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## CERB YOUR ENTHUSIASM TRANSITIONING OFF THE CANADA EMERGENCY RESPONSE BENEFIT

By Daniel Jackson

The Canada Emergency Response Benefit (CERB) is available to folks who have had to stop working, or are earning less than \$1,000/month, due to COVID-19. More details about eligibility for CERB are in the previous issue of Taproot and on the federal government's website. But you can only collect CERB for 16 weeks (four application periods). If you started collecting CERB when it first became available, that means you entered your last 4-week period on June 8, and it's going to end on July 3. So what happens then?

As it stands right now, your options once your last CERB period ends are limited to applying for regular Employment Insurance (EI), applying for provincial income assistance (IA), or searching for new work. There's a few important things to know.

First, in order to be eligible for EI, you must have worked the required number of insurable hours in the last 52 weeks. The government has previously indicated that they will count these 52 weeks back from the date that people began receiving CERB, but this is not yet certain.

If you are receiving CERB through your My Service Canada Account, you are already filling out bi-weekly EI reports. We anticipate that, if you are still without work at the end of the CERB period, there will be some form of transition option available to you through the same website, but this has also not been confirmed by the government. If you are receiving CERB through the Canada Revenue Agency (CRA) portal and anticipate being without work at the end of your CERB claim, now would be a good

time to start sorting out access to the My Service Canada Account website, as the process can take some time.

The number of hours you need varies based on the unemployment rate in your region; in Victoria, it's typically 700 hours, but because

(See CERB Your Enthusiasm, page 2)

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*(Cont'd from CERB Your Enthusiasm, Page 1)*

COVID-19 has increased the unemployment rate, that requirement has dropped to 525 hours at time of writing. The updated figures are available on the Service Canada website.

In addition to the hours requirement, in order to qualify for EI, you must not have quit your previous job, and you must be actively looking for work. You will be required to fill out EI reports every two weeks, and may have to provide documentation of your work search. Unlike CERB, EI expects you to take any available work, so you cannot simply wait until your old position is able to hire you back. You must take any available, suitable employment.

If you're not eligible for EI, the only program available at this point is provincial income assistance through the Ministry of Social Development and Poverty Reduction. The rates are very low, and the Ministry typically also requires a consistent, demonstrated work search, though this requirement has been relaxed during COVID-19. We've had previous articles on applying for IA, but the process isn't easy. If possible, the place to start is the Ministry's online application: <https://myselfserve.gov.bc.ca/>. In Victoria, Cool-Aid's REES support service can help, at 250-886-8237. ■

## CERB REPAYMENT AND PENALTIES

*By Daniel Jackson*

We're seeing an increasing number of questions from people who are concerned that they received the CERB but were not, or are not now, eligible. This can happen in many ways—receiving CERB through both the Canada Revenue Agency (CRA) and EI portals for the same period, earning more money in a period than you anticipated, a change in the rules of the CERB, or simply misunderstanding the criteria. If you think you have received a CERB payment that you were not eligible for, there are several things to consider.

The federal government is, at time of writing, attempting to pass legislation adding some details on the enforcement mechanisms for CERB. The proposed penalties include hefty fines and possible prison terms. These penalties are only supposed to apply to people who applied for and received the CERB even though they *knew* they were not eligible. The proposed legislation also includes a new requirement that people return to their job or self-employment as soon as is reasonable.

If you are certain that you received a payment that you weren't eligible for and you want to repay it, you can return the money directly to the CRA through your online CRA My Account, through your regular online banking portal by adding the CRA as a bill payment (with your Social Insurance Number as your account number), or by mailing a cheque, noting your SIN number, to "Receiver General for Canada" at: Revenue Processing – Repayment of CERB, Sudbury Tax Centre, 1050 Notre Dame Avenue, Sudbury ON P3A 0C3.

The federal government has previously said that no one will be penalized if they misunderstood the requirements and received money they weren't eligible for, and repay any money paid in error by December 31 of this year. In addition to avoiding other penalties, one reason to pay before the year end is that CERB is taxable. If you return the money, the CRA will not count that money in the calculation of your taxes. If you don't return the money by the end of December, the CRA will issue you a T4A, and CERB may affect your tax bill, *even if you later have to return the money*.

If you want to return the money, but you're not able to pay everything back by the end of the year, the CRA has asked people to contact them to set a payback schedule before December 31 to avoid any tax implications.

