



Representing Camp, Culinary & Hospitality  
Workers in Alberta since 1944

# HELP FOR TOUGH TIMES

COVID-19

A guide to  
unemployment,  
health care, legal  
help, family  
services and other  
basic needs.

2020

Letter From Your Union

Employment Insurance

Budgeting

Federal Assistance

Mortgage Resources

Renters Guide

Utilities and Energy Help

Food Assistance

Health Care

Mental Health

Burial Assistance

Free/Reduced Internet

Taking Care of Yourself

Model Letter to Creditors

Model Bill Slips

Budget Worksheet

# You're not alone...

The novel Coronavirus or COVID-19 is impacting our country, our province, and all of us in unprecedented ways. For many of our employers, business is down, and that means layoffs or reduced hours for workers. Already many have lost jobs or are living in fear of losing their jobs in the near future. If you have recently found yourself laid off, or struggling through a reduction in hours or wages, this booklet will prove to be a valuable asset for you. We are committed to working with and assisting you through this challenging time.

We understand how an unexpected job loss can be devastating and the impact it has on your family and community. The staff of UNITE HERE! Local 47 are here to assist you.

We encourage you to do your part to prevent the spread of the disease by practicing the principals of social isolation to the best of your ability. If you want to speak to UNITE HERE! Local 47 staff, we encourage you to call us at 780-426-7890 or email us at [reception@local47.net](mailto:reception@local47.net). Please be advised that the office is closed to the public.

The situation with regard to available assistance is changing. This booklet offers resources for you that are current as of the time of writing. The agencies listed can offer help with financial problems, food, shelter, utilities, health care, legal services and job search assistance. In the coming days, new assistance may become available from federal, provincial or local government.

If you cannot find the specific information you need in this booklet, you can call 211 ([www.211.ca](http://www.211.ca)).

\*\*\*

In an effort to make our community a better place to live, work, raise a family and retire, it is the goal of UNITE HERE! Local 47 to be responsive to the needs of the membership.

The information in this Guide is intended for general information purposes only and does not constitute legal advice. Should you have specific questions regarding your legal rights with respect to any of the matters discussed in this Guide, including but not limited to the impact of receiving certain forms of public assistance on your immigration status, you should seek the advice of a qualified legal professional in your community. The inclusion of agencies and programs in this booklet does not constitute endorsement nor does omission suggest disapproval.

Stay strong and stay safe!

In Solidary,



Ian Robb  
President/Administrator



Albert Amire  
Vice-President



Joanne Moody  
Secretary-Treasurer

The Government of Canada has proposed changes and increases to existing programs to respond to the coronavirus. Not all of those programs are active at the time of this writing. See <https://www.canada.ca/en/department-finance/economic-response-plan.html>, for the government's plan.

## **Canada Emergency Response Benefit (CERB)**

On March 25, 2020 the Federal Government announced the Canada Emergency Response Benefit (CERB).

Eligible applicants are entitled to \$2,000 monthly for 16 weeks. The benefit is designed to replace EI Sickness Benefits and EI Regular Benefits. The application portal will be up beginning April 6. Anyone who applied for EI after March 15, 2020 will automatically be switched over to CERB.

### **How you qualify for CERB?**

In order to qualify for CERB, you must:

- Be over 15 years old
- Have earned at least \$5,000 in the last 12 months or in 2019,
- Are without income for at least 14 consecutive days in a four-week period because of COVID-19, temporary work stoppage, lay-offs, are sick or in quarantine, or need to care for a child or family member.

### **What if I'm already on EI?**

Canadians who are already receiving EI regular and sickness benefits would continue to receive their benefits and should not apply for the Emergency Response Benefit. If their EI benefits end before October 3, 2020, they could apply for the CERB once their EI benefits cease, if they are unable to return to work due to COVID-19.

Canadians who have already applied for EI and whose application has not yet been processed would not need to reapply.

Canadians who are eligible for EI regular and sickness benefits would still be able to access their normal EI benefits, if they are still unemployed, **after** the 16-week period covered by the CERB.

**NOTE: You cannot receive both the Emergency Response Benefit and Employment Insurance at the same time.**

For more information and to apply go to: <https://www.canada.ca/en/revenue-agency/services/benefits/apply-for-cerb-with-cra.html>.

