7 periods (28 weeks total).

If you have questions about your application you must contact the agency you applied through. **For a full listing of eligibility requirements please visit the [Government of Canada](#) website.**

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## EMPLOYMENT INSURANCE:

CERB recipients will be transferred to EI after the September 26<sup>th</sup> deadline. Applicants will need to have worked 120 hours to qualify. To help individuals qualify for the minimum of 120 hours of work, EI claimants will receive a one-time insurable hours credit of:

- 300 insurable hours for claims for regular benefits (job loss)
- 480 insurable hours for claims for special benefits (sickness, maternity/parental, compassionate care or family caregiver)

The hours credit will also be made retroactive to March 15, 2020 for claimants who were looking to transition early from the CERB to EI maternity, parental, compassionate care, family caregiver or work-sharing benefits but could not establish their EI claim due to insufficient hours. For these claimants, the qualifying period will also be extended. The hours credit will be available for new EI claims for one year, in recognition that labour market conditions remain uncertain and will take time to stabilize.

Recipients will receive:

- Minimum benefit rate of \$400 per week (if this is higher than what benefits would otherwise be)
- At least 26 weeks of regular benefits

Application Form: <https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit/apply.html>

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## CANADA RECOVERY BENEFIT

The new Canada Recovery Benefit would be effective from September 27, 2020 for one year and would provide a benefit amount of \$400 per week for up to 26 weeks to workers who are not eligible for EI, mainly the self-employed and including those working in the gig economy. These individuals may still require income support if they continue to be unable to return to work due to COVID-19 or had their income reduced relative to pre-COVID-19 pandemic (attestation-based).

The benefit would be available to residents in Canada who:

- are at least 15 years old and have a valid Social Insurance Number (SIN)
- have stopped working due to the COVID-19 pandemic and are available and looking for work; or are working and have had a reduction in their employment/self-employment income for reasons related to COVID-19
- are not eligible for EI
- had employment and/or self-employment income of at least \$5,000 in 2019 or in 2020 and
- have not quit their job voluntarily

Workers would apply after every 2 week period for which they are seeking income support and attest that they continue to meet the requirements. In order to continue to be eligible for the benefit the claimant would need to look for and accept work when it is reasonable to do so. The benefit is taxable.

To encourage claimants to return to work, they would be able to earn income from employment and/or self-employment while receiving the benefit, as long as they continue to meet the other requirements. However, to ensure that the benefit targets those who need it most, **claimants would need to repay some or all of the benefit through their income tax return if their annual net income, excluding the Canada Recovery Benefit payment, is over \$38,000.** In other words, claimants would need to repay \$0.50 of the benefit for each dollar of their annual net income above \$38,000 in the calendar year to a maximum of the amount of benefit they received.

This means that for a worker who received 10 weeks of the Canada Recovery Benefit in 2020 for a total of \$4000, they would have to repay all of the benefit if their net income exceeded the threshold by \$8000 (twice the benefit payment amount). In this example, the worker would have to repay the full benefit amount if their net income was greater than \$46,000 (not including the Canada Recovery Benefit) in 2020.

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#### CANADA RECOVERY SICKNESS BENEFIT

The new Canada Recovery Sickness Benefit would provide \$500 per week, for up to 2 weeks, effective September 27, 2020 for 1 year, for workers who are unable to work because they are sick or must self-isolate due to COVID-19. This new benefit would fulfil the Government of Canada's commitment as part of the Safe Restart Agreement with provinces and territories to provide up to 2 weeks of sick leave to all Canadians in the context of COVID-19.

The benefit would be available to:

- residents in Canada who are at least 15 years of age and have a valid Social Insurance Number (SIN)
- workers employed or self-employed at the time of the application and
- workers who earned at least \$5,000 in 2019 or in 2020

Workers would not be required to have a medical certificate to qualify for the benefit. Workers could not claim the Canada Recovery Sickness Benefit and receive other paid sick leave for the same benefit period. Workers would need to have missed a minimum of 60% of their scheduled work in the week for which they claim the benefit.

Workers would apply after the one-week period in which they are seeking income support and attest that they meet the requirements. **The benefit would taxable.**

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#### CANADA RECOVERY CAREGIVING BENEFIT

The new Canada Recovery Caregiver Benefit, would be effective from September 27, 2020 for 1 year, and provide \$500 per week, for up to 26 weeks per household to eligible Canadians. The closure of schools and other daycare and day program facilities to prevent the spread of COVID 19 has meant that many Canadians have been unable to work because they needed to provide care to children or support to other dependents who had to stay home. While it is anticipated that facilities will gradually re-open as

the economy restarts, the Government of Canada recognizes that access may vary over time and across communities. The Government is committed to ensuring that parents and others with dependents do not need to choose between caring for them and paying the bills.