*(See CERB Repayment, page 3)*

## THE TAPS RESTART

I am happy to announce that, in accordance with the provincial government's guidelines, we have taken the next step in re-opening our office on View Street. We have created a reception at the front of the office where clients can "walk-up" and speak to our staff. This will help us stay in touch with everyone who needs our services, especially those who don't have a phone or email.

We continue to do our best to help as many people as possible navigate the complex benefit systems that have been put in place during the pandemic, and to respond to the persistent attempt by landlords to evict vulnerable tenants despite the moratorium. Unfortunately, we are still unable to hold our usual Thursday tax clinic, but Sharifa, our tax coordinator, has been busily helping clients who need to file by phone. Even though the deadline for tax filing has now come and gone, the federal government has announced that benefits associated with taxes like the GST and OAS/GIS will continue until September 30, even if you were unable to file by June 1.

TAPS is now open for walk-up visits from 9:30 a.m. to 3:30 p.m. every weekday, and while we still have a long way to go, it feels good to be back in our home on View Street, even if in a limited way. And to all of our volunteers, members and donors who have continued to support us through this difficult time, we really can't say thank you enough.

*Doug King, Executive Director*



*(Cont'd from CERB Repayment, Page 2)*

If you're not sure if you were eligible for a payment you received, the CRA has indicated in the past that it will slowly reach out to anyone with potential eligibility issues, so it may be best to simply wait and see. The federal government has repeatedly stated that it won't penalize people who applied for the benefit thinking they were eligible, but again we don't know exactly how that will play out.

If you end up owing the CRA money because of CERB, they are likely to garnish your GST rebates and any other tax refunds owed to you until that debt is repaid. Again, at the time of writing, the government was still deciding who might be penalized for falsifying a CERB application, and what those penalties might be. ■

## TAPS STAFF

**Doug King**

Executive Director

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Income Assistance Legal  
Advocate

**Izzy Dehler-Hyde**

Employment Standards  
Legal Advocate

**Daniel Jackson**

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**Hannah Mang-Wooley**

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**Thea McDonagh**

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**Sharifa Riddett**

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Tenant Legal Advocate

**Caitlin Wright**

Office Coordinator and  
Coordinator of the  
Volunteer Disability  
Advocacy Project

On leave:

Stephen Portman

Taproot is published  
bi-monthly.

Artist: Joan Stiebel

## ACCESSING AN ASSESSOR FOR PWD APPLICATIONS

*By Caitlin Wright*

It's no secret that trying to access medical practitioners who are accepting new patients in Victoria, and in fact the whole province of BC, is a huge challenge. Here at TAPS, our clients have been telling us for years about their struggles to find accessible, supportive health care. It has been especially difficult for people to find doctors or other medical professionals willing to support them through the long and involved process of applying for Persons with Disabilities designation (PWD).

Approval for PWD can help bring real, positive change to a person's life, giving them greater income and medical security at a time in their lives when they are most vulnerable. Since March 2018, when the College of Physicians and Surgeons of BC removed the directory of doctors and specialists accepting new patients from their website, it has been even more difficult for TAPS to offer suggestions to help clients find a family doctor. Without a primary or family doctor who has extensive medical records and with whom they can have an ongoing professional relationship, our clients often have to seek out walk-in clinics, where it can be difficult to see the same doctor on a regular basis. Some clients have told me that when they have tried to work with walk-in clinics on their PWD applications, their requests for assistance have been dismissed or not prioritized; a disability application can sit at a clinic for months waiting for a doctor to find the time to fill it out.

TAPS now has good news to report. Over the past year we have been working with a community nurse practitioner, who is able to help clients without a regular physician or healthcare provider complete Sections 2 and 3 of their PWD applications. If you don't have a family doctor or a supportive healthcare practitioner and are actively trying to apply for PWD benefits, you can contact Caitlin Wright at [vdap@tapsbc.ca](mailto:vdap@tapsbc.ca) for information on how TAPS can help. ■

## WELCOME ANTONIA AND JYLLELE

A huge welcome to Antonia Mah and Jyllele Carpenter-Boesch, who are at TAPS for the summer. We are excited to have them both on our advocacy team. Here's a bit about them:

Hello, my name is Jyllele (she/her)! I am working at TAPS as a summer student. I am a legal advocate on the residential tenancy team. Originally, I am from Saskatchewan, in Treaty 4 Territory. I am going into my third and final year of law school at UBC in September. I am interested in working in the non-profit legal sector when I graduate and have really appreciated the advocacy and support TAPS provides the community.

