Supports for people

	Federal Supports for People		
Support	Description	Expected launch	
Employment Insurance (EI)	Canadians who are eligible for Employment Insurance will continue to apply for and receive El benefits.	Effective March 15, 2020	
	https://www.canada.ca/en/employment-social-development/programs/results/employment-insurance.html#a1		
Improved access to Employment Insurance (EI) Sickness Benefit	For Canadians without paid sick leave (or similar workplace accommodation) who are sick, quarantined or forced to stay home to care for children, the Government is waiving the requirement to provide a medical certificate to access EI sickness benefits.	Effective March 15, 2020	
	https://www.canada.ca/en/department-finance/economic-response-plan/covid19- individuals.html#improved access employment insurance sickness benefit		
Canada Emergency Response Benefit	This benefit replaces both the Emergency Support Benefit and the Emergency Care Benefit. Applicants will receive \$2000 every four weeks for up to four months. Eligibility:	Online portal for applications available by April 6.	
	 Workers (Canadians aged 15+ and who made at least \$5000 from employment in 2019 or in the 12 months prior to application) who: -have lost their jobs, or -are sick or quarantined, or -are looking after someone who has COVID-19, or -have to stay home with dependant children, or -are contract workers, or -are self-employed, or -are still employed, but are not receiving income because of disruptions to their work situation due to COVID-19 	Funds received within 10 days of application. Payments retroactive to March 15, 2020. Payments available until October 3, 2020	
	Canadians who are eligible for regular or medical EI would continue to apply for those benefits as required. Federal EI benefits and CERB are not stackable.		

	Federal Supports for People		
Support	Description	Expected launch	
	https://www.canada.ca/en/department-finance/economic-response-plan/covid19- individuals.html#new canada emergency response benefit https://www.parl.ca/DocumentViewer/en/43-1/bill/C-13/third-reading#ID0E01C0AA		
Increased Canada Child Tax Benefit	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. https://www.canada.ca/en/department-finance/economic-response-plan/covid19-individuals.html#increasing canada child benefit https://www.parl.ca/DocumentViewer/en/43-1/bill/C-13/third-reading#ID0E0CD0AA	May 2020	
Extra time to file income taxes and pay taxes owing	The Canada Revenue Agency will defer the filing due date for the 2019 tax returns of individuals, including certain trusts. https://www.canada.ca/en/department-finance/economic-response-plan/covid19-individuals.html#extra_time_income_taxes https://www.parl.ca/DocumentViewer/en/43-1/bill/C-13/third-reading#ID0E0CD0AA	For individuals, filing due date is deferred to June 1, 2020; May 1, 2020 for trusts Amounts owing are deferred until after August 31, 2020	
Mortgage support	The Canada Mortgage and Housing Corporation (CMHC) is providing increased flexibility for homeowners facing financial difficulties to defer mortgage payments on homeowner CMHC-insured mortgage loans. CMHC will permit lenders to allow payment deferral beginning immediately. https://www.canada.ca/en/department-finance/economic-response-plan/covid19-individuals.html#mortgage_support	Application opened March 19	
Increased goods and services tax credit	The Government is proposing to provide a one-time special payment 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. https://www.canada.ca/en/department-finance/economic-response-plan/covid19-individuals.html#increased goods services tax credit	By May 2020	

	Federal Supports for People	1
Support	Description	Expected launch
Enhancement to Reaching Home Initiative	Providing the Reaching Home initiative with \$157.5 million to continue to support people experiencing homelessness during the COVID-19 outbreak. The funding could be used for a range of needs such as purchasing beds and physical barriers for social distancing and securing accommodation to reduce overcrowding in shelters.	Unknown- TBD
	https://www.canada.ca/en/department-finance/economic-response-plan/covid19-individuals.html#enhancing reaching home initiative	
Support women's shelters and sexual assault centers	The Government of Canada 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. This includes funding for facilities in Indigenous communities. https://www.canada.ca/en/department-finance/economic-response-plan/covid19-individuals.html#support_women_shelters_and_sexual_assault_centers	Unknown- TBD
New Indigenous Community Support Fund	The Government of Canada 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. https://www.canada.ca/en/department-finance/economic-response-plan/covid19-individuals.html#indigenous community support fund	Unknown- TBD
Eased rules for Registered Retirement Income Funds	The Government of Canada is reducing required minimum withdrawals from Registered Retirement Income Funds (RRIFs) by 25% for 2020, in recognition of volatile market conditions and their impact on many seniors' retirement savings. This will provide flexibility to seniors that are concerned that they may be required to liquidate their RRIF assets to meet minimum withdrawal requirements. Similar rules would apply to individuals receiving variable benefit payments under a defined contribution Registered Pension Plan. https://www.canada.ca/en/department-finance/economic-response-plan/covid19-individuals.html#eased_rules_registered_retirement_income_funds	Effective immediately
	https://www.parl.ca/DocumentViewer/en/43-1/bill/C-13/third-reading#ID0E0CD0AA	
Moratorium on repayment of	The Government of Canada is placing a six-month interest-free moratorium on the repayment of Canada Student Loans for all individuals currently in the process of repaying these loans.	Effective immediately