## **EMPLOYMENT INSURANCE**

You may be eligible for Employment Insurance either 1) EI Sickness Benefits, or 2) EI Regular Benefits.

### **If you are affected by COVID-19 and quarantined**

Employment Insurance (EI) sickness benefits provide up to 15 weeks of income replacement and is available to eligible claimants who are unable to work because of illness, injury or quarantine, to allow them time to restore their health and return to work. Canadians quarantined can apply for Employment Insurance (EI) sickness benefits.

During the COVID-19 emergency, the government has waived both the one-week waiting period for claiming EI for people in quarantine and the requirement to provide a medical certificate.

For more information and to apply go to:  
<https://www.canada.ca/en/services/benefits/ei/ei-sickness.html>

### **If you are laid off**

Always apply for EI benefits as soon as you stop working. You can apply for benefits even if you have not yet received your Record of Employment (ROE). If you delay filing your claim for benefits for more than four weeks after your last day of work, you may lose benefits.

For more information and to apply online, go to:  
<https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit/apply.html>

You will need:

- Your social insurance number (SIN). If your SIN begins with a 9, you need to supply proof of your immigration status and work permit.
- your mother's maiden name.
- your mailing and residential addresses (if different), **including the postal codes**.
- your complete banking information to sign up for direct deposit, including the financial institution name, bank branch number, and account number
- names, addresses, dates of employment, and reason for separation for all your employers over the last 52 weeks
- your detailed version of the facts (if you quit or have been dismissed from any job in the last 52 weeks)
- the dates, Sunday to Saturday, and earnings for each of your highest paid weeks of insurable earnings in the last 52 weeks or since the start of your last EI claim, whichever is the shorter period. This information will

be used, along with your Record(s) of Employment, to calculate your benefit rate.

<p><b>IT IS EXTREMELY IMPORTANT THAT YOU KNOW YOUR ONLINE ID, PASSWORD, AND E-MAIL INFORMATION. KEEP THIS INFORMATION SAFE AND SECURE, YOU WILL NEED IT.</b></p>
--

### **Special Goods and Services Tax Credit Payment**

Low- and modest-income families will receive a one-time special payment by early May 2020 through the Goods and Services Tax credit (GSTC). The average increase to income for those benefitting from this measure will be close to \$400 for single individuals and close to \$600 for couples.

There is no need to apply for this payment; it will be provided automatically to eligible individuals and families, based on taxes filed in 2019 for the 2018 base year.

### **Delayed Tax Filing Date**

The Canada Revenue Agency is deferring the filing due date for the 2019 tax returns for individuals until June 1, 2020. Taxpayers have until September 1, 2020 to pay any 2019 income tax amounts owed without interest or penalties. If you expect to receive benefits under the GSTC or the Canada Child Benefit file as early as you can to ensure you receive the proper benefits.

For more information:

<https://www.canada.ca/en/services/taxes/income-tax.html>

### **Canada Child Benefit**

The Government is increasing the Canada Child Benefit (CCB) payment amounts, only

for the 2019-20 benefit year, by \$300 per child. Families will receive an extra \$300 per child as part of their May payment.

To apply:

<https://www.canada.ca/en/revenue-agency/services/child-family-benefits/canada-child-benefit-overview/canada-child-benefit-apply.html>

### Canada Student Loans

Effective March 30, no payments will be required, and no interest will accrue on Canada Student Loans. Students don't need to apply to receive this. Check for any updates here:

<https://www.canada.ca/en/employment-social-development/corporate/notices/coronavirus.html>

### Alberta Student Loans

There is also a six-month moratorium on Alberta Student loans. See <https://www.alberta.ca/covid-19-supports-for-albertans.aspx>.

### Speak to a Credit Counsellor:

Credit counsellors are financial crisis first responders. They are the first to know what creditors are doing to help their clients who can't make payments due to COVID-19 and what resources the government is making available to those who need it most.

Therefore, they can provide you with the most up-to-date information regarding creditors and government programs.

[Credit Canada](#) offers free over-the-phone counselling 1-800-267-2272.

## BUDGETING

Reduced income requires your utmost caution and skill in managing your money. There are community resources to help you, but first you must plan ahead.