I have been involved in an anti-human trafficking project, a family law clinic, the student advocacy department at UBC and an artists' legal clinic. I am interested in community-based support systems to improve access to justice.

*Jyllele*

I am thrilled to be starting a summer practicum with TAPS as I finish up my Bachelor of Social Work at UVic. I have volunteered with TAPS for the past two years in the Volunteer Disability Advocacy Project. This was my first glimpse into social assistance in BC, and the trials of navigating MSDPR resources. This role drew me to the field of advocacy and anti-poverty work. My background includes working with disability, housing, mental health, suicide, and addiction.

For my practicum, I will be doing income assistance and employment standards advocacy. I owe a huge thank you to all of the staff at TAPS who have modified my placement in response to COVID-19, and have allowed me to be here.

*Antonia*

## APPLYING FOR PWD DURING COVID-19

By Caitlin Wright

The COVID-19 emergency has had a significant impact on those trying to apply for Persons With Disability status (PWD) through the Ministry of Social Development and Poverty Reduction (MSDPR). In this article we will look at a few of the barriers, as well as some solutions.



### Access to Doctors

I've heard from many clients that their ability to connect with general practitioners and walk-in clinics during this time has become even more limited than before. Doctors' office and walk-in clinic hours have become more limited and are prone to unexpected closures; the move to telephone and virtual appointments, while important to maintaining contact with health practitioners, isn't a viable option for individuals living in poverty who lack consistent access to affordable technology.

The community nurse practitioner who has been working with TAPS' clients (see article page 4) may be able to help you if, due to COVID-19 measures, you are unable to access other medical support. While during the initial part of the COVID-19 pandemic and lockdown it was logistically challenging to set up consistent virtual appointments between the nurse practitioner and TAPS' clients, we have worked through those issues and are now able to offer waiting clients the chance to

*(See PWD Applications, page 6)*

## BECOME A TAPS MEMBER!

Want to support TAPS? Why not become a member! We are happy to waive the fee, so it doesn't have to cost you anything. You will get the Taproot mailed or e-mailed to you.

### Together Against Poverty Society Membership Registration 2020

**Together Against Poverty Society, 828 View Street, Victoria, BC, V8W 1K2**

Annual Membership Fees:  Unwaged \$5 (we are happy to waive this fee)

Waged \$20  Organization \$80

Method of payment:  Cash  Check  N/A

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

Name: \_\_\_\_\_

Address: \_\_\_\_\_ Postal Code: \_\_\_\_\_

Phone: \_\_\_\_\_ e-mail: \_\_\_\_\_

I would like to join TAPS' mailing list to receive:

E-mails from TAPS about its work

Taproot—TAPS' newsletter

>>>  by e-mail

by postal mail

(Cont'd from PWD Applications, page 5)

have a meaningful healthcare appointment and receive support with their PWD applications.

If you are unable to access a doctor or health care practitioner due to COVID-19 measures, and are trying to apply for PWD benefits, you can contact Caitlin Wright at [vdap@tapsbc.ca](mailto:vdap@tapsbc.ca) for information on how TAPS can help. If you can't connect by computer, please contact Caitlin at 250-361-3521. If you do not have a phone, you can drop by the TAPS office, which is now open to walk-up clients five days a week, between 9:30 and 3:30. The best day to try to connect with Caitlin is Monday.

### PWD Application Forms

Encouragingly, the Ministry of Social Development and Poverty Reduction has recognized some of the difficulties that COVID-19 has created for people trying to access income and disability assistance, while maintaining safe social distancing. One challenge has been how to safely pass the PWD application booklet among many hands (the applicant, their doctor, the assessor, etc.) and in a timely manner.

Typically, the PWD paper application form is only available to people once they have gone through the online income assistance application and intake process, and if they meet the PWD income and asset limits. The Ministry has temporarily made the applications for both Persons with Disabilities designation and Persons with Persistent Multiple Barriers (PPMB) available electronically for applicants to download and print off, as well as fill out electronically. In some cases the Ministry has also been able to email applicants an electronic copy of the application. The applicant will need to make arrangements with their doctors and/or assessors to fill out Sections 2 and 3. It is important to note that, while you can now get one of these application forms online, you will still need to have completed the MSDPR intake process by completing the online income assistance application found through [www.myselfserve.gov.bc.ca](http://www.myselfserve.gov.bc.ca) for your application to be adjudicated upon submission.