Federal Supports for People		
Support	Description	Expected launch
Canada Student	https://www.canada.ca/en/department-finance/economic-response-plan/covid19-individuals.html#canada_student_loans	
Loans		

	Provincial Supports for People		
Support	Description	Expected Launch	
BC Emergency Benefit for Workers	The BC Emergency Benefit for Workers will provide a one-time \$1,000 payment to people who lost income because of COVID-19. B.C. residents who receive federal Employment Insurance, or the new federal Emergency Care Benefit, or the new federal Emergency Support Benefit are	Applications open in April 2020	
	eligible https://www2.gov.bc.ca/gov/content/employment-business/covid-19-financial-supports#BCEBW	One-time payment will be paid in May 2020	
Job-protected leave	An employee can take unpaid, job-protected leave related to COVID-19 if they're unable to work for any of the following reasons:	Effective immediately, retroactive to	
	 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 	January 27, 2020	
	 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		

Provincial Supports for People		
Support	Description	Expected Launch
	https://www2.gov.bc.ca/gov/content/employment-business/employment-standards-advice/employment-standards/time-off/leaves-of-absence#covid19	
Climate Action Tax Credit	A one-time enhancement to the climate action tax credit will be paid for moderate to low-income families:	Benefit will be paid in July 2020
	 An adult will receive up to \$218.00 (increased from \$174.00) A child will receive \$64.00 (increased from \$51.00 	
Temporary Rent Supplement	https://www2.gov.bc.ca/gov/content/employment-business/covid-19-financial-supports#CATC The B.C. government is offering up to \$500 in rent supplements for each of the next three months to help people stay in their homes as their income is affected by COVID-19. The new fund is reserved for people with low to moderate incomes who have lost their jobs, had hours cut, or are confined at home due to the virus threat. Layoff notices or other documentation will be required. The funds will be paid directly to landlords on behalf of renters to ensure landlords	The application through BC Housing is in development. Funds will likely not
	continue to receive rental income during the pandemic. https://news.gov.bc.ca/releases/2020MAH0048-000561	be available before April 1, 2020.
Temporary freeze on rent increases	The B.C. government is applying for a rent freeze effective April 1, 2020. The purpose is to provide security for renters, who will be able to stay in their homes without fear of increasing rents during this emergency.	Effective April 1, 2020
Temporary freeze on evictions	https://news.gov.bc.ca/releases/2020MAH0048-000561 Under this temporary measure, a landlord may not issue a new notice to end tenancy for any reason. However, in exceptional cases where it may be needed to protect health and safety or to prevent undue damage to the property, landlords will be able to apply to the Residential Tenancy Branch for a hearing.	Effective March 25, 2020
	Enforcement of existing eviction notices issued by the Residential Tenancy Branch are also halted, except in extreme cases where there are safety concerns. The smaller number of court ordered evictions are up to the courts, which operate independently of government.	
	https://news.gov.bc.ca/releases/2020MAH0048-000561	

Support	Description	Expected Launch
Additional measures to protect the health of renters and landlords	 Preventing landlords from accessing rental units without the consent of the tenant (for example, for showings or routine maintenance), except in exceptional cases where it is needed to protect health and safety or to prevent undue damage to the unit. Restricting methods that renters and landlords can use to serve notices to reduce the potential transmission of COVID-19 (no personal service and allowing email). Allowing landlords to restrict the use of common areas by tenants or guests to protect against the transmission of COVID-19. 	Effective March 25, 2020
Temporary suspension of evictions in BC Housing	https://news.gov.bc.ca/releases/2020MAH0048-000561 BC Housing has put in place a temporary moratorium on evictions of tenants in subsidized and affordable housing during the COVID-10 outbreak. Until further notice, BC Housing contractors must not issue any Notice to End Tenancies for non-payment of rent. https://www.bchousing.org/COVID-19	Effective immediately
Temporary rent adjustment for BC Housing	Rent-Geared-to-Income tenants, subsidized through an agreement with BC Housing, can apply for a rent re-calculation. Any tenant whose household income is in full, or in part, from employment can apply for a rent adjustment if they experience a reduction or loss of employment income as a result of COVID-19. https://www.bchousing.org/COVID-19	Effective April 1, 2020
Moratorium on repayment of B.C. student loans	B.C. student loan payments are automatically frozen for six months. https://www2.gov.bc.ca/gov/content/employment-business/covid-19-financial-supports	Effective March 30, 2020
BC Hydro bill deferral	Customers can defer bill payments or arrange for flexible payment plans with no penalty through the COVID-19 Customer Assistance Program https://www.bchydro.com/news/press_centre/news_releases/2020/bill-relief-covid-19.html	March 13, 2020
BC Hydro crisis grants	Customers experiencing job loss, illness or lost wages due to COVID-19 can access grants up to \$600 to pay their hydro bills through the Customer Crisis Fund	Pre-existing fund