**Set up a realistic budget plan** allowing for basic needs: food, shelter, utilities and medical care. The worksheet on page 14 will help get you started.

**Prioritize your bills.** When you do not have enough money to pay all the bills, pay these first: rent or mortgage, utilities, food and transportation

Before your bills become due, notify your creditors, lenders and/or landlord that you are unemployed and cannot meet your payments. Explain your situation truthfully and ask for a written payment plan or discuss other ways to pay off your obligations. Use the document entitled "Sample Letter to Creditors" at the end of this booklet as a guide to communicate with your creditors.

**Maintain accurate files.** Before mailing your letters, make copies to keep for your files. If you must negotiate over the phone, keep detailed notes including the representative's name, title, and phone number. Follow up any phone conversations in writing.

**Stay organized.** Keep everything in one place. Write a summary list of your financial plan for quick reference.

**Keep your end of the bargain.** If you are unable to make agreed upon payments,

contact your creditors immediately to renegotiate.

*\*Avoid making unnecessary purchases on credit. Get budget counseling if you are having difficulty.*

For more information see:

<https://www.canada.ca/en/financial-consumer-agency/services/covid-19-managing-financial-health.html#toc2>.

### **If you need help with a consumer problem contact**

#### **Consumer Protection Alberta**

<https://www.alberta.ca/consumer-protection.aspx>

This website includes information on fair lending, creditors, common scams, and filing complaints online.

#### **Legal Assistance**

If you need legal representation to deal with serious criminal law issues, family law issues or certain immigration and refugee law concerns, you can approach:

#### **Legal Aid Alberta**

Call 866-845-3425

<https://www.legalaid.ab.ca/Pages/default.aspx>

If you need a lawyer to assist with a landlord, creditor, merchant etc, and you cannot afford one, you can contact:

#### **Edmonton Community Legal Centre**

<https://www.eclc.ca>

Call: 780-702-1725

#### **Calgary Legal Guidance Centre**

<https://clg.ab.ca/>

Call: 403-234-9266

#### **Central Alberta Community Legal Clinic**

<https://www.communitylegalclinic.net/>

Call: 403-314-9129

#### **Community Legal Clinic in Fort McMurray**

Call: 1-587-674-2282

ECLC/CLGC/CALC offer free legal information and advice to lower income people in Alberta area. Contact your local centre for help with any of the following legal issues: family law, landlord and tenant, employment and wrongful dismissal, human rights, debt, small claims, immigration and income support appeals.

### **CREDITORS**

Know your rights when dealing with creditors and collection agencies.

<https://www.alberta.ca/information-collection-agencies-debt-repayment.aspx>

### **PROVINCIAL ASSISTANCE**

The province has also initiated some programs to assist Albertans.

#### **Education property tax freeze**

Residential education property tax rates will be frozen at last year's level – reversing the 3.4% population and inflation increase added in Budget 2020.

#### **Utility payment deferral**

Residential customers can defer electricity and natural gas bill payments for the next 90 days to ensure no one will be cut off, regardless of the service provider.

This program is available to Albertans who are experiencing financial hardship as a direct result of COVID-19, such as those who have lost their employment or had to leave work to take care of an ill family member.

Call your utility provider directly to arrange for a 90-day deferral on all payments.

Learn more about the 90-day utility payment deferral at <https://www.alberta.ca/utility-payment-deferral.aspx>.

## **MORTGAGE**

All six Canadian banks have introduced mortgage payment deferrals of up to six (6) months and are also offering relief on other credit products (loans, credit cards, etc) for individuals and families facing hardship due to COVID-19.

It is important to note that during the deferral period, interest will continue to accrue. This will increase the total interest paid over the life of the mortgage, and the payments at the end of the deferral will be higher. Seek advice from your trusted financial professional.

**For more information on what mortgage relief programs banks are offering, and links to the largest banks and their programs, see:** <https://cba.ca/mortgage-deferral-to-help-canadians-experiencing-financial-hardship-due-to-covid-19>.

Planning ahead can avoid the loss of your home. For home mortgages, discuss your current financial status with your bank or mortgage lender and ask for an alternative payment plan. You should contact your mortgage company as soon as you know you will have difficulty meeting your mortgage payments. The sooner you call, the more options will be available to you. No matter what your situation is, CALL TODAY.

