



GOVERNMENT OF CANADA PROGRAMS & INITIATIVES	WHO IS ELIGIBLE	HOW TO APPLY
<p>1. Support for individuals and families - Increasing the Canada Child Benefit</p> <p>For over 3.5 million families with children, who may also require additional support, the Government is proposing to increase the maximum annual Canada Child Benefit (CCB) payment amounts, only for the 2019-20 benefit year, by \$300 per child. The overall increase for families receiving CCB will be approximately \$550 on average; these families will receive an extra \$300 per child as part of their May payment. In total, this measure will deliver almost \$2 billion in extra support.</p>	Families with children	Those who already receive the Canada Child Benefit do not need to re-apply. To apply, please see the attached CRA website .
<p>2. Support for individuals and families - Special Goods and Services Tax credit payment</p> <p>For over 12 million low- and modest-income families, who may require additional help with their finances, the Government is proposing to provide a one-time special payment by early May 2020 through the Goods and Services Tax credit (GSTC). This will double the maximum annual GSTC payment amounts for the 2019-20 benefit year. The average boost to income for those benefitting from this measure will be close to \$400 for single individuals and close to \$600 for couples.</p>	Low and modest income families	There is no need to apply for the GSTC payment. If you are eligible, you will get it automatically.
<p>3. Support for individuals and families - Extra Time to File Income Tax Returns</p> <p>The Government is deferring the filing due date for the 2019 tax returns of individuals. For individuals (other than trusts), the return filing due date will be deferred until June 1, 2020.</p> <p>The Government will also allow any new income tax balances due, or instalments, to be deferred until after August 31, 2020 without incurring interest or penalties.</p> <p>Note: If you expect to receive benefits under the Goods and Services Tax credit or the Canada Child Benefit, we encourage you to not delay your 2019 return filing to ensure that your entitlements are properly determined.</p>	Individual Canadians	For more information, see the CRA website . Individual and benefit enquiries lines can be found at the call centres , which are open from 9 a.m. to 9 p.m. Monday to Friday, and 9 a.m. to 5 p.m. on Saturdays (local time). However, the CRA may have fewer agents available because it has made adjustments to its workforce to ensure the health and safety of call centre employees.
<p>4. Support for individuals and families – Mortgage Support</p> <p>Canadian banks have committed to work with their customers on a case-by-case basis to find solutions to help them manage hardships caused by COVID-19. Canadians who are impacted by COVID-19 and experiencing financial hardship as a result should contact their financial institution regarding flexibility for a mortgage deferral.</p> <p>The Canada Mortgage and Housing Corporation and other mortgage insurers offer tools to lenders that can assist homeowners who may be experiencing financial difficulty. These include payment deferral, loan re-amortization, capitalization of outstanding interest arrears and other eligible expenses, and special payment arrangements.</p> <p>Canada’s mortgage insurers are committed to providing homeowners with solutions to mitigate temporary financial hardship related to COVID-19. This includes permitting lenders to defer up to six monthly mortgage payments (interest and principal) for impacted borrowers. Deferred payments are added to the outstanding principal balance and subsequently repaid throughout the life of the mortgage.</p>	Canadians with mortgages	See the Canadian Bankers Association website for more information.



