


















## HOUSING







	<p>BC Hydro is halting all service disconnections for non-payment of bills and reducing electricity rates by 1%.</p> <p><b>COVID-19 Relief Fund</b> applies a 3-month credit to your BC Hydro account for eligible customers (avg credit will be \$477).</p> <p><b>COVID-19 Customer Assistance Program</b> offers bill deferral and payment plans for customers struggling due to impacts of COVID-19.</p> <p><b>Customer Crisis Fund</b> is an existing program that grants of up to \$600 off your energy bill.</p>	<p>Applications will be accepted until June 30 (no rush to apply). <a href="#">Apply online.</a></p> <p>Customer Assistance: Call 1-800-BC-HYDRO</p> <p><a href="#">Apply online.</a></p>
	<p><b>Evictions ban</b> in effect for duration of crisis.</p> <p><b>Freeze on rental rates</b> means that no rent increases are allowed in BC, effective April 1.</p> <p><b>BC Temporary Rental Supplement</b> (BC-TRS) provides up to \$500/month towards rent, paid directly to landlords, for eligible renters.</p>	<p>No action required. <a href="#">Click here for more info.</a></p> <p>No action required. <a href="#">Click here for more info.</a></p> <p><a href="#">Apply online.</a></p>
	<p>Mortgage payment deferrals available for <b>CMHC-insured</b> loans.</p> <p>Check with your lender about payment deferral options for loans that are not <b>CMHC-insured</b>.</p> <p>Strata councils may meet virtually during COVID-19.</p>	<p> Check with your lender.</p> <p> Check with your lender.</p> <p><a href="#">More info.</a></p>
	<p>Existing shelters still active and additional emergency options may be available. <b>New spaces</b> have been secured for those without a safe place to self-isolate.</p>	<p>Call 2-1-1 or <a href="#">search online.</a></p>

## INCOME & PERSONAL SUPPORTS FOR PEOPLE

	<p><b>Unlimited, unpaid job-protected leave</b> for workers who are unable to work for reasons relating to COVID-19, retroactive to Jan 27, 2020. As a permanent change, workers now also have <b>three days of unpaid, job-protected leave</b> each year for people who cannot work due to illness or injury.</p>
---	--


	<p><b>Employment Insurance (EI):</b> If you have stopped working because of COVID-19, you should apply for CERB whether or not you are eligible for Employment Insurance.</p> <p><b>EI Sickness Benefit:</b> One-week waiting period has been waived.</p> <p><b>Canada Emergency Response Benefit (CERB)</b> provides \$2000/month to workers impacted due to COVID-19, including contractors and self-employed people. *Important: <a href="#">CERB eligibility has been expanded</a> to include seasonal workers, those whose EI benefits have recently expired, and workers making less than \$1000/month.</p> <p><b>BC Emergency Benefit</b> provides a one-time additional tax-free payment of \$1000 to those on EI or CERB.</p>	<p> <a href="#">Apply online via CERB.</a></p> <p> <a href="#">Apply online via CERB.</a></p> <p> <a href="#">Apply online.</a></p> <p>Check back for application instructions.</p>
<p> Low- and moderate-income households</p>	<p><b>GST-credit</b> will provide an additional one-time boost for eligible individuals in April. Benefit is paid out according to your income tax return.</p> <p><b>Climate Action Tax Credit</b> will provide an additional one-time boost of up to \$564 for eligible families of 4 and \$218 for eligible individuals in an enhanced payment in July. Children under 18 years old must be registered for the <b>CCB</b> to qualify. No other action is needed; benefit is paid out according to your income tax return.</p>	<p> <a href="#">More info here.</a></p> <p><a href="#">More info here.</a></p>
<p> Families with children</p>	<p><b>Canada Child Benefit (CCB)</b> provides one-time boost of up to \$300 per child in May.</p> <p><b>Emergency Child Care Funding</b> provides child care providers with <a href="#">emergency government funding</a> on the condition that they not charge parents fees for any periods of closure or for vacant spaces and must reserve spaces for families, starting April.</p> <p><b>Temporary Emergency Child Care</b> available for essential service workers. Use the child care matching service for kids aged 0-5, otherwise contact your school directly for school aged kids.</p>	<p> No action if you are already registered for CCB. Otherwise, <a href="#">apply online.</a></p> <p>Check with your provider to see if they are in this program.</p> <p>1-888-338-6622 or <a href="#">register online</a> for kids 0-5. Otherwise, contact your school.</p>