You can find the links to the published electronic versions of both the PWD and PPMB applications here: <https://www2.gov.bc.ca/assets/gov/british-columbians-our-governments/policies-for-government/bc-employment-assistance-policy-procedure-manual/additional-resources/electronicapplicationforpwwdesignation.pdf> and here: <https://www2.gov.bc.ca/assets/gov/british-columbians-our-governments/policies-for-government/bc-employment-assistance-policy-procedure-manual/additional-resources/electronicapplicationforppmbstatus.pdf> respectively. ■

## FEDERAL DISABILITY

TAPS can help you with your reconsideration request and appeal if you have applied for CPP-Disability and been denied. We are not, at present, able to help with the CPP-Disability application itself.

If you would like to speak with an advocate, call 250-361-3521.

## GOOD-BYE TO KAITLYN

Kaitlyn Hait, who was working in TAPS' tenancy project since last October, finished her time at TAPS in April. Kaitlyn helped us enormously as we worked through a very busy winter in tenancy. She heads into her third year of the Joint Degree Program in Canadian Common Law and Indigenous Legal Orders at UVic Law School. Thank you so much for all you've done for TAPS. We wish you the best, Kaitlyn, as you continue your studies.

*All of Us at TAPS*

## MONTHLY REPORTING

If you are receiving provincial income or disability assistance, the Ministry is currently providing additional options for submitting your monthly report.

### WHAT AND WHEN TO REPORT

Your monthly report is still due by the 5th day of the month

**YOU DO NOT NEED TO REPORT ANY EXTRA BENEFITS YOU RECEIVE FROM THE MINISTRY SUCH AS THE \$300 COVID SUPPLEMENT**



YOU DO NEED TO REPORT ALL OTHER INCOME AND BENEFITS YOU HAVE RECEIVED FROM OTHER SOURCES

### HOW TO REPORT

#### PAPER



Paper monthly reports can be submitted by mailing them to the office or dropping in the drop box at a Ministry office

#### ONLINE

If you have access to a computer, you can complete and submit your monthly report through your My Self Serve account



#### PHONE



If you do not have internet access and are unable to use the mail or drop box options, you can call the Ministry at 1-866-866-0800 to submit your report over the phone.

#### IF YOU HAVE QUESTIONS ABOUT YOUR MONTHLY REPORTS CALL:

Ministry of Social Development and Poverty Reduction: 1-866-866-0800  
Together Against Poverty Society: 250-361-3521

## BECOME A MONTHLY TAPS DONOR!

With your support, individuals and families living in poverty in our region will have access to critical legal advocacy and educational services. TAPS' services are unique in their design and delivery, and offer knowledge, empowerment and, in many cases, a new sense of hope.

Select a monthly amount that's affordable to you, and TAPS will automatically deduct it from your checking account each month. You'll never have to write a check, buy a stamp or find an envelope again.

Monthly donors receive the following benefits:

- Updates on TAPS programs
- Annual tax receipt for all your donations during the year
- Taproot delivered to your e-mail.

See the monthly donor form on page 8 of this newsletter.

## ABOUT TAPS

TAPS was established and registered as a society in 1989. We provide legal information and representation on issues relating to income assistance, provincial and federal disability benefits, residential tenancy, and employment standards to people in the Greater Victoria area. We also provide public legal education in these areas and on broader poverty issues.

You can reach us between 9:30 a.m. and 4:30 p.m., Monday to Friday, by phone at 250-361-3521 or in person at 828 View Street. The office is closed daily for lunch between noon and 1:00 pm and is closed to walk-in clients on Monday and Friday mornings.

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## Thank You for Supporting TAPS' Legal Advocacy!

The best way to support TAPS is by becoming a monthly donor! Please submit this form and your voided check to: Together Against Poverty Society, 828 View Street, Victoria, BC, V8W 1K2

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

*Please debit my bank account (attach VOID cheque):*

\$10   \$25   \$35   \$50   \$100   Other amount \$\_\_\_\_\_ (please specify)

*I would like this donation debit to be processed through my account on the 25th of each month.*

Signature: \_\_\_\_\_

Donor Name: \_\_\_\_\_

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This donation is made on behalf of:   an individual   a business

*A tax receipt for your total monthly donations will be sent to you at the end of the calendar year.*

I would like to join TAPS' mailing list to receive:   E-mails from TAPS about its work

Taproot—TAPS' newsletter

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