Provincial Supports for People		
Support	Description	Expected Launch
	https://app.bchydro.com/accounts-billing/bill-payment/ways-to-pay/customer-crisis-fund.html	
ICBC payment	Customers on a monthly payment plan who are facing financial challenges due to COVID-19	March 24, 2020
deferral	may defer their payment for up to 90 days with no penalty	
	https://www.icbc.com/about-icbc/contact-us/Pages/covid-19.aspx	
Enhanced MSP	To assist BC residents during the COVID-19 environment, the Chair of the Medical Services	Effective
coverage	Commission has made the following decisions regarding MSP coverage:	immediately
	The MSP coverage wait period will be waved for those who are returning from impacted	
	areas and intend to stay in BC.	
	 MSP Beneficiaries who are out of the province and unable to return may be provided with temporary coverage. 	
	For those who are in the province with an expired work or study permit, a period of	
	temporary MSP coverage may be provided.	
	https://www2.gov.bc.ca/gov/content/health/health-drug-coverage/msp/bc-residents	

Supports for business and non-profit

Federal Supports for Business and Non-Profit		
Support	Description	Expected Launch
Extended Work-	The Government of Canada is Implementing the EI Work Sharing Program, which provides EI	Announced March
Sharing program	benefits to workers who agree to reduce their normal working hour as a result of developments	11, 2020
	beyond the control of their employers, by extending the eligibility of such agreements to 76	

<u> </u>	Federal Supports for Business and Non-Profit	<i>-</i> , , , , , , , , , , , , , , , , , , ,
Support	Description	Expected Launch
	weeks, easing eligibility requirements, and streamlining the application process.	
	https://www.canada.ca/en/department-finance/economic-response-plan/covid19-businesses.html#extending_workshare_programs	
	Service Canada has created a bilingual enquiry unit for employers affected by COVID-19 that are	
	seeking information related to the Work-Sharing Program. Enquiries can be sent to the mailbox	
	below for specific Work-Sharing information or to request general information about the	
	Program: EDSC.DGOP.TP.REP-RES.WS.POB.ESDC@servicecanada.gc.ca <mailto:edsc.dgop.tp.rep-< td=""><td></td></mailto:edsc.dgop.tp.rep-<>	
	RES.WS.POB.ESDC@servicecanada.gc.ca mainto.ebsc.bdop.rr.ker-	
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Small business	To support businesses that are facing revenue losses and to help prevent lay-offs, the	Effective
wage subsidies	government is proposing to provide eligible small employers a temporary wage subsidy for a	immediately
	period of three months. The subsidy will be equal to 10% of remuneration paid during that	
	period, up to a maximum subsidy of \$1,375 per employee and \$25,000 per employer. Employers	
	benefiting from this measure will include corporations eligible for the small business deduction, as well as non-profit organizations and charities. Businesses can reduce their remittances of	
	income tax withheld on/ their employees' remuneration.	
	meetine tax withincla only their employees remaineration.	
	https://www.canada.ca/en/department-finance/economic-response-plan/covid19-businesses.html#wage_subsidies	
Business Credit	The BCAP will allow the Business Development Bank of Canada (BDC) and Export Development	Effective March 18,
Availability	Canada (EDC) to provide more than \$10 billion of additional support, largely targeted to small	2020
Program	and medium-sized businesses. This will be an effective tool for helping viable Canadian	
	businesses remain resilient during these very uncertain times. BDC and EDC are cooperating with	
	private sector lenders to coordinate on credit solutions for individual businesses, including in sectors such as oil and gas, air transportation and tourism. The near term credit available to	
	farmers and the agri-food sector will also be increased through Farm Credit Canada.	
	idinicis and the agri 1000 sector will also be increased through raini credit canada.	
	https://www.canada.ca/en/department-finance/economic-response-plan/covid19-	
	businesses.html#business credit availability program	
	https://www.canada.ca/en/department-finance/economic-response-plan/covid19-businesses.html#Increasing_credit_available	