## **RENT/LEASE**

As a result of COVID-19, new protections are in place for residential and mobile homes site tenants facing financial hardship due to COVID-19.

- Tenants cannot be evicted for non-payment of rent and/or utilities before May 1, 2020.
- Rents on residential properties or mobile home sites will not increase while Alberta's State of Public Health Emergency remains in effect.
- Late fees cannot be applied to late rent payments until June 30 and cannot be collected retroactively for this time.
- Landlords and tenants need to work together to develop payment plans while COVID-19 is being managed.
- Landlords can still file applications and receive orders for possession if the reason for the eviction is unrelated to rent and/or utility payments, or if a tenant refused to negotiate or comply with a payment plan.

For more information, see <https://www.alberta.ca/information-tenants-landlords.aspx>.

If you currently are renting your property, discuss your circumstances with your landlord immediately and negotiate a mutually acceptable written payment plan or discuss other ways to pay off your obligation.

## **Residential Tenancy Dispute Resolution Service (RTDRS)**

RTDRS offers landlords and tenants an alternative means of resolving serious disputes outside of court. The service is

designed to be faster, more informal and less expensive than the courts.

A tenant or a landlord who has a dispute related to a termination, unpaid rent/utilities, security deposit, damages, repairs or other common disagreements may use the service. Either the tenant or landlord can contact the Residential Tenancy Dispute Resolution Service (RTDRS).

<https://www.alberta.ca/residential-tenancy-dispute-resolution-service.aspx>.

In Edmonton, contact the **Landlord and Tenant Board** for info about rights as a tenant. Call (780) 496-5959 Ext.1 or email: [ltab@edmonton.ca](mailto:ltab@edmonton.ca).

The Landlord and Tenant Advisory Board (LTAB) provides advice and information to residential tenants and landlords to address tenancy issues and ensure both tenants and landlords are aware of their rights and obligations

**REMEMBER, COMMUNICATION IS ESSENTIAL IF YOU WANT TO STAY IN YOUR HOME!!!**

## **UTILITY BILLS AND ENERGY ASSISTANCE**

As soon as you know that you may have difficulty paying your bill, call the utility company (gas, electric, water, phone) to arrange a payment plan. Do NOT wait until you receive a shut-off notice.

### **Utility payment deferral**

Residential customers can defer electricity and natural gas bill payments for the next 90 days to ensure no one will be cut off, regardless of the service provider.

This program is available to Albertans who are experiencing financial hardship as a direct result of COVID-19, such as those

who have lost their employment or had to leave work to take care of an ill family member.

Call your utility provider directly to arrange for a 90-day deferral on all payments.

Learn more about the 90-day utility payment deferral at <https://www.alberta.ca/utility-payment-deferral.aspx>

You may be eligible for assistance from the Direct Energy Emergency Fund. Call 2-1-1 or visit

<https://www.directenergy.ca/alberta/emergencyfund>.

### **Utilities Consumer Advocate (UCA)**

The UCA has a mandate to educate and mediate for Alberta's small business, farm, and residential electricity, natural gas and water consumers, and advocate for energy consumers. The UCA mediates disputes between consumers and utility companies. They have a team of mediation officers who provide advice and information on energy-related issues like energy choice and charges on a utility bill.

To contact a mediation officer go to: <https://ucahelps.alberta.ca/contact-a-mediation-officer.aspx> or call 310-4822.

For a list of resources from the UCA go to: <https://ucahelps.alberta.ca/financial-assistance.aspx>

## **FOOD FOR YOU AND YOUR FAMILY**

Besides the programs available through the provincial government for financial assistance for food, there are nonprofits and religious organizations who run food banks.

The majority of the foodbanks in Canada can be found by searching at <https://www.foodbankscanada.ca>

**Alberta Supports** can help you access more than 30 programs and 120 services for seniors, people with disabilities, job seekers, parents and families, homelessness, financial assistance, abuse, and family violence prevention. These programs include

Visit <https://myalbertasupports.alberta.ca> for more information and to apply, or call: (877) 644-9992.

## **HEALTH CARE**

In the face of the current global pandemic, it is especially important to maintain health coverage now.

Hospitality Members: Contact your Employer and/or benefit provider.

