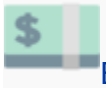
SUMMARY OF FINANCIAL SUPPORTS

HOUSING		
Support	*Description*	*How to Access*
⚡ BC Hydro	Bill deferral, payment plans, as well as crisis funding is available.	Call 1-800-BC-HYDRO or apply online.
Freeze on rental rates	No rent increases are allowed in BC, effective April 1.	No action needed. Contact RTB with questions.
Rental supplement	Provides up to $500/month towards rent, paid directly to landlords.	Check back for application instructions.
Mortgages (CMHC-insured)	Mortgage payment deferrals available for CMHC-insured loans.	Check with your lender.
Mortgages (non-CMHC)	Check with your lender about payment deferral options.	Check with your lender.
Emergency Housing	Existing shelters still active and additional emergency options may be available.	Call 2-1-1 or search online.
⚠ *See more re: Housing.*		

PERSONAL INCOME – WORKFORCE		
Support	*Description*	*How to Access*
Employment Insurance (EI)	Existing EI benefit continues to be available. Provides up to $573/week to people who have lost income.	Apply online.
 EI Sickness Benefit	One-week waiting period has been waived.	Call 1-833-381-2725 or apply online.

💵 Canada Emergency Response Benefit (CERB)	Provides $2000/month to workers who lose income due to COVID-19, including contractors and self-employed people. *(Note: Previous description implied only those who do not qualify for EI are eligible for CERB. However, CERB may actually take the place of EI for new applicants when available. In the meantime, those who qualify for EI should continue to submit for EI, as it is a benefit that lasts up to 45 weeks and can continue after the CERB benefit ends on Oct 3.)*	🍁 Check back early April for application instructions. More info here.
💵 BC Emergency Benefit	One-time additional tax-free payment of $1000 to those on EI or CERB.	Check back for application instructions.

INCOME SUPPLEMENTS FOR PEOPLE		
Support	*Description*	*How to Access*
💵 GST-credit	One-time boost of up to $600 per eligible couple, $400 for eligible individuals in May.	🍁 Benefit is paid out according to your income tax return. More info here.
💵 Climate Action Tax Credit	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 CCB to qualify. No other action is needed; benefit is paid out according to your income tax return. More info here.
👨‍👩‍👧 Canada Child Benefit (CCB)	One-time boost of $300 per child in May.	🍁 No action if you are already registered for CCB. Otherwise, apply online.
🔬 Youth in Care	Youth in care will not age out of services during the pandemic. Agreements with Young Adults (AYA) program payments will continue despite school closures and training interruptions.	

Young Adults Program (AYA)	Agreements with Young Adults (AYA) program payments will continue to former youth-in-care despite school closures and training interruptions.	
Income Assistance	Existing Income Assistance program continues to be available for those in need with no other resources.	Apply online, by phone at 1-866-866-0800, or visit your local office.
People with Disabilities	Existing Disability Assistance program continues to be available. See also full list of additional supports here.	Apply online, by phone at 1-866-866-0800, or visit your local office.
Seniors	Existing programs continue to be available, including: ——Old Age Security (OAS): $614/mo (max) ——Guaranteed Income Supplement (GIS): $916/mo (max) ——Allowance/Allowance for Survivor: $1389/mo (max)	

OTHER SUPPORTS FOR PEOPLE		
Support	*Description*	*How to Access*
Hospital parking	Parking is free of charge at all health authority owned/operated health care sites.	
ICBC	Monthly payment deferral for up to 90 days with no penalty.	Call 1-800-665-6442 or apply online.
Emergency Child Care Funding	Child care providers receiving emergency government funding cannot charge parent fees for any periods of closure or for vacant spaces and must reserve spaces for families, starting April.	Check with your provider to see if they are in this program.
BC Student Loans	Six-month interest-free moratorium on repayment**,** starting April.	Repayment will be paused automatically.

Canada Student Loans	Six-month interest-free moratorium on repayment, starting April.	Repayment will be paused automatically.
BC Transit & TransLink	Fare-free boarding on all buses. Enter through rear of the bus, unless accessible loading is required.	
Registered Retirement Income Funds (RRIFs)	Minimum withdrawals from Registered Retirement Income Funds (RRIFs) has been reduced by 25% for 2020.	Learn more here.
Emergency Travel Loan	Emergency loan of $5000 available to Canadians travelling abroad.	Dial +1 613-996-8885 or send an email.
Income tax return	Filing due date is deferred to June 1. Payments owed are deferred until after August 31.	

BUSINESSES (GENERAL)

Support	*Description*	*How to Access*
BC Hydro	Bill deferral and payment plans.	Call 1-800-BC-HYDRO.
Canada Emergency Wage Subsidy	Covers up to 75% of wages for businesses, charities, and non-profits that have lost more than 30% of their revenue. Max subsidy of $847 per week per employee, backdated to March 15.	Check back for application instructions.
Business Credit Availability Program (BCAP)	Financing support for small and medium-sized businesses. Available mid-April. ——Canada Emergency Business Account: Loans of up to $40,000 for small businesses and not-for-profits, interest-free for one year. A portion may be forgivable. Available mid-April. —— Loan Guarantee: Operating credit and cash flow term loans of up to $6.25 million to SMEs. Available	Speak with your financial institution. Learn more.

	mid-April. ——Co-Lending Program: 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.	
Federal income tax	Payments owed are deferred until after August 31.	
BC business taxes	Payments for Employer health tax (EHT), provincial sales tax (PST), municipal and regional district tax, tobacco tax, motor fuel tax, and carbon tax are deferred until after Sept 30. Scheduled April 1 increases to provincial carbon tax and PST are deferred.	
School Tax	Cut of 50% for business and industry property classes, to be passed onto tenants on triple-net leases.	
GST/HST	Payments owed deferred to June 30.	
Customs duties & taxes	Payments owed deferred to June 30.	
⚠ *See more re: Businesses.*		
⚠ *Click here: BC Government Small Business Support List*		

BUSINESSES (BY SECTOR)		
Support	*Description*	*How to Access*
Child care sector	Emergency funding is available for child care providers that stay **open** *and* that **close**.	Learn more.
Arts & Culture sector	$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.	Via BC Arts Council.
Publishing and news sectors	Simplified process for Canada Book Fund and Canada Periodical Fund. Journalism Tax Measures.	

Broadcasting sector	CRTC Part I licence fees waived.	
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.	Wait to be contacted by Parks Canada.
Seafood sector	Seafood growers, shellfish farmers, and processors, will have access to the $5 billion Farm Credit Canada loan program.	Via FCC.
Farmers and Agri-Food sector	Access to the $5 billion Farm Credit Canada loan program.	Via FCC.
Airports	Rents paid on ground leases waived.	
⚠ *See more re: Businesses.*		

FUNDING BOOSTS TO CHARITIES FOR PROGRAM DELIVERY	
Support	*Description*
Food Banks BC	Funding boost to Food Banks British Columbia, who will distribute the money among food banks province wide.
Kids Help Phone	Funding boost to Kids Help Phone, which provides young people with mental health support.
United Way Canada	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.

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