

Info created March 26th 2020

<https://www.canada.ca/en/department-finance/economic-response-plan.html>

Financial Support Question line

1-800-O-Canada (1-800-622-6232)

Canada Revenue Agency

1-800-959-8281 help with MyAccount

1-800-387-1193 help with benefits

1-866-426-1527 help with benefits for callers in the North

Increasing Canada Child Benefit

- Getting an extra \$300 per month per child, payments in May 2020

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

Special Goods and Service Tax Credit Payment

- One-time special payment coming in early May through the GST for low and modest income families

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

Extending tax deadline

- Personal tax filing June 1st 2020
- Will allow any new income tax balance owing or instalment to be deferred until Aug 31st 2020 without penalty or interest

Mortgage Support

- Banks will work on a case by case basis, deferrals, etc

EI Sickness Benefits- Support for people who are sick, quarantined, or directed self-isolated

Here's how to apply. BUT there is a LARGE backlog of claims. Consider the CERB instead.

Step 1: Ask your employer for a RECORD OF EMPLOYMENT. They will either give you a paper copy or send an electronic copy directly to Service

Canada.

Step 2: Apply ASAP (even if you don't have your ROE yet)

If you can apply online (computer or mobile phone) go to:

<https://srv270.hrdc-drhc.gc.ca/AW/introduction?GoCTemplateCulture=en-CA>

If you can't apply online, call 1-833-381-2725 *This line is overloaded right now. Be patient.

Important to know:

You DO NOT need a doctor's note for COVID-19.

March 27: SERVICE CANADA OFFICES ARE NOW CLOSED. We are waiting to hear how the government will help people without a computer and internet.

You can prove your identity to the government faster online if you use online banking through your bank or credit union.

Check the labour rules on job protection for your province or federally (if you work in banking, transportation, telecommunications or other federally regulated industries).

You can ask your employer if they offer paid sick leave or will top-up the EI

What you could receive:

15 weeks of payments (directly into your bank account) worth up to 55% of your usual pay or \$573 per week, whichever is less.

Find out more: <https://www.canada.ca/en/services/benefits/ei/ei-sickness/apply.html>

Canada Emergency Relief Benefit (CERB)

Step 1: If you can apply online (computer or mobile phone) go to and make sure you have a MyAccount with the Canada Revenue Agency: <https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html>

If you can't apply online, there will be a dedicated 1-800 number you can call. Keep listening to the news or, in early April, call 1-800-O-Canada (1-800-622-6232).

March 27: SERVICE CANADA OFFICES ARE NOW CLOSED. We are waiting to hear how the government will help people without a computer and internet.

Important to know: You DO NOT need a doctor's note for COVID-19.

By law, you are eligible if you had at least \$5,000 in income from work (employment or self-employment), EI maternity or parental benefits or Quebec's parental benefits program QPIP in the last year; AND you have had NO income from employment, self-employment, any EI benefit or QPIP for at least 14 days in a row.

You can prove your identity to the government faster online if you use online banking through your bank or credit union.

Check the labour rules on job protection for your province or federally (if you work in banking, transportation, telecommunications or other federally regulated industries).

What you could receive:

Lump sum of \$2,000 for every 4 weeks that you are eligible, to a maximum of 16 weeks

between March 15 (retroactive) and October 3, 2020

Find out more: <https://www.canada.ca/en/department-finance/economic-response-plan.html>

Support for people facing unemployment

<https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html>

- The new Canada Emergency response benefit
 - o \$2,000 a month for up to 4 months to:
 - People who stop work due to COVID-19
 - Workers who are quarantined or care for someone with COVID-19
 - Parents that must stay home without pay to care for children that are sick or need additional care because of school and daycare closures
 - Workers who still have their employment but are not being paid because there is currently not sufficient work and their employer has asked them not to come to work
 - Wage earners and self-employed individuals, including workers, who would not otherwise be eligible for EI
 - o This is accessed through a secure portal starting early April. Applicants will also need to apply via automated tel-line or toll free

For Self Employed

<https://www.canada.ca/en/services/benefits/ei/ei-self-employed-workers.html>

Support for people who need it most

- A new indigenous community support fund

For Seniors

- Reduced minimum RIF Draw by 25% for 2020

Student loans and recent grads

- March 30th placing a 6 month interest free moratorium on repayment of loans, no payment will be required and no interest will be charged

<https://www.canada.ca/en/services/benefits/education/student-aid/grants-loans.html>

Support for Business

- Extending the work share program from 38 to 76 weeks
- Wage subsidy on RP for a three-month period, equal to 75% of wages paid during this period up to \$1375 per employee up to 25k, it reduces RP by that amount.