Camp Members: Contact the **UNITE HERE! Local 47 Member Service Centre**  
c/o Morneau Shepell  
2nd Floor - 411 Dunsmuir Street  
Vancouver, BC V6B 1X4

Toll Free Phone: 1-855-541-4747  
Email: [local47@hroffice.com](mailto:local47@hroffice.com)  
Website: [www.local47.hroffice.com](http://www.local47.hroffice.com)

## **MENTAL HEALTH RESOURCES**

Mental health can be at risk during stressful times such as dealing with a reduction in income. Below are resources to help you cope with stress, depression, drug/alcohol addiction, gambling addiction, and domestic violence:

If you or someone you know is thinking of suicide – call 911, go to your nearest hospital, or contact your doctor.  
Local 47 Employee Assistance Program (EAP) is a free and confidential counselling service for Local 47 members and their

families. Help is available 24/7/365. When you call tell them you are a UNITE HERE! Local 47 member.

You can download the “MyEAP” app or go to the webpage

[www.worklifehealth.com](http://www.worklifehealth.com)

Toll free phone: 1-844-880-9142

If you need help some other resources include:

**Canadian Mental Health Association**  
Distress line: 780-482-HELP (4357)

**Alberta Health Services Mental Health**  
Helpline: 1-877-303-2642

**AHS Addictions Helpline:** (866) 332-2322

**Family Violence Hotline** 310-1818  
<https://www.alberta.ca/family-violence-find-supports.aspx>.

**Kids Help Phone** – (800) 668-6868

## **BURIAL ASSISTANCE**

If you lose a family member, there are avenues of financial support if you need help paying for burial expenses.

**The Canada Pension Plan (CPP)**  
The CPP provides a one-time death benefit to the estate of a CPP contributor. The benefit is \$2,500. See more at <https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-death-benefit.html>.

## **Last Post Fund**

The Veterans Affairs Canada Funeral and Burial Program ensures that eligible Veterans receive dignified funeral and burial services. The Program is administered by the Last Post Fund, a non-profit

organization. For more information go to <http://www.lastpostfund.ca/EN/funeral.php>.

### **Local 47 Burial Fund**

For Camp members who participate, the burial fund is a long standing benefit the members of Local 47 have contributed to in order to provide some prompt monies to assist the families with the cost of burial. If a member passes away their beneficiary will receive \$7,500, if a spouse of a member passes away the member will receive \$2,500 and if a child of a member passes away the member will receive \$1,000. For more information, contact the Union Hall.

### **PHONE AND INTERNET BILLS**

Most major phone and internet service providers have announced policies in response to the global crisis: no charges for long distance calls within Canada, no international roaming fees, no data caps on home internet plans, and no disruption of service if you are unable to pay. Call your provider to check their policy, and to negotiate payment plans, lower rates and better service.

## ***Membership Alert!!!***

### ***Beware of Foreclosure Rescue Scams - Help Is Free!***

Foreclosure rescue and mortgage modification scams are a growing problem. Homeowners must protect themselves so they do not lose money—or their home.

Unscrupulous lawyers and scammers make promises that they cannot keep, such as guarantees to “save” your home or lower your mortgage, oftentimes for a fee. Scammers may pretend that they have direct contact with your mortgage servicer when they do not.

In this booklet Local 47 keeps you within the safe bounds of government sponsored and/or regulated agencies. Federal, Local, and Provincial governments provide many free resources to get you the help you need.

**Remember, there is no need to spend any money to receive help!!**

### **Tips to Avoid Scams**

1. Beware of anyone who asks you to pay a fee in exchange for a counseling service or modification of a delinquent loan.
2. Scam artists often target homeowners who are struggling to meet their mortgage commitment or anxious to sell their homes. Recognize and avoid common scams.
3. Beware of people who pressure you to sign papers immediately, or who try to convince you that they can “save” your home if you sign or transfer over the deed to your house.
4. Do not sign over the deed to your property to any organization or individual unless you are working directly with your mortgage company to forgive your debt.
5. Never make a mortgage payment to anyone other than your mortgage company without their approval.

