

Guide to COVID-19 Resources for British Columbians

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Resources for Individuals

Cash Payments

The Canadian Emergency Response Benefit

About the Support

The CERB provides eligible individuals with taxable payments of \$2,000 per month (\$500 per week) for up to 4 months to help replace individuals replace lost wages.

Eligibility Criteria

- You can apply for the CERB if:
 - You are resident in Canada
 - You are 15 years of age or older at the time of application
 - You have not quit your job voluntarily
 - You are not receiving nor have you applied for the CERB from the Canada Revenue Agency
 - You are not receiving Employment Insurance benefits for the same benefit period
 - You have earned a minimum of \$5,000 in income in the 12 months prior to your application or in the 2019 calendar year from employment income and/or self-employment income
 - You have been paid Employment Insurance regular benefits or Employment Insurance fishing benefits for at least a week since December 29, 2019 and have used up your entitlement to those benefits; or
 - You have stopped working because of reasons related to COVID-19, or because you are unable to work due to illness, or because you lost your employment for other reasons beyond your control
 - Eligibility occurs in four-week cycles. For each eligibility period you need to re-apply to receive the benefit.
 - 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 one-month period that your claim would cover.
 - If your situation continues after the first period of eligibility you can re-apply to receive the benefit. The same criteria as listed above applies to subsequent claims.

How to apply

- If you were self-employed or have used up EI benefits within the period specified above you should prepare to apply through the CRA

- If you were a full-time employee (30+ hours per week) for at least four months last year you should apply through Service Canada and the Employment Insurance program.
- If you were a part time employee (less than 30 hours per week) for at least eight months last year you should apply through Service Canada and the Employment Insurance Program. If you weren't you should prepare to apply through the CRA.
- You can also apply over the phone by dialing 1-800-959-2019 or 1-800-959-2041.

Delivery Mechanism/Timeline

- The CERB is paid by direct deposit or by cheque if your direct deposit information is not on file.
- After you apply, you should get your payment within 10 days
- Right now, it doesn't matter if you do not have the documents necessary to prove your income status. You will not be asked for any documents needed to verify your income status. However, the government will eventually check the veracity of the claims to protect against fraud.

*Note about the CERB and the CWES. Employees who have been laid off or furloughed can become eligible retroactively for the Canada Emergency Wage Subsidy, as long as businesses/organizations rehire them and their retroactive pay and status meet the eligibility criteria for the claim period. Rehired individuals may have received, or continue to receive, the CERB. Depending on the specific situation, these individuals may be required to repay some or all of the amounts they received. For more information [please visit the CWES FAQ webpage](#). CERB recipients who already know they will need to repay their CERB payment can [access the steps needed to return or repay the benefit](#).

Special Goods and Services Tax Credit Payments

About the payment

A one-time payment will be delivered through the **Goods and Services Tax credit** to low- and modest-income families by early May. The maximum amount will increase to \$886 for individuals, \$1,160 for married or common law couples, \$306 for each child under 19, and \$580 for the first child of a single parent. The payment amount is calculated based on the information from your 2018 tax return.

Application and Eligibility Information

In the majority of cases, there is no need to apply for this payment. If you are eligible, you will get it as long as you have filed a 2018 tax return. If you haven't filed a 2018 tax return you may be eligible for a retroactive credit, if you file a return now.

The BC Emergency Response Benefit for Workers

About the payment

The BC government will **distribute a tax-free \$1,000 payment** to British Columbians whose ability to work has been affected due to COVID-19.

Eligibility Criteria

To be eligible for the emergency benefit, you must:

- Have been a resident of British Columbia on March 15, 2020
- Meet the eligibility requirements for the Canada Emergency Response Benefit (CERB)
- Have been approved for the Canada Emergency Response Benefit, even if you haven't received a federal benefit payment yet
- Be at least 15 years old on the date you apply
- Have filed, or agree to file, a 2019 B.C. income tax return
- Not be receiving provincial income assistance or disability assistance
- You will be asked to provide:
 - Your social insurance number (SIN), individual tax number (ITN), or temporary tax number (TTN) to verify eligibility
 - Direct deposit information
 - Information showing you were approved for the CERB

If you receive a payment and the province later determines that you are not eligible for it, you may be required to repay it with penalties and interest. While documentation is not required when you apply, all applications will eventually be verified, at which time the province may ask for proof of your eligibility.

The payment will only be delivered by direct deposit and should be delivered to your personal bank account within 10 business days.

If you haven't applied for the Canada Emergency Response Benefit yet, you must apply for it now as this is one of the eligibility requirements for BC Emergency Response Benefit for Workers.

Application Information

Online are expected to be released on May 1st. Phone based application will be available on May 4th 2020 to those who do not have internet access.

The BC Climate Action Tax Credit

About the payment

Low to moderate income families will receive a one-time top-up to the BC Climate Tax credit. The payments made in July 2020, October 2020, January 2021 and April 2021 are based on your adjusted family net income for the 2019 tax year.

The one-time enhanced July 2020 payment is:

- Up to \$218, an increase of up to \$174.50 from the regular tax credit amount, for you, your spouse or common-law partner, or your first child in a single parent family
- Up to \$64, an increase of up to \$51.25 from the regular tax credit amount, for each additional child

This means the maximum annual climate action tax credit payment amounts for the July 2020 to June 2021 benefit year are:

- Up to \$348.50 each for you, your spouse or common-law partner, or your first child in a single parent family
- Up to \$102.25, for each additional child

The enhanced payment will be made in July 2020 combined with the federal goods and services tax/harmonized sales tax (GST/HST) credit.

Eligibility

If you're eligible for the B.C. climate action tax credit, you'll be eligible for the one-time enhanced July 2020 payment.

The one-time enhanced July 2020 payment also has an increased income threshold amount before the tax credit is reduced to zero. If you weren't previously eligible for the tax credit due to your income, you may be eligible for this one-time enhanced payment.

Application Information

You do not need to apply for the one-time enhanced July 2020 payment. You only need to file your income tax return for 2019 and the CRA will determine your eligibility and advise you if you're eligible to receive the payment. See [claiming the climate action tax credit](#) for more information on completing your return. British Columbians will need to file their income taxes to receive the credit. The CRA has guidance on how you can [file your taxes quickly online](#).

Salary Top-Up for Low-Income Essential Workers

About the program

The government is working with provinces and territories through a new transfer to cost-share a temporary top up to the salaries of low-income workers (those who earn less than \$2,500 per month on a full time basis), that the provinces and territories have deemed essential in the fight against COVID-19. More information will be provided as it becomes available.

Individual Taxation

About the measures

The filing due date for 2019 income tax returns for individuals has been deferred until June 1, 2020. Any new income tax balances due, or instalments, are also being deferred until after August 31, 2020 without incurring interest or penalties

Support for Renters

BC Temporary Rental Supplement (BC-TRS)

About the payment

Through the BC Temporary Rental Supplement (BC-TRS) the provincial government will provide a \$300 per month supplement to eligible households with no dependents and a \$500 supplement to eligible households with dependents to assist renters with low to moderate incomes dealing with income loss or reduction as a result of COVID-19.

Eligibility Criteria

- Applicants must:
 - Have a 2019 household income of less than \$74,150 for singles and couples without dependents, and \$113,040 for households with dependents
 - Be receiving or eligible for EI or the CERB, or have experienced and be able to provide evidence of a 25% drop or more in monthly household employment income

- Be paying more than 30% of current household income towards rent
- Tenants are not eligible if their rent is subsidized by any other government program which include subsidized housing, rent supplements (SAFER or RAP), Income Assistance, or Disability Assistance
- Members of housing co-ops are able to receive the benefit if they are not getting any ongoing funding from the federal government and are paying the full market housing charge
- Tenants must be renting a primary residence in British Columbia and the unit must be covered under the Residential Tenancy Act, the Manufactured Home Act, or the Cooperative Association Act.
- Tenants are not eligible if their rent is subsidized by any other government program. Other government programs include: subsidized housing; rent supplements such as Shelter Aid For Elderly Renters (SAFER) or the Rental Assistance Program (RAP); Income Assistance; and Disability Assistance.

Application Information

- Applications for the supplement are now open on the [BC Housing Website](#)
- Tenants need to start the application process
- Tenants will be asked to provide:
 - Proof of address (i.e. driver's license, utility bill, pay stub with address, mail items with address listed)
 - Proof of monthly rent amount (i.e. signed tenancy agreement, rent receipt, notice of rent increase)
 - Landlord's details and contact information, including email address
 - If you are over 19
 - ID (driver's license, passport, BC ID card)
 - Proof of 2019 income (i.e. Notice of Assessment or T-Slips), letter from employer
 - Proof of 2020 income loss due to COVID-19 and proof of receipt of EI, CREB, record of employment, letter from employer
- Once a tenant has completed the application, an email will be sent to the landlord asking them to complete the application process. After the landlord has completed their portion of the application, both the tenant and the landlord will receive a final confirmation email
- Landlords will need to:
 - Confirm details of tenancy, rental address, and amount of monthly rent
 - Provide their mailing address and banking information to receive the payment by direct deposit

Payment Timeline and Delivery Mechanism

- The rent supplement will be paid directly to landlords
- The program will be available for April, May, and June 2020. Submitting a successful application for April will result in automatic future payments for May

and June. Payments should be made before the end of April to successful applications.