Access to credit

- They established a business credit program (BCAP), focused on small and medium businesses, first step is to contact their financial institution

Farmers credit increased

Launched an Insured mortgage purchase program

- Will purchase 50 Billion in insured mortgage pools through Canada Mortgage and housing corp
- This will help create stability to the banks in order to allow them to lend and give credit

Bank of Canada

- Lowered interest rates

Taxes owing

- Any income tax amount on or after March 18th and before Sept 2020 (Aug 31st) can defer tax payment until after Aug 31st 2020 (instalments and part 1 tax)

BC Only

Government of BC:

Call: 1-888-COVID-19

Text: 1-604-630-0300

Childcare – should be some funding available for some providers, must keep the spot for the child that is not there and not charge the parent.

BC Student loans – same as federal above

BC Emergency Benefit for Workers

- Will provide a one-time \$1,000 payment to people who lost income because of COVID-19
 - o People that get EI or the emergency response benefit are eligible for this
 - o Applications will open soon
 - o Payments out in May

<https://www2.gov.bc.ca/gov/content/employment-business/covid-19-financial-supports#BCEBW>

Climate Action Tax Credit

- One-time enhancement that will be paid July 2020 for moderate and low-income families

Renters, homeowners and Homeless

- BC Housing suspends evictions of tenants
- Freezing rents
- Temporary rental supplement – up to \$500 per month towards rent, paid directly to landlords

I'm having trouble keeping up with my rent. Is there help for me?

The provincial government has put a moratorium on evictions for renters in apartments run by B.C. Housing and says they are working to make this happen for renters in affordable

and subsidized housing.

This is the general information number for BC Housing: 1-866-465-6873

You might be able to get a very low-cost loan to cover your rent from a rent bank in:

- Abbotsford, Mission, Chilliwack, Hope, Agassiz, Harrison: (604) 850-6639
- Richmond: (604) 279-7077
- Kamloops, Ashcroft, Barriere, Cache Creek, Chase, Clearwater, Secwepemc First Nations, North Okanagan and Columbia-Shuswap Regional Districts : (250) 374-2119
- Surrey, White Rock, Delta: (604) 596-2311
- New Westminister: (604) 526-2522
- Sunshine Coast:(604) 885-5881, ext. 243
- Vancouver: (604) 566-9685
- Prince George: (250) 562 6325
- North Vancouver: (604) 983-9488 ext. 316

Monthly Bills

- BC Hydro- can defer bill payments or arrange flex payments with no interest or penalties

ICBC

- Customers on a monthly Autoplan payment plan, who are facing financial challenges due to COVID-19, can defer their payment for up to 90 days with no penalty.

Customers can use their online resource tool to apply for deferrals or call the customer support team at 604-661-2723 or 1-800-665-6442 to discuss your payment options.

Bell Canada

- Waive home internet overage fees
- These changes have been automatically applied and customers are not required to take any action.

FortisBC

- flexible payment options

Call 1-866-436-7847 for electricity and 1-888-224-2710 for natural gas to discuss payment options

Rogers

- Waiving long distance fees and roaming fees until April 30th. These changes have been automatically applied and customers are not required to take any action.

- Ensuring that services will not be suspended or disconnected for any customers experiencing financial difficulties over the next 90 days. In addition, Rogers will support customers facing financial uncertainty because of COVID-19 with more flexible payment options. Contact them to discuss your needs here. <https://www.rogers.com/consumer/support/contactus>

Shaw

- has opened more than 100,000 wi-fi hotspots across Canada to the public

TELUS' Internet for Good Program

This program provides subsidized home internet for \$9.95 per month to low income families.

For details - <https://www.telus.com/en/about/company-overview/community-investment/how-we-give/cause-campaigns/internet-for-good>

One note, as it is not clear on the website (which seems to indicate that you need the Ministry of Social Development to confirm eligibility):

We have enabled customers to apply for the Internet for Good <http://www.telus.com/internetforgood> program directly with TELUS now rather than having to wait for a letter from the government.

We ask customers to send their most recent Canada Child Benefit(CCB) notice to internetforgood@telus.com and if we can determine that they are a recipient of the maximum Canada Child Benefit they will be eligible for the Internet for Good offer. We will issue a code directly to them that they can use to call the call center.

The CCB notice needs to show the following:

- * Household income of less than \$31,120
- * Eligible children as indicated on page 2 of the notice

This process is in-market today and has been approved by the Privacy team

Tax Relief

- Deferred tax payment for businesses
- Delayed PST, carbon increase and reduced school tax for business

BC Transit & HandyDART across the province

- No fare required for the next month (starting March 20)
- Entry now from the back of the bus, unless requiring accessible boarding

Vancity Credit Union

waiving INTERAC e-Transfer® and ATM fees in B.C. until April 30 to encourage remote banking

6-month loan and mortgage deferral (each case assessed individually, so get in touch with your branch)

Providing emergency working capital

Buying back foreign currency at the rate it was sold, for customers impacted by travel disruption to ensure they do not suffer financial loss