	<p><b>Children and Youth with Special Needs</b> (CYSN) services are available to families with greater flexibility. Emergency Relief Support Fund will also provide eligible families with direct payments of \$225/month for three months.</p> <p><b>WE Schools @ home</b> and <b>EASE at Home</b> (Everyday Anxiety Strategies for Educators) are new, free <a href="#">virtual educational programs</a> available for students, parents and educators to support the mental health of K-12 children.</p> <p>School Districts are working with financially struggling families to:</p> <ul style="list-style-type: none"> <li>– Ensure <a href="#">school meals programs</a> are still available where needed; and</li> <li>– Enable remote learning by K-12 students through <a href="#">technology loans</a> and by working with internet service providers to offer low-cost internet, unlimited cellphone data plans, or local internet hotspots.</li> </ul>	<p><a href="#">More info.</a></p> <p><a href="#">More info.</a></p> <p>Contact your school principal.</p>
 Youth-in-Care	<p><b>Youth in Care</b> will not age out of services during the pandemic.</p> <p><b>Agreements With Young Adults Program</b> (AYA) program payments will continue to former youth-in-care despite school closures and training interruptions.</p>	
 Post-Secondary Students	<p><b>Emergency Assistance</b> available for students at public post-secondary institutions. Non-repayable funds can be used to help with a broad range of costs, including living expenses, food, travel, portable computers and other supports for students who are not already able to study remotely.</p> <p><b>Indigenous Emergency Assistance Fund</b> available for Indigenous students at public post-secondary institutions can apply for non-repayable emergency assistance that can be used to help with a broad range of costs, including living expenses, groceries, cell phone bills, childcare, medical, dental, optical, and travel costs for family crisis or community obligations.</p> <p><b>Canada Emergency Student Benefit</b> (CESB) would provide eligible students and new</p>	<p>Contact your school's financial aid office to apply. <a href="#">See backgrounder for contact list.</a></p> <p>Contact the Indigenous Student Service Centre on campus. <a href="#">See backgrounder for contact list.</a></p> <p> <b>New!</b> <a href="#">Click here to read the press release.</a></p>


	<p>graduates who do not qualify for CERB \$1250/month or \$1750/month to those with dependants or disabilities. Legislation is required for this program. If passed, it would be available May-August 2020.</p> <p><b>Canada Student Service Grant</b> will provide students who choose to do national service and serve their communities up to \$5000 for their education in the fall.</p> <p><b>Canada Student Grants</b> for eligible full-time students will be doubled 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.</p> <p><b>BC Student Loans</b> repayments paused for six months without penalty, starting April.</p> <p><b>Canada Student Loans</b> repayments paused for six months without penalty, starting April. Maximum weekly amount that can be provided to a student in 2020-21 has been raised from \$210 to \$350.</p> <p><b>Here2Talk</b> provides free, confidential mental-health counselling and referral service for post-secondary students by app, phone, or online chat, 24-7.</p>	<p> <a href="#">New! Click here to read the press release.</a></p> <p> <a href="#">New! Click here to read the press release.</a></p> <p>Repayment will be paused automatically.</p> <p> Repayment will be paused automatically.</p> <p>Call 1-877-857-3397 to speak with a counsellor or <a href="#">get more information online.</a></p>
<p> People on Income Assistance</p>	<ul style="list-style-type: none"> <li>– <b>Full exemption</b> of CERB or EI for three months (no clawback).</li> <li>– <b>COVID-19 Crisis Supplement</b> of additional \$300/month for three months for those who do not qualify for federal emergency supports like CERB or EI.</li> <li>– “Work search” requirement for those on Income Assistance is suspended for now.</li> </ul>	<p>No action required, support boosts will be applied to next payments automatically. <a href="#">More info here.</a></p>
<p> People on Disability Assistance</p>	<ul style="list-style-type: none"> <li>– <b>Full exemption</b> of CERB or EI for three months (no clawback).</li> <li>– <b>COVID-19 Crisis Supplement</b> of additional \$300/month for three months for those who do not qualify for federal emergency supports like CERB or EI.</li> <li>– Those on BC Bus Pass Program will receive their \$52 transportation supplement back in cash.</li> </ul>	<p>No action required, support boosts will be applied to next payments automatically. <a href="#">More info here.</a></p>
<p> Seniors</p>	<p><b>COVID-19 Crisis Supplement:</b> Low-income seniors who receive the B.C. Senior’s</p>	<p>No action required, support boosts will be</p>