Other measures taken to protect tenants

- BC Housing has temporarily suspended evictions of tenants in subsidized and affordable housing
- Tenants should pay rent wherever possible. However, the state of emergency temporarily suspends a landlord's ability to end a tenancy if a tenant does not pay the rent in full and on time. If a landlord gives or has already given a notice for rent increase, the increase will not come into effect until after the state of emergency is over
 - Tenants facing financial hardship as a result of the COVID-19 crisis should consider all assistance that is available to them, including:
 - The B.C. Emergency Benefit for Workers
 - Temporary Rent Supplement
 - Federal government financial supports
- The government is also placing a temporary moratorium on current and future evictions in addition to a rent freeze throughout the duration of the crisis
 - Landlords can apply to end a tenancy in a limited number of select situations. For more information on legitimate and illegitimate reasons for a landlord to end a tenancy during the state of emergency please visit the [COVID-19 tenancy webpage](#)

Support with Mortgage and Debt Payments

Mortgage Relief

About the measure

Homeowners facing financial hardship may be eligible for a mortgage payment deferral of up to six months.

The deferral is an agreement between you and your lender. Typically, the agreement indicates that you and your lender have agreed to pause or suspend your mortgage payments for a certain amount of time. After the agreement ends, your mortgage payments return to normal and the deferred payments — including principal and accumulated interest — are added to the outstanding principal balance and subsequently repaid throughout the life of the mortgage.

How to access the support

Interested parties should contact their banking institution to clarify the exact terms of the mortgage deferral.

Credit Relief

About the measures

- All major banks in Canada have committed to negotiating credit relief for customers on a case-by-case basis. Banks may also be open to waiving certain fees or delaying payments
- Canadian banks are also offering consumers who are experiencing financial hardship as a result of COVID-19 the possibility of temporarily reducing the interest rate on their credit cards as well as payment deferral.

How to access the supports

Contact your financial institution by using its online portal, telephone banking service or by booking an appointment to determine if you are eligible. Terms and interest rates may vary depending on the bank.

Support for Students

Moratorium on Student Loan Payments

About the measures

The federal government is freezing student loan payments until September 20th 2020. This applies to repayments and interest. The BC government froze student loan payments effective March 30, 2020.

Application Information

There is no need to apply for the payments to pause; payments pause automatically.

Canada Emergency Student Benefit

About the program

This federal government is proposing to distribute a payment of \$1,250 per month for eligible students or \$1,750 per month for eligible students with dependents or disabilities to support students and new graduates who are not be eligible for the Canada Emergency Response Benefit or Employment Insurance or unable to work due to COVID-19.

This benefit would be available from May to August 2020. More information will be provided as it becomes available.

Canada Summer Jobs Program

About the program

- The federal government will assist private and public sector employers so that they will be allowed to:
 - Receive up to 100 percent of the provincial and territorial minimum hourly wage for each employee
 - Extend the end date for employment to February 28, 2021
 - Adapt their projects and job activities
 - Hire staff on a part-time basis

More information will be provided as it becomes available.

Canada Student Service Grant

About the program

The federal government has created the Canada Student Service Grant (CSSG), which will help students gain valuable work experience and skills while they help their communities during the COVID-19 pandemic.

For students who choose to do national service and serve their communities, the new CSSG will provide up to \$5,000 for their education in the fall.

More details will be made available on the “I Want to Help” platform soon.

Changes to the Canada Student Loans Program

About the measures

The federal government is proposing changes to the Canada Student Loans Program (CSLP) to allow more students to qualify for support and be eligible for greater amounts.

The changes would include:

- Doubling the Canada Student Grants for all eligible full-time students to up to \$6,000 and up to \$3,600 for part-time students in 2020-21. The Canada Student Grants for Students with Permanent Disabilities and Students with Dependents would also be doubled.
- Broadening eligibility for student financial assistance by removing the expected student's and spouse's contributions in 2020-21.
- Raising the maximum weekly amount that can be provided to a student in 2020-21 from \$210 to \$350.

More information will be provided as it becomes available.

Support for Student Researchers and Post-Doctoral Fellow

About the measures

The federal government is providing \$291.6 million to support student researchers and post-doctoral fellows through the federal granting councils.

Funding would support a one-semester extension for eligible students whose research scholarships or fellowships end between March and August 2020 and who intend to continue their studies. It would also provide a 3-month extension in funding for holders of federal research grants to support eligible trainees and staff paid out of these awards. More information will be provided as it becomes available.

Utility Payments

BC Hydro COVID-19 Relief Fund

About the program

The COVID-19 Relief Fund allows eligible residential customers who have experienced job loss to receive three months of free credit on their BC Hydro bill based on their average consumption. The credit does not need to be paid back and will be automatically added to customers' accounts.

Eligibility Criteria

- To access the fund you must:
 - Be a residential account holder and have had your account as of March 31, 2020
 - Be paying a residential rate which includes rate schedules, 1101, 1105, 1107, 1121, 1127, 1148, 1151, and 1161.
 - Be eligible for Employment Insurance, the Canada Emergency Response Benefit, or the B.C. Emergency Benefit for Workers
 - You or your spouse/partner have stopped working due to COVID-19.
Examples of being unable to work:
 - Being laid off
 - Workers that remain attached to their company but are without employment income
 - Being unable to continue earning self-employment income
 - Being quarantined or sick with COVID-19
 - Taking care of a family member who is sick with COVID-19
 - You must be able to upload verification of your eligibility
 - This could include a letter of termination or layoff from your employer that shows your change in employment status is related to COVID-19, approval for programs such as the CREB (bank statement showing a deposit), the BC Emergency Response Benefit, or EI
 - Your average monthly electricity consumption must not exceed 2,500 kWh
 - There is a maximum of one COVID Relief Fund bill credit per household.

Application Information

The [application form](#) for residential customers is available online. Eligible customers can apply any time between now and June 30th 2020 to receive the credit

BC Hydro Customer Assistance Program

About the program

The BC Hydro Customer Assistance Program allows for BC Hydro customers to defer payments or arrange for more flexible payment plans with no penalty.

How to access the program

Customers should call BC Hydro's customer team at 1-800-BCHYDRO (1 800 224 9376) to discuss bill payment options

BC Hydro Customer Crisis Fund

About the program

Customer Crisis Fund (CCF) that provides support for residential customers who are facing disconnection of their BC Hydro service, despite attempting to make payments. You can apply for a grant towards an overdue balance (arrears) and the amount of the grant will vary depending on your amount owing. Grants of up to \$600 are available for customers who heat their homes with electricity and \$500 for customers with non-electrically heated homes (e.g. natural gas heat).

Eligibility Criteria

- To be eligible for the grant you must:
 - Be the residential account holder. Only primary residences are eligible
 - Have overdue payments and be facing disconnection. Your current bill isn't eligible for a CCF grant if it is not overdue or if there are credits on the account
 - Have experienced a life event, within the last 12 months, that caused a temporary financial crisis.
 - Have an outstanding balance of \$1,000 or less, and should have demonstrated some attempt to make payments towards your bill.
- You may receive one CCF grant per account-holder annually (one per year). If a grant application is denied and your circumstances change, you can apply again in the same year.

Application Information

The [application form](#) for the CCF is available online.

*Due to the fact that customers may be facing financial hardship due to COVID-19 BC Hydro has stopped disconnections for non-payment. BC Hydro rates have also been reduced by 1% effective April 1, 2020.

FortisBC Customer Recovery Fund

About the program

The FortisBC Customer Recovery Fund allows customers who are unable to work or have lost their livelihood to have payments automatically deferred from April 1st to June 30 2020. The amount deferred will eventually have to be repaid but will remain interest free. Applicants are automatically entered into a repayment plan that will be spread out over the next 12 months.

Eligibility Criteria

- Residential customers will need to:
 - Acknowledge loss of employment, livelihood or being forced to take a voluntary leave due to the COVID-19 outbreak
 - Provide their FortisBC account number(s) demonstrating that they are a residential customer
 - Customers need to agree to enter into a payment arrangement for their deferred balance

Application Information

- Applications can be made anytime between April 1 and June 30th 2020. Timing of the application does not affect whether or not you will receive three months of support.
- Customers can apply for the program by:
 - Completing the online form
 - Calling 1-99-292-4104 (natural gas) and 1-88-292-4105 (electricity) Monday to Friday, 8 a.m. to 6 p.m.