	Federal Supports for Business and Non-Profit		
Support	Description	Expected Launch	
Lower the Domestic Stability Buffer	The Office of the Superintendent of Financial Institutions (OSFI) announced it is lowering the Domestic Stability Buffer by 1.25% of risk-weighted assets. This action will allow Canada's large banks to inject \$300 billion of additional lending in to the economy. https://www.osfi-bsif.gc.ca/Eng/osfi-bsif/med/Pages/nr 20200313.aspx	March 14, 2020	
Lower interest rate	The Bank of Canada took a series of actions to support the Canadian economy during this period of economic stress, enhance the resilience of the Canadian financial system, and help ensure that financial institutions can continue to extend credit to both households and businesses. This included cutting the interest rate to 0.75% as a proactive measure in light of the negative shocks to Canada's economy arising from the COVID-19 pandemic and the recent sharp drop in oil prices. https://www.canada.ca/en/department-finance/economic-response-plan/covid19-businesses.html#bank of canada actions	March 14, 2020	
Insure Mortgage Purchase Program	Under this program, the government will purchase up to \$50 billion of insured mortgage pools through the Canada Mortgage and Housing Corporation (CMHC). This action will provide long-term stable funding to banks and mortgage lenders, help facilitate continued lending to Canadian consumers and businesses, and add liquidity to Canada's mortgage market. https://www.canada.ca/en/department-finance/economic-response-plan/covid19-businesses.html#insure_mortgage_purchase_program	March 24, 2020	
More time to pay income taxes	The Canada Revenue Agency will allow all businesses to defer the payment of any income tax amounts that become owing on or after today and before September 2020. This relief would apply to tax balances due, as well as instalments, under Part I of the <i>Income Tax Act</i> . No interest or penalties will accumulate on these amounts during this period. For the vast majority of businesses, the Canada Revenue Agency will temporarily suspend audit interaction with taxpayers and representatives. The Liaison Officer service offers help to owners of small businesses to understand their tax obligations. Traditionally available in-person, this service is now available over the phone and will be customizing information during these challenging times by ensuring small businesses are aware of any changes such as filing and payment deadlines, proactive relief measures, etc.	Payments deferred until after August 31, 2020	

Federal Supports for Business and Non-Profit		
Support	Description	Expected Launch
	https://www.canada.ca/en/department-finance/economic-response-plan/covid19-businesses.html#more time to pay their income taxes	

Support	Description	Expected Launch
Deferred tax	BC is extending filing and payment deadlines for the following taxes:	Payments deferred
payments for	Employer health tax	until September 30,
businesses	 Provincial sales tax (including municipal and regional district tax on short-term accommodation) 	2020
	Carbon tax	
	Motor fuel tax	
	Tobacco tax	
	https://www2.gov.bc.ca/gov/content/taxes/tax-changes/covid-19-tax-changes	
Delayed Budget	The following tax changes announced in Budget 2020 are postponed:	Delayed until furthe
2020 tax changes	 Eliminating the PST exemption for carbonated beverages that contain sugar, natural sweeteners or artificial sweeteners 	notice
	Expanded registration requirements for Canadian sellers of goods, along with Canadian	
	and foreign sellers of software and telecommunication services	
	https://www2.gov.bc.ca/gov/content/taxes/tax-changes/covid-19-tax-changes	
Delayed Carbon	Carbon tax rates will remain at their current levels until further notice. The tax measure	Delayed until furthe
Tax increase	announced in Budget 2020 aligning the carbon tax rates with the federal carbon pricing backstop	notice
	is also postponed until further notice.	
	https://www2.gov.bc.ca/gov/content/taxes/tax-changes/covid-19-tax-changes	

Provincial Supports for Business and Non-Profit		
Support	Description	Expected Launch
Reduced School	School tax rates for commercial properties (Classes 4, 5 and 6) will be reduced by 50% for the	Effective for 2020 tax
Tax for business	2020 tax year.	year
_	https://www2.gov.bc.ca/gov/content/taxes/tax-changes/covid-19-tax-changes	
Temporary	Licensed child care providers staying open will receive enhanced funding to keep operations	April 1, 2020
emergency funding	going. These centres are eligible to receive seven times their average monthly operating funding	
for child care	from government, which is expected to cover approximately 75% of a group facility's average	
providers that	monthly operating expenses.	
remain open		
	https://www2.gov.bc.ca/gov/content/family-social-supports/covid-19-information	
	https://www2.gov.bc.ca/assets/gov/family-and-social-supports/covid-19/qa child care sector.pdf	
Temporary	Child care providers who close due to COVID-19 will also receive support to help ensure they are	April 1, 2020
emergency funding	able to pay their fixed costs, like rent or lease during the temporary closure, so they can reopen	
for child care	when able.	
providers that	Providers that close will	
close		
	Be eligible to receive two times their average monthly government funding	
	 This is expected to cover approximately 20% of an average group facility's monthly 	
	operating expenses	
	https://www2.gov.bc.ca/gov/content/family-social-supports/covid-19-information	
	https://www2.gov.bc.ca/assets/gov/family-and-social-supports/covid-19/qa_child_care_sector.pdf	
	https://www2.gov.bc.ca/assets/gov/ramiiy-anu-sociai-supports/coviu-13/ya ciniu care Sector.pui	