GOVERNMENT OF CANADA PROGRAMS & INITIATIVES	WHO IS ELIGIBLE	HOW TO APPLY
<p>5. Support for People Facing Unemployment - The new Canada Emergency Response Benefit</p> <p>The Government will provide a taxable benefit of \$2,000 a month for up to 4 months to those individuals listed below. This benefit replaces the previously announced Emergency Care Benefit and the Emergency Support Benefit. Those who are eligible include:</p> <ul style="list-style-type: none"> Workers who must stop working due to COVID19 and do not have access to paid leave or other income support. Workers who are sick, quarantined, or taking care of someone who is sick with COVID-19. Working parents who must stay home without pay to care for children that are sick or need additional care because of school and daycare closures. Workers who still have their employment but are not being paid because there is currently not sufficient work and their employer has asked them not to come to work. Wage earners and self-employed individuals, including contract workers, who would not otherwise be eligible for EI. 	<p>See column on left for eligible applicants</p>	<p>The Canada Emergency Response Benefit will be accessible through a secure web portal starting in early April. Applicants will also be able to apply via an automated telephone line or via a toll-free number.</p> <p>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.</p>
<p>6. Support for People Facing Unemployment - Improved access to Employment Insurance sickness benefits</p> <p>According to the Federal Government, if you are ill with COVID-19 and/or are required to self-isolate, you may qualify for EI sickness benefits:</p> <p>You will not be required to provide a medical certificate, but you will be required to supply information about your employment (i.e. Record of Employment)</p>	<p>Canadian who are sick, quarantined or have been directed to self-isolate</p>	<p>Access application form here</p> <p>For support, call the new dedicated phone line toll free: 1-833-381-2725.</p> <p>They suggest you submit an online application before calling.</p>
<p>7. Support for People Facing Unemployment - Apply for Employment Insurance (EI)</p> <p>Employment Insurance (EI) provides regular benefits to individuals who lose their jobs through no fault of their own (for example, due to shortage of work, seasonal or mass lay-offs) and are available for and able to work, but can't find a job.</p> <p>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.</p> <p>If you were recently laid off or have reduced hours and qualify for Employment Insurance benefits, you can submit your request today. It is suggested that you apply to EI as soon as possible (even if you don't have your ROE yet).</p> <p>According to the Federal Government, if you have lost your job but are not sick with, or caring for someone who is sick with COVID-19, you may be eligible for Employment Insurance if you have:</p> <ul style="list-style-type: none"> Paid into EI Worked a minimum of 525 hours in the last 52 weeks <p>Ask your employer for a RECORD OF EMPLOYMENT. They will either give you a paper copy or send an electronic copy directly to Service Canada.</p>	<p>Workers who have been laid off or have reduced hours</p>	<p>Please go to Employment and Social Development Canada website to apply for EI.</p> <p>By phone: call 1-800-O-Canada (1-800-622-6232).</p>



GOVERNMENT OF CANADA PROGRAMS & INITIATIVES	WHO IS ELIGIBLE	HOW TO APPLY
<p>8. Workers' Compensation</p> <p>You may be eligible for WorkSafeBC workers' compensation if you contracted COVID-19 through work-related exposure. You are not eligible for WorkSafe BC workers' compensation if you choose to not go to work for preventative reasons (i.e. you choose not to work because you are social distancing).</p>	<p>Workers who contract COVID-19 through work exposure</p>	<p>To submit a claim:</p> <p>https://www.worksafebc.com/en/claims/report-workplace-injury-illness/how-workers-report-workplace-injury-illness</p>
<p>9. Support for Indigenous Communities</p> <p>The Government is providing \$305 million for a new distinctions-based Indigenous Community Support Fund to address immediate needs in First Nations, Inuit, and Métis Nation communities. The funding will support issues related to health impacts, and are not intended for impacts from loss of employment or other economic issues. Funding will begin to flow in short order through existing mechanisms, and more information on the Program is expected soon.</p>	<p>Indigenous communities</p>	<p>Please see the following Indigenous Services Canada website for more information.</p>
<p>10. Support for women's shelters and sexual assault centres</p> <p>The Government is supporting women and children fleeing violence, by providing up to \$50 million to women's shelters and sexual assault centres to help with their capacity to manage or prevent an outbreak in their facilities.</p>	<p>Women and children</p>	
<p>11. Support for seniors</p> <p>The Government is reducing the required minimum withdrawals from Registered Retirement Income Funds (RRIFs) by 25% for 2020.</p>	<p>Senior citizens</p>	<p>The following CRA website provides further information on this initiative.</p>
<p>12. Support for students and recent graduates</p> <p>Effective March 30, the Government will place a six-month interest-free moratorium on the repayment of Canada Student Loans for all student loan borrowers. No payment will be required and interest will not accrue during this time.</p>	<p>Canadian students</p>	<p>Students do not need to apply for the repayment pause.</p> <p>You can learn more about this program at the following website.</p>