*Billing and payment: FortisBC has waived late payment fees and will ensure no customer is disconnected from the energy they need due to financial hardship at this time.

ICBC Payment Deferrals

About the measures

ICBC customers who are unable to make their monthly payment due to financial hardship from the COVID-19 crisis may be able to defer payments for three months with no penalty.

ICBC is also making the following temporary changes to Autoplan insurance to help individuals adversely impacted by the COVID-19 pandemic:

- The (\$30) cancellation charge will be waived when you cancel insurance
- The (\$18) plating fee will be waived when you choose to reinstate the policy on your vehicle
- You can suspend insurance on fleet vehicles that are not being driven
- An exemption is available if you would like to insure a vehicle that is usually insured for personal use to allow for the delivery of food and medical products

If you're cancelling your policy:

- The license plate must be removed and ICBC is asking that you store it somewhere safe until you reinstate your policy or it's safe to return the plates to your Autoplan broker;
- Vehicle must be parked off the road; and
- Discuss your options with your Autoplan broker, such as getting a storage policy to ensure your vehicle is protected while it's not in use.

The delivery exemption is to assist those companies who deliver food or medical products and whose service model has changed due to COVID-19. It does not apply to commercial delivery companies and drivers who provide delivery services in normal times.

Eligibility

If your account is not up to date, you aren't eligible to defer payments but ICBC will work with you to find a solution

Application Information

Please use the [ICBC online resource tool](#) to apply for a deferral on monthly payments by 6pm at least one business day before your next payment is due. Applicants will receive an email confirming the receipt of their request after it has been processed. Deferred payments will be withdrawn in full on the requested date of deferral. If you are approaching your deferral payment due date and you do not want this payment withdrawn on that date, please call ICBC at 604-661-2723 or 1-800-665-6442 or email accountservices@icbc.com to discuss payment options. Please include your driver license number or license plate number and a telephone number so ICBC can assist you.

Resources for Those on Income and Disability Assistance

Supplement to Cheques

About the support and eligibility

- If you are not receiving federal Employment Insurance (EI) or the Canada Emergency Response Benefit (CERB) and are on income assistance, disability assistance, comforts assistance, or the BC senior's allowance you will automatically receive a \$300 supplement on your cheque issued in April, May, and June. No action is required on your part.
- If you are receiving federal EI or the CERB and receiving:
 - Income Assistance

- Disability Assistance
- You will not be eligible for the \$300 supplement
- CERB and EI are temporarily exempt, meaning they will have no effect on your regular Income Assistance or Disability Assistance.

Transportation Assistance

About the measures

- BC Transit and Translink bus fares and passes are currently not required throughout the province
- If you are on Disability Assistance and receiving the BC Bus Pass:
 - There is a current province-wide suspension of BC Transit and Translink bus fares
 - You will automatically receive the \$52 Transportation Supplement on your cheque starting in April
 - This will continue for as long as BC Transit and Translink are suspending fares
 - No action is required on your part. Your bus pass will not be cancelled and will remain active for use on Sky Train and Sea Bus services. You will not need to re-apply once fares are re-instated
 - For people already receiving the Transportation Supplement of \$52, there is no change and no action is required on your part

Child Care

*Note: Parents who can should care for their children at home. Eligible families will continue to receive the Affordable Child Care Benefit

Child Care for Parents in Critical Roles

About the measures

Child care will continue to be provided for parents who work in critical roles. The province has developed a system to match children of essential service workers to available child care spaces in their community. Each Child Care Resource and Referral Centre (CCRR) will act as a hub and match essential services workers with local child care centres that have available spaces.

Application Information

- Parents with children aged 0-5 years old who work in essential services should fill in the **Temporary Emergency Child Care for Essential Workers** form which will be sent to their local CCRR. Parents will then be contacted by their local CCRR with available options
 - Check the updated list of essential service workers to confirm whether your role qualifies
- Parents in Vancouver requesting child care for ages 0-12 years old need to complete the WCCR form.
- For parents outside of Vancouver, child care services for school aged children (5-12 years old) can be obtained through their school directly
- Child care providers who are receiving Temporary Emergency Funding will prioritize placements for children based on the essential service workers list using a [three tiered system](#)
- If there are any available spaces providers may, but are not required to, offer those spaces to parent in other fields of work who are unable to care for their children at home during this time

Additional Information on Child Care for Parents

About the measures

- *Affordable Child Care Benefit*
- Changes to the Affordable Child Care Benefit (ACCB) mean that families may continue receiving the benefit even if:
 - The child was, or will be, absent for over two weeks due to COVID-19
 - The parent no longer has a valid reason for child care due to COVID-19
- *Withdrawing your child from care services*
- Licensed child care providers receiving Temporary Emergency Funding:
 - Must not charge you fees for your vacant space while they are open
 - If you notify your provider on or before the 15th of the month, you should receive a 50% refund or future credit for that month
 - If you notify your provider after the 15th of the month, you will likely need to pay the regular fee for that month
 - You should not be charged for any future months your child remains absent during the pandemic
 - Unlicensed providers, and providers that don't access the Temporary Emergency Funding may continue to charge you a fee.
- *If Your Centre Closes or Care is Revoked*
- If your facility temporarily closes and receives Temporary Emergency Funding due to COVID-19:
 - On or before the 15th of the month, you are entitled to receive at least a 50% refund or future credit for that month

- After the 15th of the month, you are not entitled to a refund/future credit for that month
 - You should not be charged for any future months your child remains absent during the pandemic
- If a family has their care temporarily revoked to provide room for the child of an essential service worker:
 - You are entitled to a pro-rated refund or future credit of fees paid, based on the date care was revoked
 - You should not be required pay for any days of the month in which you weren't able to access the space
- *Retaining Your Child Care Space*
- When the pandemic is over, if you temporarily withdrew your children from care, and your child care facility is in receipt of Temporary Emergency Funding, you will have the option to go back to your original spot provided your child hasn't aged out of the space.
- *Child Care Hours*
- Each child care provider determines their own days and hours of operation
- The MCFD is monitoring whether the needs for child care outside of regular hours are being met for essential service workers
- *If You Are Denied a Space*
- The majority of eligible providers have chosen to take advantage of the Temporary Emergency Funding program. All facilities in receipt of this funding are required to accept and prioritize essential service workers where they can safely do so.
 - Providers who have not opted in to receive Temporary Emergency Funding are not required to follow this prioritization protocol and may choose to deny child care at their own discretion
 - Some providers may have health and safety reasons that prohibit them from filling all of their vacant spaces, which may result in them denying both essential service workers and other families
- If you are denied a space, reach out to your local CCRR to clarify if there are available spaces at another child care centre.

Funding for Child Care Providers

About the program

All licensed group, family and multi-age child care providers that are in receipt of CCOF base funding are eligible for Temporary Emergency Funding to keep operations going or to assist in maintaining their business while closed.

This funding does not apply to registered license-not-required, license-not-required and in-child's-own-home care types

Licensed providers that aren't yet accessing base CCOF are encouraged to apply and become eligible for Temporary Emergency Funding.

TEF is optional. Providers can choose to continue receiving CCOF Base Funding or temporarily replace it with TEF.

Eligibility Criteria

- Interested parties should review the Temporary Emergency Funding Guidelines for the full eligibility requirements
- *Funding for Providers who Remain Open*
- Licensed providers who remain open and are able to receive the funding if they agree to:
 - Not charge fees to parents that temporarily withdraw their child due to COVID-19 related issues.
 - Offer parents who temporarily withdraw their child due to COVID-19 related issues the option to return to their space once the pandemic passes.
 - Make every reasonable effort to meet community need, prioritizing child care needs of essential service workers.
 - Notify the Ministry if they need or decide to close.
 - Adhere to the Modification Agreement and the TEF Guidelines.
- Providers who stay open must also prioritize families of essential service workers
- *Funding for Providers who Close*
- Licensed providers who close temporarily due to COVID-19 can receive TEF if they agree to:
 - Not charge parent fees while closed.
 - Reserve the space for parents whose child occupied the space immediately prior to the COVID-19 pandemic once the facility reopens.
 - Adhere to the Modification Agreement and the TEF Guidelines.
- These providers are not eligible for the CCFRI or the ECE-WE during their closure
- Providers in receipt of base CCOF or the Temporary Emergency Funding must notify the MCFD at 1-888-338-6622, option 2 as soon as possible, so they can adjust your funding to reflect your closure
- Contact your local CCRR office to advise of the date of the temporary closure, as CRRs are developing and maintaining a list of open/available child care centres for essential service workers
- Report your closure to your local licensing program/licensing officer within 24 hours, as per Schedule H of the Child Care Licensing Regulation
- If you have to close your facility, you will not have to pay back Temporary Emergency Funds already received, however:
 - If your facility closed on or before the 15th of the month, you must refund families for at least half of their regular monthly fee
 - Your facility will receive the closed rate (2x CCOF base) effective the 1st of the next month

- For example, if a facility closes in April, they will receive the lower rate of emergency funding in May
- You may not charge fees for the remainder of the closure

Application Information

The link to the sign-up form has been emailed to all providers with an active CCOF Funding Agreement. Providers can sign up for TEF at any time, and eligibility will be assessed from the first of the month in which the sign-up form is received.

