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PROVINCIAL

B.C. Emergency Benefit for Workers

- Provides a one-time \$1,000 payment to people who lost income because of COVID-19.

Who is eligible: BC residents who receive federal Employment Insurance (EI), or the new federal Canada Emergency Response Benefit (CERB) are eligible (see those eligibility criteria below under CERB).

How it works: Apply at link above and show proof of EI or CERB benefits. Direct deposit or cheque in the mail after your application is approved.

Available: Not yet announced (not open yet).

Climate Action Tax Credit

- A one-time enhancement to the already-existing climate action tax credit
- An adult will receive up to \$218.00 (increased from \$43.50).
- A child will receive \$64.00 (increased from \$12.75)

Who is eligible: Anyone 19 years of age or older, have a spouse or common-law partner or are a parent who resides with your child.

How it works: Automatically, to everyone who already receives this tax credit, by direct deposit or mailed cheque.

Available: July 2020.

<https://www2.gov.bc.ca/gov/content/taxes/income-taxes/personal/credits/climate-action>

Renter and Homeowner Stimulus

- A temporary rent supplement will provide up to \$500 per month

Who is eligible: Renters and homeowners who have lost income.

How it works: Once approved, your \$500 goes directly to your landlord or lender.

Available: Mid - April 2020.

https://www2.gov.bc.ca/gov/content/housing-tenancy/covid-19-support?bcgovtm=20200319_GCPE_AM_COVID_4_NOTIFICATION_BCGOV_BCGOV_EN_B_C_NOTIFICATION

BC Student Loans

- BC student loan payments are automatically frozen for six months.

Who is eligible: everyone with student loans.

How it works: Automatically.

Available: March 30 - September 30, 2020.

<https://studentaidbc.ca/news/general/covid-19-coronavirus-information-bulletin-updated-march-26-2020>

BC Hydro: Customer Assistance Program

- Suspending all cancellations due to non-payment of bills.
- Reducing Electricity rates by 1%.
- Providing payment plans for bill payment with no penalty.

How it works: Contact Customer Assistance at 1-800-BC-HYDRO (1-800-224-9376) for assistance.

BC Hydro: COVID-19 Relief Fund

- One free credit per household on a Hydro bill.

Who is eligible: Customers of BC Hydro who had accounts prior to March 31, experiencing job loss, illness or lost wages due to COVID-19; those taking care of ill members; caretakers of children who require supervision because of closures.

How it works: Apply through link above when available and provide proof of COVID impact (such as EI or CERB approval).

Available: Week of April 13 (projected).

<https://www.bchydro.com/news/conservation/2020/covid-19-updates.html>

BC Hydro: Customer Crisis Fund

- Grants up to \$600 to go towards hydro bills.

Who is eligible: Customers of BC Hydro who had accounts prior to March 31 and who don't qualify for the Relief Fund. *You can apply for both the Customer Assistance Program and the Crisis Fund.*

How it works: Apply through link above when applications open.

Available: week of April 13 (projected).

<https://www.bchydro.com/news/conservation/2020/covid-19-updates.html>

ICBC AutoPay Payment Deferral

- A deferral of payment on Autopay monthly payment plans, for 3 months

Who is eligible: Customers of ICBC who are signed up for AutoPay (direct debiting from your account to pay or your vehicle insurance).

How it works: Apply through the Online Resource Tool in the link above, at least one day before your next bill. You need to pay the remaining balance in full once your deferral is over (i.e.: if you defer for 75 days, you need to pay up in full the entire 75 days' worth of payment then. If you cannot, you can apply again for deferral).

Available: Now. Apply online before next payment is due.

<https://onlinebusiness.icbc.com/eforms/dotcom/jsp/ACG398.jsp>

Tax Relief for Businesses

The following provincial taxes have been deferred, delayed, or reduced:

- Deferred Tax Payments for Businesses.
- Delayed PST Budget 2020 Tax Changes.
- Delayed Carbon Tax Increase.
- Reduced School Tax for Businesses.

BC Income and Disability Assistance

- Full exemption of CERB or EI for three months (no clawback).
- A temporary disability benefits supplement will provide up to \$300 per month

Who is eligible: Those who receive Disability Assistance, Comforts Allowance, and BC Senior's Supplement and who do not qualify for EI or CERB.

How it works: Automatically. Your monthly benefit goes up by an additional \$300 for 3 months.

Available: April-June 2020. <https://www2.gov.bc.ca/gov/content/family-social-supports/income-assistance/on-assistance/covid>

FEDERAL

Canada Emergency Response Benefit (CERB)

- Provides \$2,000 a month for up to four months for workers who lose their income as a result of the COVID-19 pandemic.

Who is eligible: Recently unemployed folks who applied for EI (your application automatically goes to CERB).

Wage earners, contract workers, and self-employed individuals who would not otherwise be eligible for Employment Insurance (EI).

Additionally, workers who are still employed, but are not receiving income because of disruptions to their work situation due to COVID-19, would also qualify for the CERB. (This would help businesses keep their employees while operations shut down, and can quickly resume operations as soon as it becomes possible.)

***Additional Criteria:** You must have made \$5k in the past 12 months.

How it works: Apply at link below. CERB is aiming for a processing time of 3 days with direct deposit and 10 days with mailed cheque. The CERB would be paid by direct deposit every four weeks.

Availability: Applications open April 6, with back-pay to March 15. Ends October, 2020.

The government is asking people to apply on a day of the week that matches your birth month, as follows:

- Those born in **January, February** and **March** should apply on **Mondays** starting April 6.
- Those born in **April, May** and **June** should apply on **Tuesdays** starting April 7
- Those born in **July, August** or **September** should apply on **Wednesdays** starting April 8.
- Those born in **October, November** and **December** should apply on **Thursdays** starting April 9.

<https://www.canada.ca/en/services/benefits/ei/cerb-application.html>

Canada Child Benefit Increase

- Payments are temporarily increased to \$300 per child (one time payment)

Who is eligible: Canadians already receiving CCB or who qualify from 2019 tax returns.

How it works: Automatically, if already receiving this benefit. If not, apply through your MyCRA account

Availability: Now, for the 2019-20 tax year.

https://www.canada.ca/en/department-finance/economic-response-plan.html#increasing_canada_child_benefit

GST/HST Credit Increase

- The GST/HST credit is temporarily doubled.

Who is eligible: All Canadians receiving the credit already.

How it works: Automatically, with information calculated from your 2018 tax return.

Availability: Now, for the 2019-20 tax year

The maximum amounts for the 2019-2020 benefit year will increase from:

- \$443 to \$886 if you're single.
- \$580 to \$1,160 if you're married or living common-law.
- \$153 to \$306 for each child under the age of 19 (excluding the first eligible child of a single parent).
- \$290 to \$580 for the first eligible child of a single parent.

<https://www.canada.ca/en/revenue-agency/services/child-family-benefits/gsthstc-eligibility.html>