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Government assistance is evolving quickly

As expected announcements are coming quickly on two important and evolving areas: assistance for individuals and assistance on rent. These issues are front of mind for entrepreneurs as they make tough decisions.

Assistance for individuals

Understanding these rules is important as it may affect how you decide to reduce payroll costs.

The EI system was not designed to process the unprecedentedly high volume of applications received in the past week. Given this situation, all Canadians who have ceased working due to COVID-19, whether they are EI-eligible or not, would be able to receive the Canada Emergency Response Benefit (CERB) to ensure they have timely access to the income support they need. As well, the work-sharing programs are complicated and time-consuming to get approval for.

Recognizing this the federal government has proposed legislation to establish the CERB. This taxable benefit would provide \$2,000 a month for up to four months for workers who lose their income as a result of the COVID-19 pandemic. The CERB would be a simpler and more accessible combination of the previously announced Emergency Care Benefit and Emergency Support Benefit.

The CERB would cover Canadians who have lost their job, are sick, quarantined, or taking care of someone who is sick with COVID-19, as well as working parents who must stay home without pay to care for children who are sick or at home because of school and daycare closures. The CERB would apply to wage earners, as well as contract workers and self-employed individuals who would not otherwise be eligible for Employment Insurance (EI).

Additionally, workers who are still employed, but are not receiving income because of disruptions to their work situation due to COVID-19, would also qualify for the CERB. This would help businesses keep their employees as they navigate these difficult times, while ensuring they preserve the ability to quickly resume operations as soon as it becomes possible.

Canadians who are already receiving EI regular and sickness benefits as of today would continue to receive their benefits and should not apply to the CERB.

The portal for accessing the CERB would be available in early April. EI eligible Canadians who have lost their job can continue to apply for EI [here](#), as can Canadians applying for other EI benefits.

Canadians would begin to receive their CERB payments within 10 days of application. The CERB would be paid every four weeks and be available from March 15, 2020 until October 3, 2020.

Rent Relief

This is an incredibly tricky area to navigate. The cascading effects of corporations and individuals not paying rent is a nightmare. We have been working with clients to make partial payments and create deferrals.

However, the government is making further announcements in this area. Please be aware of this as you plan for your April 1 rent payments. More information will follow on this as available.