- Sign up instructions:
 1. Review the [Temporary Emergency Funding Guidelines](#)
 2. Login and complete your form – you will need your primary BCeID and your CCOF Facility ID.
 3. Review the TEF Modification Agreement linked on the last page of the form.
 4. Agree to the declaration and submit the form.

The TEF replaces your CCOF Base Funding, and you will no longer need to submit your usual monthly enrolment reports. Your TEF amount will be calculated automatically by the Ministry.

CCFRI will be based on your reported Enrolled and Drop-In Space children, which you will indicate on the TEF form you receive in your email.

ECE-WE can be claimed as normal using the reporting tool.

Early Childhood Educator Wage Enhancement

About the measures

Front-line Early Childhood Educators (ECEs) working in licensed child care facilities may be eligible to receive a \$2 per hour wage enhancement. Additional funding for statutory benefits is also provided at a rate of 18.73%. Participation in the Early Childhood Educator Wage Enhancement (ECE-WE) is optional, and child care providers can apply at any time. Parents and staff can contact the Child Care Service Centre for information about a facility's ECE-WE application.

Eligibility Criteria

Facilities interested in applying need to be approved for the [Child Care Fee Reduction Initiative](#) (if eligible). [Universal Child Care Prototype Sites](#) are also eligible to apply.

Front-line ECEs, including those who are also owner/operators of a licensed child care facility, are eligible for the wage enhancement if they are directly employed by a licensed child care facility that meets the child care provider requirements above.

To review the full eligibility requirements please consult the [2020/21 ECE-WE Funding Guidelines](#) (effective April 1, 2020 - March 31, 2021)

Application Information

To apply for or renew funding please consult the application guidelines on [the BC government website](#).

Providers approved to participate in the ECE-WE are required to:

- Notify their eligible ECEs and collect a written acknowledgement.
- Distribute the wage enhancement and the applicable funding for statutory benefits to eligible ECEs.
- Remain enrolled for the duration of the funding term.

Increase to the Canada Child Benefit

About the measure

The federal government is increasing the Canada Child Benefit by up to \$300 per child. This translates into approximately \$550 more for the average family.

Application Information

If you have already applied for the CCB, there is no need to apply. The payment will be automatically be delivered as an enhancement to the scheduled CCB payment in May. If you have not applied for the CCB, you are [able to do so online](#).

Resources for Vulnerable Youth & Young Adults

About the measures

- The province has provided information for [youth and young adults or youth support organizations](#) and has [extended supports for youth in care or recently aged out of care](#)
- *Information for those living care and approaching their 19th birthday*
 - If you are currently in care living in a foster home, group home, with a relative or family friend, living independently or on a youth agreement, you may be able to stay where you are during this pandemic.
 - Social workers can support you or your existing care giver to develop an agreement to allow you to continue living in your existing living arrangements once you reach 19 years old.

- If you are currently on an Independent Living Agreement or Youth Agreement you can also receive support to extend your living arrangements and be provided with the funding to cover your housing and living expenses during the pandemic.
- *Information for those participating in the Agreement with Young Adult Program (AYA)*
 - If you are in the AYA Program, your funding will not be impacted if your programming or institution has been interrupted due to the pandemic. You will continue to receive your monthly financial support, and the MCFD is working to address how this might impact your time in the program.
 - The ministry is considering your concerns or questions about the 48-month program duration limit, and what happens if you are close to the age of 27 – young adults may also be eligible to receive an extension of AYA support beyond the current maximum of 48 months.
- *Information for youth in care who are transitioning to Community Living BC at their 19th birthday*
- If you are scheduled to transition to Community Living BC (CLBC) during this pandemic, MCFD, DAAs and CLBC will work with you on an individual case-by-case basis to support a smooth transition for you. In some cases your transition may not be impacted, in other cases, it may be that the ministry supports you to remain in your existing home for the duration of the pandemic.
- *Information for those who have recently aged out of care or a Youth Agreement and need support*
- The MCFD will reach out to young adults [who have recently aged out](#) to provide additional support as required.
- *TELUS Mobility for Good*
- [TELUS Mobility for Good](#) is a free smartphone, data, text & talk plan for ages 19-26 who were in the care of MCFD or a DAA, on a Youth Agreement, or are eligible for the Agreements for Young Adults Program.
 - Existing TELUS Mobility for Good customers are able to contact mobilityforgood@telus.com or call TELUS at 1 866 558-2273 and get transferred to a new plan which includes the Peace of Mind functionality which will eliminate data overage charges by reducing the speed of data after 3GB.
 - Youth & young adults not eligible for TELUS Mobility for Good should contact their [local DAA](#) or [MCFD office](#) during the COVID-19 pandemic for more info on 100 pre-paid phones, SIM cards and phone numbers supplied by TELUS.
- *Children's Aid Foundation of Canada Grants*
- Children's Aid Foundation of Canada is providing grants of up to \$1000 to help support young people who have "aged out" of Canada's child welfare systems. For more information, a list of eligibility requirements by province, and a link to our online application form, please visit [Children's Aid Foundation of Canada](#). Children's Aid Foundation of Canada is currently processing the large volume of applications they have received and is increasing fundraising efforts to raise more

money from donors so they can expand the program to meet your needs for financial support. In the short term, they are putting applications on hold.

Support for Canadians Stranded Abroad

About the measures

An Emergency loan of \$5000 available is to Canadians travelling abroad unable to use their own financial means to return home

Application Information

Eligible Canadians currently outside Canada who need financial assistance can contact the nearest Government of Canada office or Global Affairs Canada's 24/7 Emergency Watch and Response Centre in Ottawa at +1 613-996-8885 (call collect where available) or CAN.finances.CV19@international.gc.ca. Those who require urgent help should email sos@international.gc.ca.

Resources for Those Fleeing Domestic Violence

Funding for Women's Shelters

About the measures

The federal government is allocating 50 million to women's shelters and sexual assault centres to help with their capacity to manage or prevent an outbreak in their facilities

VictimLink BC

About the program

VictimLink BC provides immediate 24/7 support to victims of family or sexual violence through the phone. You can call 1-800-563-0808 or email VictimLinkBC@bc211.ca to get help.

Resources for Families with Children & Youth with Special Needs

Emergency Relief Support Fund

About the measures and eligibility

Families previously receiving MCFD Children and Youth with Special Needs Family Support Services before March 30, 2020 may be able to receive the Emergency Relief Support Fund. This includes children/youth who are eligible for the Autism Funding Program and the At Home Program medical benefits. The fund will provide a direct payment of \$225 per month to eligible families over the next three months until June 30, 2020. Priority will be given to those families who had previously been prioritized for various support services that have not yet been put in place, as well as those families who are currently receiving support but are experiencing additional vulnerabilities as a result of COVID-19. The payment can be put towards:

- meal preparation and grocery shopping assistance;
- homemaking services
- caregiver relief support (e.g., funded support to allow a family member to provide temporary care for a child or youth);
- counselling services, online or by phone; and
- and other services that support family functioning.

Application Information

Families eligible to receive CYSN Family Support Services should call their CYSN worker who will help these families get access to the emergency relief funding. If you don't know who your CYSN Worker is, please contact the local MCFD office and ask for intake. They will help you to connect to a CYSN Worker. [A list of CYSN offices](#) can be found on the MCFD webpage.

*Families will also be permitted to use their respite funding for broader purposes throughout the pandemic. If a family is not able to find a respite worker, they can contact their CYSN worker to find alternatives that will alleviate some of their care demands.