	<p>Supplement will receive an additional \$300/month boost for three months.</p> <p>Existing federal programs continue to be available, including:</p> <ul style="list-style-type: none"> <li>– Canada Pension Plan Retirement Pension</li> <li>– Canada Pension Plan Disability Benefit</li> <li>– <a href="#">Old Age Security (OAS)</a>: \$614/mo (max)</li> <li>– <a href="#">Guaranteed Income Supplement (GIS)</a>: \$916/mo (max)</li> <li>– <a href="#">Allowance / Allowance for Survivor</a>: \$1389/mo (max)</li> </ul> <p><b>Registered Retirement Income Funds (RRIFs)</b>: Minimum withdrawals from Registered Retirement Income Funds (RRIFs) has been reduced by 25% for 2020.</p> <p><b>bc211</b> is available for seniors who need support with non-medical essentials, like grocery pick-up and drop off.</p>	<p>applied to next payments automatically. <a href="#">More info here.</a></p> <p> Eligible seniors can <a href="#">apply online</a> if they are not already enrolled.</p> <p> <a href="#">Learn more here.</a></p> <p>Call 2-1-1 or <a href="#">visit online.</a></p>
--	--	--







**MISC SUPPORTS FOR PEOPLE**

 Automobile	<p><a href="#">Auto insurance</a> can be renewed by email or phone. Contact your broker.</p> <p><a href="#">ICBC auto insurance</a>:</p> <ul style="list-style-type: none"> <li>– <b>Monthly payment deferral</b> for ICBC auto insurance is available for up to 90 days with no penalty.</li> <li>– <b>Contact your broker</b> to change your coverage and lower premiums to reflect changes in how much you drive and the related risk.</li> <li>– <b>Cancellation fees</b> are waived for those who wish to cancel their insurance during this time. <span style="float: right;">Call 1-800-665-6442 or <a href="#">view more info.</a></span></li> <li>– Customers may use their vehicles for the <b>delivery of food or medical products and services</b>, without changing their insurance (vehicle use) or paying a higher premium. This includes people volunteering to help deliver groceries or other essential supplies to seniors and other people in need.</li> </ul> <p>ICBC driver licensing:</p> <ul style="list-style-type: none"> <li>– <a href="#">Remote extensions</a> for driver licensing available. All requests for medical information <a href="#">temporarily postponed</a>.</li> <li>– People whose learner driver's licences (class 5-8) <a href="#">expire during the pandemic</a> will not have to pay a fee for their first knowledge test after their learner driver's licence expires, once testing resumes. <span style="float: right;">Call 1-800-950-1498.</span></li> </ul>
---	---

