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.

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: Yes

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: 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 El 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.

FEDERAL

After CERB: Transitioning to new benefits

Transition from CERB to Employment Insurance (EI)

The Government of Canada announced changes to the Employment Insurance (EI) program and new recovery benefits that will better support Canadians.

If you need financial assistance after your CERB ends As of September 27, 2020, there are some temporary changes to the EI program to help you access EI benefits. These changes will be in effect for 1 year. Find out if

- If you received the CERB through Service Canada
 - After you receive your last CERB payment, continue completing reports. In most cases, you do not need to apply for EI benefits. We'll automatically review your file and your Record of Employment (ROE, then start a claim for EI regular benefits if you qualify. If you don't qualify, you'll be notified by mail.
 - You will need to apply for EI after your CERB ends if:
 - o you have a SIN that starts with a 9
 - o you're self-employed, or
 - o you declared that you returned to work full-time on your CERB report
- If you received the CERB through the Canada Revenue Agency
 - You need to receive all your CERB payments before applying for El benefits. You can apply after the end of your last CERB eligibility period.
 Visit El benefits and leave to determine which benefit is right for your situation and to apply Online.

Click here: Apply for Employment Insurance

New Recovery Benefits

you qualify:

If you were receiving CERB, you may be eligible for one of the new recovery benefits retroactive to September 27, 2020 and available until September 25, 2021.

Canada Recovery Benefit (CRB)

The Canada Recovery Benefit will provide eligible workers with \$500 per week (taxable, tax deducted at source) for up to 26 weeks for those who are not employed or self-employed due to COVID-19 and who are not eligible for EI, or had their employment/self-employment income reduced by at least 50% due to COVID-19. This benefit will be paid in two-week periods.

Canada Child Benefit Increase

Payments are temporarily increased to \$300 per child (one time payment)
Who is eligible: Canadians already receiving CCB

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

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