Relaxed Guidelines for Existing CYSN Services

About the measures

- [Special Needs Agreement & Voluntary Care Agreement Maintenance Payments](#)
- Families with children in care on a special needs agreement or a voluntary care agreement will not have to make monthly maintenance payments for the duration of the pandemic period
- *Autism Funding*
- Update: Families/Caregivers of children or youth whose 6th or 19th birthday falls between March 15- June 30, 2020 will have up to three additional months to use unspent funding from the affected funding period.
- Families/Caregivers are encouraged to work with Autism Funding Program staff, who will assist them to ensure access to the unspent funding that supports their child or youth's intervention plan.
 - Autism Funding Program: 1 877 777-3530 or MCF.AutismFundingUnit@gov.bc.ca
 - Autism Information Services BC (AISBC): 1 844 878-4700 or AutismInformation@gov.bc.ca
- *Autism Funding Equipment*
- MCFD will temporarily relax parameters on equipment that can be purchased with Autism Funding to create more flexibility and help alleviate increasing pressures on families. Up to 35% of funding can be used to purchase items or pieces of equipment that would enhance a child's current Behavioural Plan of Intervention (i.e. equipment and items to assist in home learning and virtual instructional approaches)
- *Autism Mental Health Supports*
- "Family Counseling/Therapy" will be an eligible program expense for all age categories accessing Autism Funding program, allowing families to access family counselling and therapy services with a qualified provider for all age categories accessing the Autism funding program.
- *Autism Funding Justification for Equipment Letters*
- Parents will not require a therapist to sign letters of justification for equipment that is eligible for funding during the COVID-19 period
- [Autism Funding Q&A for Parents](#)
- [Autism Funding Q&A for Service Providers](#)
- *Child Development and Aboriginal Supported Child Development Programs*
- Supported development programs will be able to extend extra staffing during school hours to help with reduced availability of school-based services. Children of parents who are essential service providers and need extra staffing supports for their child will continue to receive those throughout the pandemic period.
- **At Home Programs**
- *Eligibility for Those Currently Receiving Nursing Support Services*
- Noting that there are anticipated delays in accessing At Home Program (AHP) assessments, children and youth who have been assessed by Nursing Support

Services (NSS) as no longer requiring direct nursing care will maintain their current eligibility status with AHP Medical Benefits during the COVID-19 period. Once NSS Nurse Assessors are available, reassessments will be conducted.

- *Assessments for Those Likely to Qualify but are not Able to Access an Assessment*
- A temporary admittance process will be established for children who are likely to be eligible for the AHP, allowing them to be admitted with a deferred assessment

Resources for Families and Caregivers

About the measures

The ministry is actively planning to ensure that the services and supports that families rely on remain available. Families and caregivers can contact the ministry for further support. More information on the MCFD's response to the COVID-19 pandemic is available on the [MCFD COVID-19 webpage](#).

Resources for Service Providers

About the measures

MCFD contract managers and staff of the [Autism Funding Unit](#) are available as a resource. Service providers should contact them if they need information or support.

Resources for Seniors

Reduced Minimum Withdrawals for RRIFs

About the measure

The federal government has reduced the required minimum withdrawals from Registered Retirement Income Funds (RRIFs) by 25 percent for 2020.

Safe Seniors, Strong Communities Initiative

About the measure

Safe Seniors, Strong Communities is a new initiative funded by the provincial government in partnership with the **United Way Better at Home program, bc211** and community agencies throughout BC. The program is an expansion of the bc211 program, in recognition of the profound effect that the COVID-19 pandemic is having on many seniors. The program is designed to match seniors who need support with non-medical essentials, to volunteers in their community who are willing to help.

Assistance is focused on the following services:

- Grocery shopping and delivery
- Meal preparation and delivery
- Prescription pickup and delivery
- Phone and/or virtual friendly visits

Application Information

It is easy for seniors to request assistance and for volunteers to apply. By phone, central intake is available by dialing 2-1-1 from anywhere in the province. You can also register online for the new Safe Seniors, Stronger Communities Program at <http://www.bc211.ca/>

Ensuring Essential Services Provision

About the measures

The federal government is allowing organizations who received funding under the 2019-2020 [New Horizons for Seniors Program](#) community-based stream to use their funding to provide immediate and essential services to seniors impacted by COVID-19.

Activities can start immediately and can include:

- Supporting seniors in staying connected with their community and family by providing electronic devices, virtual activities and remote tutorials;
- Supporting the delivery of food and medication to self-isolated seniors at home;
- Assisting seniors to undertake essential activities, such as visits to the doctor;
- Hiring staff to replace a loss of a senior volunteer due to the outbreak;
- Providing information to seniors regarding how to care for themselves during the pandemic.

Organizations should contact [their funding representative](#) if their project is funded has been affected by COVID-19.

Taking Job Protected Leave

About the measures

An employee can take unpaid, job-protected leave related to COVID-19 if they're unable to work for any of the following reasons:

- They have been diagnosed with COVID-19 and are following the instructions of a medical health officer or the advice of a doctor or nurse
- They are in quarantine or self-isolation and are acting in accordance with an order of the provincial health officer, an order made under the Quarantine Act (Canada), guidelines from the BC Centre for Disease Control or guidelines from the Public Health Agency of Canada
- Their employer has directed them not to work due to concern about their exposure to others
- They need to provide care to their minor child or a dependent adult who is their child or former foster child for a reason related to COVID-19, including a school, daycare or similar facility closure
- They are outside of BC and unable to return to work due to travel or border restrictions
- Employers must excuse workers for sickness without requiring a doctor's note

Resources for Small and Medium Sized Businesses

Wage Subsidies

Canada Emergency Wage Subsidy

About the program

The federal government's wage subsidy program covers 75% of the cost of workers' wages for employers of all sizes and sectors for up to 3 months. The program will be in place for a 12-week period from March 15 to June 6 2020.

Eligibility Criteria

- *Eligible Employers and Eligibility Periods*
- Eligible employers include:
 - Individuals (including trusts)
 - Taxable corporations
 - Persons that are exempt from corporate tax (Part I of the Income Tax Act), other than public institutions:
 - Non-profit organizations
 - Agricultural organizations
 - Boards of trade
 - Chambers of commerce
 - Non-profit corporations for scientific research and experimental development
 - Labour organizations or societies
 - Benevolent or fraternal benefit societies or orders
 - Registered charities
 - Partnerships consisting of eligible employers
 - Public institutions are not eligible for the subsidy. This includes municipalities and local governments, Crown corporations, public universities, colleges, schools and hospitals.
- Eligibility occurs in different periods and can be determined using different methods. Once an employer is found to be eligible for a specific period, the employer automatically qualifies for the next period.
- Calculate your reduction by comparing your eligible revenue for the starting month of the claim period with your baseline revenue. Your baseline revenue is either:
 - The revenue you earned in the corresponding month in 2019, or
 - The average of the revenue you earned in January and February, 2020
- You must choose one of these baseline revenue options for your method of comparison and will not be able to change it for your subsequent calculations for the other 2 periods.
- Period specific criteria
 - March 15 to April 11 claiming period: Employers that have experienced a 15% reduction in revenue in March 2020 when compared to March 2019

- or the average of January and February 2020 are eligible. Either method (year over year or the month based approach) can be used to determine eligibility.
- April 12 to May 9 period: New applicants that have experienced a 30% reduction in revenue in April 2020 when compared to April 2019 or the average of January and February 2020 are eligible
 - May 10 to June 6 period: New applicants that have experienced a 30% reduction in revenue in May 2020 when compared to May 2019 or the average of January and February 2020 are eligible
 - The program will be backdated to March 15th and will run until June 6th, 2020
 - Eligible revenue generally includes revenue earned in Canada from:
 - Selling goods
 - Rendering services, and
 - Others' use of your resources
 - Use your normal accounting method when calculating revenue. You can use the cash method or the accrual method, but you must use the same approach throughout.
 - [Registered charities and non-profit organizations](#) may choose whether or not to include revenue from government sources, such as grants, when applying for the subsidy. You must take the same approach for each period you are applying for.
 - [There are special rules](#) for revenue related to certain non-arm's length transactions and affiliated groups.
 - Organizations that do not qualify may qualify for the previously announced wage subsidy of 10 per cent of remuneration paid from March 18 to before June 20, 2020.
 - If organizations do not meet the eligibility requirements the employer will be required to repay amounts paid under the CEWS. Penalties may apply in cases of fraudulent claims. Anti-abuse rules will also be established to ensure that the subsidy is not abused.
 - *Eligible Employees*
 - An eligible employee is an individual employed in Canada by you (the eligible employer) during the claim period, except if there was a period of 14 or more consecutive days in that period in respect of which they were not paid eligible remuneration by you.
 - Employee eligibility is based on whether the person is employed in Canada, not where they live.
 - Employees who have been laid off or furloughed can become eligible retroactively, as long as you rehire them and their retroactive pay and status meet the eligibility criteria for the claim period. You must rehire and pay such employees before you include them in your calculation for the subsidy.
 - *Eligible Remuneration*
 - Eligible remuneration includes amounts you paid an employee as salary, wages and other taxable benefits, fees, and commissions. These are amounts employers would be required to make payroll deductions on to be remitted to the CRA.
 - Severance pay and items such as stock option benefits or the personal use of a corporate vehicle are not part of eligible remuneration.

- When calculating the wage subsidy, you will need to determine an employee's baseline remuneration. Baseline remuneration is considered to be the average weekly eligible remuneration paid to an employee during the period of January 1, 2020, to March 15, 2020. However, you may exclude from your calculation any period of seven or more consecutive days in respect of which the employee was not paid.
- The Government of Canada has created a tool to allow you to [calculate your subsidy amount](#)
- *Refunds for Contributions to other Programs*
- Employers eligible for the CEWS are entitled to receive a 100% refund for certain employer contributions to Employment Insurance, the Canada Pension Plan, the Quebec Pension Plan, and the Quebec Parental Insurance Plan paid in respect of employees who are on leave with pay.
- For employers that are eligible for both the CEWS and the 10% Temporary Wage Subsidy for a period, any benefit from the Temporary 10% Wage Subsidy for remuneration paid in a specific period will generally reduce the amount available to be claimed under the CEWS in that same period.