	<p><b>Parking</b> is free of charge at all health authority owned/operated health care sites like hospitals, clinics, long-term care centres, etc.</p>	For staff, patients, and visitors only.
 Justice	<p>Limitation periods to commence <b>court proceedings</b> have been suspended.</p> <p><b>Civil Resolution Tribunal</b> deadlines extended; fees waived for those struggling financially.</p>	<p><a href="#">Apply via Fee Waiver Request Form.</a></p>
 Mental Health	<p>Access to free and low-cost virtual mental health services has been <b>expanded across BC</b> for adults, seniors, and youth. Front-line health care workers experiencing distress and mental health concerns in response to COVID-19 now also have access to increased mental health services.</p> <p>New BC COVID-19 <b>mental health self-assessment tool</b> will be available April 20.</p> <p><b>VictimLink BC</b> provides immediate 24/7 crisis support for victims of family or sexual violence is available by phone through VictimLink BC's 24/7 telephone service.</p> <p><b>Here2Talk</b> provides free, confidential mental-health counselling and referral service for post-secondary students by app, phone, or online chat, 24-7.</p> <p><b>WE Schools @ home</b> and <b>EASE at Home</b> (Everyday Anxiety Strategies for Educators) are new, free <b>virtual educational programs</b> available for students, parents, and educators to support the mental health of K-12 children.</p>	<p><a href="#">Full list of available services here.</a></p> <p>Check back on April 20.</p> <p>Call 1-800-564-0808 or <a href="#">send an email</a> for more info.</p> <p>Call 1-877-857-3397 to speak with a counsellor or <a href="#">get more information online.</a></p> <p><a href="#">More info.</a></p>
 Public Transit	<p><b>TransLink:</b> Fare-free boarding on all buses. Enter through rear of the bus, unless accessible loading is required. July 1 fare increase is <b>deferred indefinitely</b>. Service reductions in effect: <a href="#">check online</a> before you go.</p> <p><b>BC Transit:</b> Fare-free boarding on all buses. Enter through rear of the bus, unless accessible loading is required.</p>	
 Taxes	<p>Filing due date for <b>Income Tax Return</b> is deferred to June 1. Payments owed are deferred until after August 31.</p>	
 Travel	<p>Emergency repatriation assistance is available to Canadians who are abroad and having difficulty returning to Canada.</p>	<p> Dial +1 613-996-8885 (call collect where available); or call a <a href="#">toll free number</a>;</p>




	<p><a href="#">Emergency Travel Loan</a> of \$5000 available to Canadians who are abroad and unable to return to Canada.</p> <p>British Columbians returning home must self-isolate for 14 days. Emergency Management BC and Service BC will provide support to enable compliance.</p>	<p>or use the <a href="#">online form</a>; or <a href="#">send an email</a>.</p> <p> Dial +1 613-996-8885 (call collect where available); or <a href="#">send an email</a>.</p> <p><a href="#">More info.</a></p>
--	--	--


**BUSINESSES**

<p> BC Hydro</p>	<p>BC Hydro is halting all service disconnections for non-payment of bills and reducing electricity rates by 1%.</p> <p><b>COVID-19 Relief Fund</b> waives electricity charges for up to three months for small businesses that needed to close due to COVID-19.</p> <p><b>COVID-19 Customer Assistance Program</b> offers bill deferral and payment plans for customers struggling due to impacts of COVID-19.</p>	<p>Applications will be accepted between April 13 – June 30 (no rush to apply). Check back for link when available.</p> <p>Customer Assistance: Call 1-800-BC-HYDRO</p>
<p> ICBC</p>	<p>Fleet vehicle customers may suspend their insurance during COVID-19.</p>	<p><a href="#">More info.</a></p>
<p> <a href="#">Electronic Meetings</a></p>	<p>Companies, societies, and co-operatives will be allowed to hold electronic meetings, overriding requirements under the Business Corporations Act, Societies Act and Cooperative Association Act that prohibit electronic meetings, including a corporation’s own articles, bylaws or rules.</p>	<p><a href="#">More info.</a></p>
<p> WorkSafeBC</p>	<p>Payment deadlines are postponed without penalty until June 30, except for employers that report on an annual basis (which do not need to report their 2020 payroll or pay their 2020 premiums until March 2021).</p>	<p><a href="#">More info.</a></p>
<p> <a href="#">Business Credit Availability Program (BCAP)</a></p>	<p><b>Canada Emergency Business Account</b> (CEBA): Loans of up to \$40,000 for small businesses and not-for-profits, interest-free for one year. A portion may be forgivable. Eligibility has been expanded to include companies with 2019 payrolls of between \$20,000 and \$1.5 million.</p>	<p> Speak with your financial institution. <a href="#">Learn more.</a></p>