PROVINCE OF B.C. PROGRAMS & INITIATIVES	WHO IS ELIGIBLE	HOW TO APPLY
<p>1. BC Emergency Benefit for Workers</p> <p>The BC Emergency Benefit for Workers will provide a one-time \$1,000 payment to people who lost income because of COVID-19.</p> <ul style="list-style-type: none"> • B.C. residents who receive federal Employment Insurance, or the new federal Canada Emergency Response Benefit (see number 5 above in Government of Canada section) are eligible • Applications for the one-time payment will open soon • The one-time payment will be paid in May 2020 	<p>BC residents who receive Employment Insurance or new federal Canada Emergency Response Benefit</p>	<p>Applications for the one-time payment will open soon. Please see the BC Government website for updates on this and other Provincial programs.</p> <p>Talk to a ServiceBC agent about non-health related information and services such as:</p> <ul style="list-style-type: none"> • Childcare • Travel restrictions • Business and funding support <p>Text 1-604-630-0300 Call 1-888-COVID19</p> <p>Service is available 7:30 a.m. to 8 p.m. Pacific Time.</p>
<p>2. Climate Action Tax Credit</p> <p>A one-time enhancement to the climate action tax credit will be paid in July 2020 for moderate to low-income families: 1) An adult will receive up to \$218.00 (increased from \$43.50); 2) A child will receive \$64.00 (increased from \$12.75).</p> <p>The B.C. climate action tax credit (BCCATC) helps offset the impact of the carbon taxes paid by individuals or families. The climate action tax credit payments are non-taxable. This means that you don't include it as income when you file your income tax return.</p> <p>The payments are issued four times a year in July, October, January and April. Generally, the payments are made on the fifth day of the month. For a list of all payment dates, visit the CRA website.</p> <p>To be able to receive each quarterly payment, you must be a resident of B.C. on both the first day of that quarter and the first day of the previous quarter. For example, to get the October payment, you must have been a resident of B.C. on both October 1 and July 1.</p> <p>Only one person can receive the credit on behalf of the family.</p> <p>You can use the CRA's Child and Family Benefits Calculator to estimate your total benefit payment for all child and family benefits you may be eligible for, including the climate action tax credit.</p>	<p>You're eligible to receive the credit if you're a resident of B.C. and you:</p> <ul style="list-style-type: none"> • are 19 years of age or older, or • have a spouse or common-law partner, or • are a parent who resides with your child. 	<p>You will find more information at the climate action tax credit website.</p>
<p>3. Insurance Corporation of B.C. (ICBC) – Autoplan Payment Plan</p> <p>Customers on a monthly Autoplan payment plan, who are facing financial challenges due to COVID-19, can defer their payment for up to 90 days with no penalty.</p>	<p>BC vehicle owners</p>	<p>Due to high call volumes, we encourage you to use our online resource tool to apply for deferrals. If needed, you can call our customer support team at 604-661-2723 or 1-800-665-6442 to discuss your payment options. Thank you in advance for your patience.</p>



PROVINCE OF B.C. PROGRAMS & INITIATIVES	WHO IS ELIGIBLE	HOW TO APPLY
<p>4. Support for Renters and Landlords</p> <p>To support people and prevent the spread of COVID-19, the Province is introducing a new temporary rental supplement, halting evictions and freezing rents, among other actions.</p> <p>The new rental supplement will help households by offering up to \$500 a month towards their rent, building on federal and provincial financial supports already announced for British Columbians facing financial hardship.</p> <p>The funds will support renters experiencing a loss of income by helping them pay their rent and will be paid directly to landlords on their behalf, to ensure landlords continue to receive rental income during the pandemic. Benefiting people with low to moderate incomes, this supplement will be available to renters who are facing financial hardship as a result of the COVID-19 crisis, but do not qualify for existing rental assistance programs.</p>	<p>BC Renters and Landlords</p>	<p>For information on B.C.'s COVID-19 Action Plan and other government resources and updates, visit: www.gov.bc.ca/covid19</p>
<p>5. BC Hydro Payments</p> <p>BC Hydro's COVID-19 Customer Assistance Program provides customers the option to defer bill payments or arrange for flexible payment plans with no penalty.</p>	<p>BC Hydro customers</p>	<p>Customers are encouraged to call BC Hydro's customer team at 1 800 BCHYDRO (1 800 224 9376) to discuss bill payment options.</p>
<p>6. Workers' Compensation</p> <p>You may be eligible for WorkSafeBC workers' compensation if you contracted COVID-19 through work-related exposure. You are not eligible for WorkSafe BC workers' compensation if you choose to not go to work for preventative reasons (i.e. you choose not to work because you are social distancing).</p>	<p>Workers who contract COVID-19 through work exposure</p>	<p>To submit a claim: https://www.worksafebc.com/en/claims/report-workplace-injury-illness/how-workers-report-workplace-injury-illness</p>