Application Information

Before Applying

- Make sure your business details and direct deposit information for your payroll accounts (RP) are up to date. This will ensure that any payments to you will be processed quickly and easily.
- Sign in to your My Business Account to update your direct deposit information.
- The federal government is working with Canadian financial institutions to help you register your business payroll accounts for direct deposit through your bank's portal. This new service is available with some banks now, with others offering the service within a few more days.
- These financial institutions can securely update your direct deposit information with the CRA:
 - RBC
 - Scotiabank
- Coming soon
 - BMO
 - Coast Capital Savings
 - Servus Credit Union
 - TD Canada Trust
- You need to calculate the estimated subsidy for your business.
- If you are expecting a payment of \$25 million or more, you will have to get your payment through the large value transfer system (LVTS). Learn more: LVTS registration process.

How to Apply

- The subsidy will be processed at the payroll program (RP) account level, so you will have to file a separate application for each RP account.
- When you apply for the Canada Emergency Wage Subsidy (CEWS), your information is collected under the authority of the Income Tax Act as part of the Government of Canada's response to the COVID-19 pandemic. The personal information bank CRA PPU 120 in Info Source is being updated to reflect this program.
- The information you provide will be used for the purpose of (i) administering your application, and could be used for (ii) issuing a payment to your business, (iii) verifying that your business meets the program's eligibility requirements, and (iv) to collect any overpayments or erroneous payments that may have been issued. Failure to provide information will affect consideration for the subsidy. Providing false information may lead to penalties and other serious consequences.
- Please note that to process your application the federal government will need to access information in your tax file. Information regarding your participation in the program may be disclosed to the public in accordance with the Income Tax Act.
- Under the Privacy Act, you have a right of protection, access to and correction of your personal information and to file a complaint with the Privacy Commissioner of Canada regarding their handling of your information.
- For an in-depth understanding of the online application requirements and input fields, refer to: [CEWS application guide](#)
- There are three ways to apply:
- Most businesses may apply using My Business Account
 - [Sign in to My Business Account](#) or [Register for My Business Account](#)
- Business representatives may apply using Represent a Client
 - Note: Only representatives authorized at Level 2 or 3 will be able to apply
 - [Sign in to Represent a Client](#) or [Register for Represent a Client](#)
 - [Download: Attestation for owner/managers and/or senior employees](#)
 - If you are completing the application as a representative of an employer, you are required to have the owner (or person who is financially responsible) complete and sign an attestation form. Keep this signed form in case the federal government asks you to submit it in the future.
- If neither are an option for you, use the Web Forms application with your web access code
 - [Sign in to the Web Forms application. Get a web access code \(WAC\)](#)

After you Apply

- You can generally expect to receive your payment within 10 business days if you are registered for direct deposit on your payroll account. In some cases, the CRA may need to delay your payment if additional review is required or the government may need to contact you.
- The CEWS is paid by direct deposit or by cheque. If you are not registered for direct deposit, please allow additional time for your cheque to be delivered by mail to the address on your payroll account.

- If you are expecting a payment of more than \$25 million, you need to be [registered for both direct deposit](#) and for the Large Value Transfer System (LVTS). To begin the registration process, send LVTS an email at brdlvtsreg@cra-arc.gc.ca.
- You need to include the subsidy on your tax returns
 - The Canada Emergency Wage Subsidy is taxable. You must include the amount of CEWS you receive on your Annual Return of Income (e.g. Corporation Income Tax Return, Partnership Return) when calculating your taxable income.
 - You will also be expected to report the amount of the CEWS that was used to pay each of your employees' salaries by using a special code in the "other information" area at the bottom of the employees' T4 slips. More information on the reporting requirements will be released before the end of the year.
- The government has instituted protections to ensure that the wage subsidy is not abused
 - If you do not meet the Canada Emergency Wage Subsidy eligibility requirements for a period, you will be required to repay any amounts you received for that period.
 - Penalties may apply in cases of fraudulent claims, including fines or even imprisonment.
 - If you artificially reduce your revenue for the purpose of claiming the wage subsidy, you will be required to repay any subsidy amounts you received, plus a penalty equal to 25% of the total value.
 - [Read more about CEWS compliance](#)
- Keep your records
 - You must keep records demonstrating your reduction in revenues and remuneration paid to employees.
 - [Read more about records you should keep](#)
- To get in touch with the CRA with questions about the CEWS, please visit their [CWES contact information webpage](#)

Temporary 10% Wage Subsidy

About the program

The Temporary 10% Wage Subsidy is a three-month measure that will allow eligible employers to reduce the amount of payroll deduction required to be remitted to the Canada Revenue Agency (CRA).

Eligibility criteria

- individual (excluding trusts),
- partnership.
- non-profit organization,
- registered charity, or

- Canadian-controlled private corporation (including a cooperative corporation) eligible for the small business deduction;
- have an existing business number and payroll program account with the CRA on March 18, 2020; and
- pay salary, wages, bonuses, or other remuneration to an eligible employee.
- Note: Partnerships are only eligible for the subsidy if their members consist exclusively of individuals (excluding trusts), registered charities, or Canadian-controlled private corporations eligible for the small business deduction.

Application Information

No application is required. The subsidy is applied by reducing payroll remittance of federal, provincial, or territorial income tax by the amount of the subsidy.

Loans and Access to Credit

Loans through Export and Development Canada

About the program

EDC is working with financial institutions to issue new operating credit and cash flow term loans of up to \$6.25 million to SMEs. The loans will be 80% guaranteed by EDC and will need to be repaid within one year.

Eligibility Criteria

- Businesses should contact their financial institutions for further details.

Canada Emergency Business Account

About the program

The Canada Emergency Business Account provides interest-free loans of up to \$40,000 to eligible small businesses and non-profits through various financial institutions in partnership with the BDC. If the loan is paid off by December 31st 2022, it will be forgiven by 25%. If the loan is not repaid by December 31st, 2022, the remaining balance will be converted to a three-year term loan at 5 percent interest.

Eligibility Criteria

- Eligible businesses must
 - Be a Canadian operating business as of March 1, 2020
 - Be registered to pay federal tax
 - Have a total employment income between \$20,000 and \$1,500,000
 - Have an active business chequing or operating account with its primary financial institution. This account was opened on or prior to March 1, 2020 and was not in arrears on existing borrowing facilities, if applicable, with the lender by 90 days or more as at March 1 2020
 - Have not previously applied for the program
 - Acknowledge its intention to continue to operate or resume operations
 - Agree to participate in post-funding surveys by GOC and any of its agents
- The loan can only be used for non-deferrable operating expenses including, payroll, rent, utilities, insurance, property tax and regularly scheduled debt service, and may not be used to fund any payments or expenses such as prepayment/refinancing of existing indebtedness, payments of dividends, distributions and increases in management compensation.

Application Information

Interested parties should work with their current financial institutions.

EDC Loan Guarantee for Small and Medium-Sized Enterprises

About the program

This program allows financial institutions to issue operating credit and cash flow term loans of up to \$6.25 million to existing clients, with 80 per cent guaranteed by EDC. The money is to be used for operational expenses, not for dividend payouts, shareholder loans, bonuses, stock buyback, option issuance, increases to executive compensation or repayment/refinancing of other debt.

Eligibility

Canadian businesses in all sectors that were otherwise financially viable and revenue generating prior to the COVID-19 outbreak are eligible to apply.

Application Information

The program is now accessible at various financial institutions.

BC Co-Lending Program for Small and Medium Sized Enterprises

About the program

This program provides term loans for operational and liquidity needs of businesses, which could include interest payments on existing debt. It will be 80% financed by BDC and 20% by your financial institution. It has also been designed in three segments to target support to different business sizes and will distribute:

- Loans of up to \$312,500 to businesses with revenues of less than \$1 million.
- Up to \$3.125 million for businesses with revenues between \$1 million and \$50 million.
- Up to \$6.25 million for businesses with revenues in excess of \$50 million.

Loans would be interest-only for the first 12 months, with a 10-year repayment period.

Eligibility

Canadian businesses in all sectors that were otherwise financially viable and revenue generating prior to the COVID-19 outbreak are eligible to apply. The program will be available until or before September 30th 2020.

Application Information

Applications details will be made available in the days to come by financial institutions.

Other Products Available Through the BDC

About the products

- The BDC has launched a series of products aimed at easing the financial stress on small and medium sized business including:
 - Working capital loans of up to \$2 million with flexible repayment terms such as principal postponements for qualifying businesses. No study fees will apply.
 - Existing clients may also be eligible for a postponement of payments for up to 6 months, free of charge (for existing BDC clients with total BDC loan commitment of \$1 million or less).