	<p>– <b>Note #1:</b> Non-eligible small and medium businesses may be able to receive similar financing support through their local <a href="#">Regional Development Agency</a>. <a href="#">Learn more.</a></p> <p>– <b>Note #2:</b> Non-eligible small and medium Indigenous businesses may be able to similar financing support through Aboriginal Financial Institutions. <a href="#">Learn more.</a></p>	
 Commercial leases	<p><b>Loan Guarantee:</b> Operating credit and cash flow term loans of up to \$6.25 million to SMEs. Available mid-April.</p> <p><b>Co-Lending Program:</b> Co-lend term loans to SMEs for their operational cash flow requirements. Eligible businesses may obtain incremental credit amounts of up to \$6.25 million through the program. Available mid-April.</p> <p><b>Canada Emergency Commercial Rent Assistance (CECRA)</b> to be created. More details to come.</p>	<p> Speak with your financial institution. <a href="#">Learn more.</a></p> <p> Speak with your financial institution. <a href="#">Learn more.</a></p> <p></p>
 Wage subsidies	<p><b>Canada Emergency Wage Subsidy (CEWS)</b> covers up to 75% of wages for businesses, charities, and non-profits that have lost more than 25% of their revenue. Max subsidy of \$847 per week per employee, from March 15 – June 6. Qualifying employers may also be eligible for 100% refunds on certain employer-paid contributions to EI and CPP.</p> <p><b>Temporary Wage Subsidy</b> covers up to 10% of payroll for small businesses, not-for-profits, charities between March 18-June 19. Organizations that do not qualify for the Canada Emergency Wage Subsidy may qualify for this program.</p> <p><b>Canada Summer Jobs Program</b> wage subsidy is increased to 100% of minimum wage. Eligibility for this program has also been relaxed.</p>	<p> <a href="#">Apply online</a> starting April 27.</p> <p> You do not need to apply for this subsidy; you reduce it from remittance to the CRA. <a href="#">Learn more.</a></p> <p> <a href="#">More info.</a></p>
 Taxes	<p><b>BC business tax</b> payments deferred until after Sept 30: Employer health tax (EHT), provincial sales tax (PST), municipal and regional district tax, tobacco tax, motor fuel tax, and carbon tax. Scheduled April 1</p>	<p><a href="#">More info.</a></p>



	<p>increases to provincial carbon tax and PST are deferred.</p> <p><a href="#">School property tax rate</a> for commercial properties reduced to achieve an average 25% reduction in the total property tax bill for most businesses. This enhances the 50% reduction to the provincial school property tax rate that was originally announced for classes 4, 5, and 6. <a href="#">More info.</a></p> <p><a href="#">Late payment penalties</a> will not apply for commercial properties in classes 4, 5, 6, 7 and 8 until Oct. 1, 2020.</p> <p><a href="#">GST/HST</a> payments owed deferred to June 30. </p> <p><a href="#">Customs duties &amp; taxes</a> payments owed deferred to June 30. </p> <p><a href="#">Income tax</a> payments owed are deferred until after August 31. </p>
--	--









 The BC Government has launched a single point of contact for businesses throughout the province looking for information on resources available during the COVID-19 pandemic. Advisors are available Monday to Friday, from 8 a.m. to 6 p.m. and Saturday from 10 a.m. to 4 p.m. at 1 833 254-4357. Inquiries can also be [emailed](#) or raised via [live-chat](#).