### **Emergency Response Benefit Text Scam**

A newly circulating scam text reads “Alert: the emergency response benefit of Canada relief fund has sent you a deposit of \$1375.50” and is followed by a link. **DO NOT CLICK THE LINK. DELETE the text and do not reply.**

**If You Have Been the Victim of a Scam or Fraud call the Edmonton Police Services, the Calgary Police Services or your local police department.**

**Edmonton Police Services:**

<https://www.edmontonpolice.ca/CrimePrevention/PersonalFamilySafety/Frauds/ReportingFraud>

**Calgary Police Services:** <https://www.calgary.ca/cps/Pages/Community-programs-and-resources/Crime-prevention/Telemarketing-fraud-or-scams.aspx>

**If You Are Not A Victim but Know of a Potential Fraud, Please Contact the Canadian Anti-Fraud Centre:** <https://www.antifraudcentre-centreantifraude.ca/index-eng.htm> or toll free: 1-888-495-8501

**Do NOT apply for a Pay Day Loan!**

Pay Day Loans involve extremely high interest rates, are often secured by your personal belongings and create an unmanageable amount of debt. Don't get yourself into a vicious cycle of debt – stay away from Pay Day Loans!

## **TAKING CARE OF YOURSELF**

1. Stay active mentally and physically
2. Eat healthy foods, get enough rest
3. Exercise, take up a new recreational activity you always wished to start
4. Recognize the effects of stress and seek help if needed
5. Organize your time, scheduling time to enjoy yourself
6. Develop a support system; keep in touch with friends
7. Get involved in a volunteer activity
8. Catch problems while they are small

**“An ounce of prevention is worth a pound of cure”**

## **SAMPLE LETTER TO CREDITORS**

Date: \_\_\_\_\_

Dear \_\_\_\_\_,

I am temporarily on a reduced income due to the economic impact of COVID-19. I am asking your cooperation during this difficult period.

I need to cut back on all my regular payments. I would like to work with you to establish a reduced payment. This is the fairest thing I can do under the circumstances. When I return to work, I will again work with you to establish a plan to catch up on my payments.

Thank you for your understanding.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
PRINT NAME

\_\_\_\_\_  
Account Number

\_\_\_\_\_  
Address

\_\_\_\_\_  
Phone

**BILL SLIPS  
INCLUDE WHEN YOU PAY BILLS**

Date: \_\_\_\_\_ Account # \_\_\_\_\_

Please be advised that due to the economic impact of COVID-19, I may need to make payment arrangements in the near future.

Sincerely, \_\_\_\_\_ Name \_\_\_\_\_  
-----

Date: \_\_\_\_\_ Account # \_\_\_\_\_

Please be advised that due to the economic impact of COVID-19, I may need to make payment arrangements in the near future.

Sincerely, \_\_\_\_\_ Name \_\_\_\_\_  
-----

Date: \_\_\_\_\_ Account # \_\_\_\_\_

Please be advised that due to the economic impact of COVID-19, I may need to make payment arrangements in the near future.

Sincerely, \_\_\_\_\_ Name \_\_\_\_\_  
-----

Date: \_\_\_\_\_ Account # \_\_\_\_\_

Please be advised that due to the economic impact of COVID-19, I may need to make payment arrangements in the near future.

Sincerely, \_\_\_\_\_ Name \_\_\_\_\_  
-----

Date: \_\_\_\_\_ Account # \_\_\_\_\_

Please be advised that due to the economic impact of COVID-19, I may need to make payment arrangements in the near future.

Sincerely, \_\_\_\_\_ Name \_\_\_\_\_  
-----

## Monthly Financial Planning Worksheet

If the total expenses are more than the total income, then reduce or eliminate some of your expenses.

### ASSETS

Checking	
Savings	
Other Assets	
<b>TOTAL</b>	

### INCOME

	<b>Month :</b>
Unemployment	
Other Income	
<b>TOTAL</b>	

### EXPENSES

	<b>Month :</b>
Rent/Mortgage	
Power	
Water	
Gas	
Food	
Telephone	
Car Payment	
Insurance	
Cable	
Internet	
Laundry	
Household Supplies	
Hygiene Supplies	
Gas/Bus Fare	
Dues	
Credit Card Debt	
Clothing	
Healthcare Premium	
Medical Co-payment	
Prescription	
Child Care	
Other	
<b>TOTAL</b>	