How to access the benefits

- Businesses seeking support through BCAP should first contact their financial institutions for an assessment of their situation

Tax Deferrals

Federal Taxation Deferrals

About the measures

- Businesses can defer payment of income tax owing on or after March 18th and before September 2020 until August 31st 2020. This relief would apply to tax balances due, as well as instalments, under Part I of the Income Tax Act. No interest or penalties will accumulate on these amounts during this period.
- The federal government is allowing businesses, including self-employed individuals, to defer until June 30, 2020 payments of the GST/HST, as well as customs duty owing on their imports.
- Any GST/HST payment that becomes owing from March 27 until the end of May can be deferred until the end of June. For GST and customs duty payments for imported goods, deferral will include amounts owing for March, April and May.
- These amounts were normally due to be submitted to the Canada Revenue Agency and the Canada Border Services Agency as early as the end of March 2020.

Provincial Tax Deferrals

About the measures

- Businesses with labour costs over \$500,000 will be able to defer their employer health tax payments until September 30th 2020
- Tax filing and payment of the provincial sales tax (including the additional municipal and regional district tax on accommodation) the tobacco tax, the motor fuel and carbon taxes, and the employer health tax will be deferred until Sept 30th 2020.
- The following new taxes will be postponed until further notice:
 - Elimination of the PST exemption for carbonated beverages that contain sugar, natural sweeteners or artificial sweeteners
 - Expanded registration requirements for Canadian sellers of goods, along with Canadian and foreign sellers of software and telecommunication services
- School tax rates for commercial properties (Classes 4, 5 and 6) will be reduced by 50% for the 2020 tax year. As of April 16th 2020, the province has further reduced the school tax rate by an average of 25% for most businesses.
- Postponing the date that late payment penalties apply for commercial properties in classes 4,5,6,7 and 8 to Oct. 1, 2020, to give businesses and landlords more time to pay their reduced property tax, without penalty.

- Carbon tax rates will remain at their current levels until further notice. The tax measure announced in Budget 2020 aligning the carbon tax rates with the federal carbon pricing backstop is also postponed until further notice.

Funding through Regional Development Agencies

About the programs

The federal government will provide \$675 million to help SMEs who have not qualified for the existing supports. Businesses and organizations can use the funding to help support continuity in operations or to begin to prepare for a successful recovery.

Application Information

Interested parties should contact their [Regional Development Agency](#) to get assistance.

Support for Rural Businesses

About the program

The federal government will provide \$287 million through the Community Futures Network to help rural communities and businesses access capital.

Application Information

Interested parties should contact their [Regional Development Agency](#) to get assistance.

Rent Assistance

Canada Emergency Commercial Rent Assistance

About the program

The program will provide forgivable loans to qualifying commercial property owners to cover 50% of three monthly rent payments that are payable by eligible small business tenants who are experiencing financial hardship during April, May, and June.

The loans will be forgiven if the mortgaged property owner agrees to reduce the small business tenants' rent by at least 75% under a rent forgiveness agreement, which will

include a term not to evict the tenant while the agreement is in place. The small business tenant would cover the remainder, up to 25% of the rent.

Eligibility Criteria

Impacted small business tenants are businesses paying less than \$50,000 per month in rent and who have temporarily ceased operations or have experienced at least a 70% drop in pre-COVID revenues. This support will also be available to non-profit and charitable organizations.

Application Information

The CECRA should be fully operational by mid-May. More information will be provided as it becomes available.

Utility Payments

BC Hydro Payments

About the program

Small businesses that have needed to close due to COVID-19 may be eligible to have up to three months of electricity charges waived.

Eligibility Criteria

- To apply you must
 - Have held a business account prior to March 31, 2020
 - Have an account on the Small General Service (SGS) rate, which includes rate schedules: 1300, 1301, 1310, 1311, 1234 and 1205 (exclusions apply, see below)
 - Have closed your business for at least 14 consecutive days, ceased most operations, and are not earning any revenue due to a government order or because of a reduction in business due to COVID-19
 - Upload information to demonstrate that your business is closed, such a photo of the business being closed, a screenshot of the closure message on your business' website or social media channel, or a customer notification email or text message
- The following SGS rate accounts are not eligible:
 - Government agencies or publicly funded organizations
 - Public and private schools (including post-secondary)
 - Stratas (commercial and residential common use areas)
 - Churches or other religious venues

- Outdoor/street lighting and telecom equipment
- Unmetered services
- Companies managed by BC Hydro Key Account Managers
- Companies that have more than 10 General Service accounts

Application Information

To apply, please visit the BC Hydro [application page](#). Applications can be submitted until June 30, 2020. Electricity charges incurred from the later of April 1, 2020 or the close of your business through to June 30, 2020 are eligible to be waived.

BC Hydro Customer Assistance Program

About the program

The BC Hydro Customer Assistance Program allows for BC Hydro customers to defer payments or arrange for more flexible payment plans with no penalty.

How to access the program

Customers should call BC Hydro's customer team at 1-800-BCHYDRO (1 800 224 9376) to discuss bill payment options

BC Hydro Assistance for Medium and Large Business Customers

About the measures

Accounts on the Large General Service (LGS), Medium General Service (MGS) are eligible for interest-free bill deferrals and payment plans. Please speak to your Key Account Manager or with our customer service team at 1 800 BCHYDRO (1 800 224 9376) to discuss bill payment options.

FortisBC COVID-19 Customer Recovery Fund

About the program

The FortisBC Customer Recovery Fund provides assistance to small businesses that have experienced income loss or been forced to close as a result of the COVID-19 outbreak. The program allows small business owners to:

- Receive support in the form of bill credits to help offset the charges on your account while you're unable to operate your business.
- Defer your bill payments from April 1 to June 30, 2020. When you apply to the program, you will automatically be entered into a repayment plan that will be spread out over the next 12 months to help lessen the immediate financial impacts to you during this time.

Depending on your situation, you may be eligible for both options.

Eligibility Criteria

- To qualify small business need to
 - Acknowledge that they have had income loss or were forced to close due to the COVID-19 outbreak, including the date of the business closure
 - Provide their FortisBC Account Number
 - Agree to enter into a repayment plan for the deferred amount

Application information

- Applications can be made anytime between April 1 and June 30th 2020. Timing of the application does not affect whether or not you will receive three months of support.
- Customers can apply for the program by:
 - Completing the online form
 - Calling 1-99-292-4104 (natural gas) and 1-88-292-4105 (electricity) Monday to Friday, 8 a.m. to 6 p.m.

* Billing and payment: FortisBC has waived late payment fees and will ensure no customer is disconnected from the energy they need due to financial hardship at this time.

ICBC Payments

About the measures

ICBC customers who are unable to make their monthly payment due to financial hardship from the COVID-19 crisis may be able to defer payments for three months with no penalty. Payment deferral is also available for fleets.

The Commercial Vehicle Safety and Enforcement Branch (CVSE) is also providing an extension for all vehicles that have a valid Certificate of Approval which expires March 31, 2020, or April 30, 2020, and are unable to undergo the required mechanical inspection.

Eligibility Criteria

If your account is not up to date, you aren't eligible to defer payments but ICBC will work with you to find a solution

Application Information

Please use the ICBC online resource tool to apply for a deferral by 6pm at least one business day before your next payment is due. Applicants will receive an email confirming the receipt of their request after it has been processed. Deferred payments will be withdrawn in full on the requested date of deferral. If you are approaching your deferral payment due date and you do not want this payment withdrawn on that date, please call ICBC at 604-661-2723 or 1-800-665-6442 or email accountservices@icbc.com to discuss payment options. Please include your driver license number or license plate number and a telephone number so ICBC can assist you.

Canada Summer Jobs Program

For information on the Canada Summer Jobs Program please refer to page 15.

Funding Through Columbia Basin Trust

About the measures

Columbia Basin Trust is providing low-interest loans to small businesses and social enterprises in the Columbia Basin affected by COVID-19 through their Small Business Working capital loan program. Loans can only be used for working capital purposes which includes rent wages and inventory. They cannot be put towards debt repayment or equipment purchases. Loans will be up to \$25,000 and will be carry and interest of 2%, with no interest applying for the first three months. Interest payments will occur for the next nine months after which payments will apply in amounts which will allow the loan to be repaid over a maximum of five years.

The trust will also provide enhanced funding to existing programs including the Impact Investment Fund, Basin RevUP, Summer Works, School Works, the Career Internship Program, Basin Business Advisors and Training Fee Support.

Eligibility Criteria

To apply for the program businesses must

- Demonstrate sustainability
- Have revenue between \$150,000 – \$1,500,000
- Have conducted business operations for a minimum of two years

- Have adequate insurance coverage
- Have not applied or received loan funding supports from other Federal or Provincial programs including Community Futures.
- Provide its most recent accountant prepared financial statements; and
- its current profit and loss statement.