### INDUSTRY SUPPORTS BY SECTOR

 <a href="#">Airports</a>	Rents paid on ground leases waived. 	
 <a href="#">Animal welfare</a>	Bear Smart Community Program helps people live peacefully with bears.	<a href="#">Learn more.</a>
 <a href="#">Arts &amp; Culture sector</a>	\$3-million Arts and Culture Resilience Supplement to give operating and eligible project clients a supplement of up to \$15,000. Clients will receive a 50% advance on 2020-21 funding.	<a href="#">Via BC Arts Council.</a>
 <a href="#">Broadcasting sector</a>	CRTC Part I licence fees waived. 	
 <a href="#">Child care sector</a>	Emergency funding is available for child care providers that stay <b>open</b> and that <b>close</b> . Wage enhancement of \$2/hr in place for Early Childhood Educators (ECEs). This is a continuation of the broader wage enhancement program to support expansion of licensed child care in BC.	<a href="#">Learn more.</a>
 <a href="#">Cultural, Heritage, Sports</a>	COVID-19 Emergency Support Fund for Cultural, Heritage and Sport Organizations. 	<a href="#">Via Canadian Heritage</a>

 Energy sector (oil & gas)	Supports for the energy sector.	 <a href="#">Learn more.</a>
 Entrepreneurs, Innovators and Pre-Revenue Firms	Financing, mentoring and support tools to entrepreneurs aged 18-39.	 <a href="#">Via Futurpreneur Canada</a>
 Farmers and Agri-Food sector	Access to the \$5 billion Farm Credit Canada loan program. Socio-economic and cultural supports for temporary foreign workers arriving for seasonal farm work while they self-isolate, including hotel and food costs.	 <a href="#">Via FCC.</a>  <a href="#">Learn more.</a>
 Local governments	Responding to key concerns from local governments, the Government of BC is addressing cash flow and revenue shortfalls with new measures that provide additional support.	<a href="#">Learn more.</a>
 Musicians	<a href="#">Showcase BC</a> is a new online hub that brings a variety of live performances, entertainment and content to British Columbians. Micro-grants of \$500 to emerging artists and \$2,000 to established artists for livestreaming, songwriting and professional development are also available.	<a href="#">Grants distributed via Creative BC.</a>
 Pension plan sponsors	Moratorium on solvency payment requirements for defined benefit plans through the remainder of 2020.	
 Publishing and news sectors	Simplified process for Canada Book Fund and Canada Periodical Fund. Journalism Tax Measures.	 <a href="#">More info.</a>
 Tourism businesses in national parks and historic sites	Tourism operators in national parks, historic sites, and marine conservation areas will have payments on commercial leases and licences of occupation deferred without interest until September 1.	 <a href="#">Wait to be contacted by Parks Canada.</a>
 Truck drivers	More portable toilets are being installed to support truck drivers along routes where their usual facilities have closed.	
 Seafood sector	Seafood growers, shellfish farmers, and processors, will have access to the \$5 billion Farm Credit Canada loan program.	 <a href="#">Via FCC.</a>

## SUPPORTS DELIVERED BY CHARITIES & NOT-FOR-PROFITS

 <b>Community Living BC (CLBC)</b>	Provincial emergency COVID-19 funding to ensure people with developmental disabilities stay supported and safe during the pandemic.
 <b>EquipCare BC</b>	Provides enhanced infection prevention and control in long-term care and assisted living homes. Funds administered through the <a href="#">BC Care Providers Association (BCCPA)</a> .
 <b>Food Banks BC</b>	Funding boost to Food Banks British Columbia, who will distribute the money among food banks province wide.
 <b>Kids Help Phone</b>	Funding boost to <a href="#">Kids Help Phone</a> , which provides young people with mental health support. 🍁
 <b>Libraries</b>	Enhanced funding for libraries to provide greater access to online resources.
 <b>New Horizons for Seniors Program</b>	Flexibility for organizations under the New Horizons for Seniors Program (NHSP) to use funding previously received through the community-based stream to provide immediate and essential services to seniors impacted by COVID-19 🍁
 <b>United Way Canada</b>	Funding boost to United Way Canada for local organizations to support practical services to Canadian seniors, such as: Delivery of groceries, medications, or other needed items; or personal outreach to assess individuals' needs and connect them to community supports. 🍁
 <b>viaSport</b>	Funding boost, through viaSport, to provincial, disability, and multi-sport organizations.

*This list has been curated to include improvements that are most likely to impact you directly. Some funding boosts may not be listed.*

Updated information as at April 22, 2020.

**Questions?** For items marked “🍁”, contact your [local MP](#). Otherwise, contact your [local MLA](#).