In order to be eligible for the Canada Recovery Caregiving Benefit, individuals would need to:

- reside in Canada
- be at least 15 years of age on the first day of the period for which they apply for the benefit
- have a valid Social Insurance Number
- be employed or self-employed on the day immediately preceding the period for which the application is made
- have earned at least \$5,000 in 2019 or in 2020
- have been unable to work for at least 60% of their normally scheduled work within a given week because of one of the following conditions:
  - they must take care of a child who is under 12 years of age on the first day of the period for which the benefit is claimed:
    - because their school or daycare is closed or operates under an alternative schedule for reasons related to the COVID-19 pandemic
    - who cannot attend school or daycare under the advice of a medical professional due to being at high risk if they contract COVID-19, or
    - because the caregiver who usually provides care is not available for reasons related to the COVID-19 pandemic, or
  - they must provide care to a family member with a disability or a dependent:
    - because their day program or care facility is closed or operates under an alternative schedule for reasons related to COVID-19
    - who cannot attend their day program or care facility under the advice of a medical professional due to being at high risk if they contract COVID-19, or
    - because the caregiver who usually provides care is not available for reasons related to the COVID-19 pandemic
- not be in receipt of paid leave from an employer in respect of the same week, and
- not be in receipt of the CERB, the EI Emergency Response Benefit (ERB), the Canada Recovery Benefit, the Canada Recovery Sickness Benefit, short-term disability benefits, workers' compensation benefits, or any EI benefits or Quebec Parental Insurance Plan (QPIP) benefits in respect of the same week

Workers would apply after the period in which they are seeking income support and attest that they meet the requirements. Two members residing in the same household could not be in receipt of the benefit for the same period. The benefit is taxable.

## How to apply for EI and the recovery benefits:

Canadians already receiving benefits through Service Canada will be transitioned to the EI program once they have received the maximum CERB benefits for which they are entitled, if they are EI eligible and continue to need income support.

Canadians who are currently receiving the CERB from the Canada Revenue Agency (CRA) who believe they are entitled to EI will need to apply through Service Canada after September 26.

The Canada Revenue Agency (CRA) would administer the Canada Recovery Benefits, and Canadians would be able to apply through the CRA. In the coming weeks, the CRA will provide more details on how and when Canadians can get ready to apply at [www.canada.ca/coronavirus](http://www.canada.ca/coronavirus)

## PROVINCIAL SUPPORTS

### INCOME SUPPORT

For Albertans who are not eligible for EI benefits you may qualify for Income Support. Income Support can help you and your family with basic living costs and other necessities. Income support may also be able to assist with emergency expenses or help with costs relating to relocating due to family violence.

### Eligibility

There are several factors that affect your eligibility for income support. If you meet these criteria, you can apply for Income Support. The process typically takes 2 weeks. Applicants must:

- live in Alberta
- be at least 18 years old
- be a Canadian citizen, permanent resident, refugee or refugee claimant
- be unable to pay for your basic needs
- not have income or assets that exceeds:
  - \$5,000 in RRSPs per adult
  - \$10,000 equity in vehicles
- not have income that exceeds what you would receive from Income Support core benefits
- not have cash or savings that exceed the liquid asset limit (the limit is generally three times the Income Support core benefit amount you would be eligible to receive)
- be willing to apply for other income programs that you may be eligible to receive (such as Employment Insurance)

Ability to work requirements include:

- looking for work
- working but not earning enough
- unable to work for a short time

- need help to access training to find a job
- are unable to work due to chronic health problems or other concerns

**To Apply:**

Hours: 7:30 am to 8 pm (open Monday to Friday, closed statutory holidays)

Toll free: 1-877-644-9992

## FORT SASKATCHEWAN RESOURCES

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### FCSS SUPPORT LINE

If you are feeling stressed, overwhelmed, or you just need to talk the FCSS support line is here for you. We can help you with short term solution focused support and help with resource navigation and accessing resources tailored to your situation.

Hours of operation:

- Monday, Tuesday, Thursday and Friday — 8:00am to 4:30pm
- Wednesday — 8:00am to 8:00pm
- Saturday — 10:00am to 2:00pm

**Connect with us: 780-992-6281**

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### FAMILIES FIRST STEADFAST CONNECTOR

The Steadfast Connector provides focused, personalized support with system navigation, accessing community resources and encouragement to help you reach your goals.

**For more information please call 780-998-5595 ext. 239.**

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### FORT SASKATCHEWAN FOOD BANK

#### Hamper Program

Hamper requests can be made by phone or in person during hamper collection days .To ensure speedy service, please call before you visit to book an appointment, request a hamper and begin the application process.

At scheduled appointment time, come in to the Food Bank to complete the application form and pick up the hamper. To provide support, we require the following:

Photo identification

- Driver's License
- Provincial ID card
- Treaty Status Card

- Passport

AB Health Card with proof of address such as:

- Utility Bills
- Bank Statements

Building Address: 9803 102 St, Fort Saskatchewan, AB T8L 2C1

Email: fortsaskfoodbank@gmail.com

Phone: 780-998-4099

## OTHER FINANCIAL RESOURCES

[Government of Canada Financial Resource Tool](#)

[Rise Up Benefit Navigator](#)

[YouCan Benefit](#)