Application Information

Interested parties are able to [apply online](#) through the Columbian Basin Trust website.

Digital Economy Response Program

About the program

In concert with the Island Coastal Economic Association, Innovation Island Technology Association has established the Digital Economy Response Program (DER3). The program will give businesses advice on how to adapt their businesses models to the digital economy.

How to access the supports

To register for the program as small business, digital service provider, or subject area expert please visit [the DER3 webpage](#).

Resources for Non-Profits

For information on Canada Emergency Account please refer to page 40 and for information on Canada Emergency Wage Subsidy please visit refer to page 35.

The Canada Emergency Support Fund

About the measures

The government has announced that it will allocate \$350 million towards charities and non-profit organizations to allow them to continue to provide services to vulnerable populations. The funding will be distributed through various national organizations such as United Way Canada, the Canadian Red Cross, and the Community Foundations

of Canada to local organizations focused on serving vulnerable Canadians. The funding will help to support:

- The delivery of groceries and medications by volunteers
- Those driving seniors and persons with disabilities to appointments
- Those operating help lines so that they can be made more widely available
- Vulnerable Canadians so that they can access government benefits and communicate with others through virtual means such as phone calls, video-chatting, and texting
- Volunteers in gaining access to training and supplies

Tax Deferrals

About the program

The deadline to file taxes for charities with a T3010 has been extended until December 31st 2020

WorkSafeBC Payment Postponements

About the measures

WorkSafeBC has postponed the payment deadline for Q1 2020. The payment deadline has been postponed until June 30th for employers who report and pay on a quarterly basis. Employers who report payroll on an annual basis do not need to report their 2020 payroll or pay their 2020 premiums until March 2021.

Resources for Indigenous Peoples

Support for Indigenous Led SMEs

About the program

The federal government has announced that it will provide \$306.8 million in funding to assist Indigenous led SMEs impacted by the COVID-10 pandemic. The funding will distribute short-term, interested free loans and non-repayable contributions via Aboriginal Financial Institutions to businesses established by First Nations, Inuit, and Metis peoples. More information will be provided as it becomes available.

Indigenous Community Support Fund

About the program

- The federal government has proposed to provide \$305 million to provide support to First Nations communities through the Indigenous Community Support Fund
 - These funds could be used for measures including, but not limited to:
 - Support for Elders and vulnerable community members
 - Measures to address food insecurity
 - Educational and other support for children
 - Mental health assistance and emergency response services
- Learn more about the [indigenous community support fund](#)

Measures to support preparedness in First Nations and Inuit Communities

About the measures

The Federal government is providing \$100 million to support a range of federal health measures, including support for preparedness in First Nation and Inuit communities. These funds will:

- Respond to identified needs to update and activate pandemic plans
- Support an effective allocation of public health and primary health care capacity to Respond to the COIVD-19 outbreak
- Align response efforts with scientific evidence as determined by a medical officer of health

- Address immediate needs in the short term

Support for Indigenous Post-Secondary Students

The federal government is providing \$75.2 million to offer additional distinctions-based support to First Nations, Inuit and Métis Nation post-secondary students

Resources for Industry

Support for Farmers and the Aquaculture Industries

Lending Through the FCC

About the program

In partnership with Farm Credit Canada the Government of Canada has created a \$5 billion loan program open to farmers, the agrifood sector, and the aquaculture sector. The FCC will also allow for

- a deferral of principal and interest payments up to six months for existing loans; or
- a deferral of principal payments up to 12 months
- access to an additional credit line up to \$500,000, secured by general security agreements or universal movable hypothec (Québec only)

Application Information

Please contact your local office or the Customer Service Centre at 1-888-332-3301 for further details.

Support for Workers in the Supply Chain

About the measures

The federal government is providing \$50 million to help farmers, fish harvesters, and all food production and processing employers, put in place the measures necessary to follow the mandatory 14-day isolation period required of all workers arriving from abroad. They will provide support of \$1,500 for each temporary foreign worker, to employers or those working with them to ensure requirements are fully met. The funding is conditional on employers not being found in violation of the mandatory isolation. They have granted an exemption for temporary foreign workers from travel restrictions to Canada, along with other foreigners with student and work visas, provided they adhere to a strict 14-day isolation protocol upon arrival.

BC Farmers Market Online

About the program

The B.C. government is providing \$55,000 to the BCAFM to cover fees for individual farmers markets to join the online platform and set up their digital market store presence. Each participating farmers market will create its own virtual market store to best serve its communities.

Additional Information

To find out more about the program, please visit the [BCAFM COVID-19 on modifying market operations](#).

Airports

About the measures

The federal government is waiving ground lease rents from March 2020 through to December 2020 for the 21 airport authorities that pay rent to the federal government

Arts & Culture Industry

Operating Grants

About the measures

- The BC Ministry of Tourism, Arts, and Culture and the BC Arts Council will offer a 50% of last year's operating grants as an advance for the next intake cycle to spring and fall operating assistance clients

Arts and Culture Resilience Supplement

About the program

- Operating Assistance clients and eligible project clients will receive a one-time supplement in early April
 - This one-time grant will range (maximum \$15,000) depending on the size of the organization
- Deadlines have also been extended for Professional Projects, Arts Based Community Development and Scholarships

Emergency Support Fund for Cultural, Heritage and Sport Organizations

About the measures

The federal government will provide \$500 million to cultural, heritage, and sport organizations which will be distributed to other organizations impacted by the COVID-19 pandemic. The funding will allow organizations across Canada to continue to support artists and athletes. For information on the Heritage Canada response to the COVID-19 webpage [please visit their COVID-19 webpage](#).

Additional Information

For more information about the funding please visit the [Heritage Canada webpage](#).

Oil and Gas Industries

Support to Clean Up Orphan and Inactive Oil and Gas Wells

About the programs

The federal government will provide up to \$120 million to the BC government to help its ongoing work to clean up orphan and inactive oil and gas wells in the province. The aid should help to create jobs and will have a positive impact on the environment.

Eligibility

- SMEs do much of the work to clean up orphan wells; local landowners will be able to nominate wells for remediation. Funding will be distributed to companies that are in good standing in regards to municipal tax payments.
- This section will be updated as more information becomes available

Support for Emissions Reduction

About the program

The federal government will distribute \$750 million to Natural Resources Canada to be put towards establishing a repayable loan program to help oil and gas companies to reduce GHG emissions.

Financing through BDC

About the programs

The BDC will provide loans between \$15 and \$60 million to Canadian-based oil and gas producers, oilfield service companies, and midstream providers. Loans will need to be used for operational cashflow and to keep businesses viable. Commercial interest rates apply on the loans which are repayable within four years.

Eligibility

Businesses will need to have been financially viable prior to recent changes in the industry

Entrepreneurs, Innovators, and Pre-Revenue Firms

Assistance for Young Entrepreneurs

About the program

The federal government will allocate \$20.1 million to Futurpreneur Canada to help support young entrepreneurs experiencing difficulties as a result of COVID-19. The funding will allow Futurepreneur Canada to provide payment relief to clients for up to 12 months.

Support for the Tourism Industry

Assistance from Parks Canada

About the measures

Parks Canada will work with tourism operators in national parks, historic sites, and marine conservation areas to defer payments on commercial leases and licences of occupation without interest until September 1, 2020

How to access the supports

Parks Canada will contact operators.

BC Tourism Resiliency Network

About the measures

The BC Tourism Resiliency Network is a long-term resiliency program providing BC tourism businesses with meaningful, one-on-one support to navigate the impact of the COVID-19 pandemic, adapt and work towards eventual recovery.

Working together across the province, the BC Regional Tourism Secretariat is leading the BC Tourism Resiliency Network. Each program will be delivered in their respective regions by Tourism Vancouver Island, Thompson Okanagan Tourism Association, Kootenay Rockies Tourism Association, Cariboo Chilcotin Coast Tourism Association and Northern BC Tourism Association. Vancouver, Coast & Mountains is managed by Destination BC. The BC Tourism Resiliency Network is funded in partnership with the Ministry of Tourism, Arts and Culture, Destination BC and Island Coastal Economic Trust.

How to access the supports

Interested parties can register for the various supports on the [Tourism Resiliency Program webpage](#).

Support for the Publishing and Media Sectors

About the measures

- Canadian Heritage is working to establish a simplified process for submitting and processing 2020-21 funding requests for the Canada Book Fund and Canada Periodical Fund

- The Government of Canada, the Canadian Radio-television and Telecommunications Commission (CRTC) have waived the CRTC Part I licence fees for the 2020-21 fiscal year

BC Hydro Assistance for Industrial Business Customers

About the measures

Industrial customers receiving electricity at transmission voltage and on rate schedules RS1823 or RS1828, can defer up to 50% of electricity use charges for three months. Qualifying mining customers can defer up to 75% of electricity charges, depending on commodity prices.

Deferred amounts must be repaid with interest. Please contact your Key Account Manager for more information.