



Prepared by the Office of The Hon. Yonah Martin

Last Update: April 30, 2020

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FINANCIAL SUPPORT FOR INDIVIDUALS AND WORKERS

* The B.C. Emergency Benefit for Workers

The B.C. Emergency Benefit for Workers will provide a one-time \$1,000 payment to people who lost income because of COVID-19.

B.C. residents who receive <u>federal Employment Insurance</u>, or the new <u>federal Canada</u> <u>Emergency Response Benefit</u> are eligible.

To be eligible for the BCEBW, people must:

- have been a resident of British Columbia on March 15, 2020;
- meet the eligibility requirements for the CERB;
- have been approved for the CERB, even if they have not received a benefit yet;
- be at least 15 years old on the date of application;
- have filed, or agree to file, a 2019 B.C. income tax return; and
- not be receiving provincial income assistance or disability assistance

NOTE: Starting May 1, applications can be made online, at any time, and a link to the application portal will be available at: <u>www.gov.bc.ca/workerbenefit</u>

Also starting May 1, people can call 778 309-4630 or toll-free within B.C. at 1 855 955-3545, Monday to Friday from 8:30 a.m. to 4:30 p.m. (Pacific time) for general support or questions. Applications over the phone will begin on May 4.

Payments will start to go out within days of application. While there may be minor delays during the initial surge, government staff will be working to quickly process payments.

* <u>COVID-19 Support for Income & Disability Assistance</u>

Due to COVID-19, new emergency measures are in place to ensure that people on income or disability assistance and low-income seniors, do not encounter additional barriers.

If **you are not receiving** federal Employment Insurance (EI) or the <u>Canada Emergency</u> <u>Response Benefit (CERB)</u> and are on:

- Income Assistance
- Disability Assistance
- Comforts Allowance
- BC Senior's Supplement

You will automatically receive a \$300 supplement on your cheques issued in April, May, and June. No action is required on your part.

If you are receiving Federal EI or the CERB and receiving:

- Income Assistance
- Disability Assistance

You will not be eligible for the \$300 supplement.

CERB and EI are temporarily exempt, meaning they will have no effect on your regular Income Assistance or Disability Assistance.

How to apply for CERB: <u>Click here</u> Create a CRA 'MY ACCOUNT' for individuals: <u>Apply here</u> Step by step instructions: <u>Click here</u>

* BC Bus Pass Program

If you are on Disability Assistance and receiving the BC Bus Pass:

- There is a current province-wide suspension of BC Transit and Translink bus fares
- You will automatically receive the \$52 Transportation Supplement on your cheque starting in April
- This will continue for as long as BC Transit and Translink are suspending fares
- No action is required on your part. Your bus pass will not be cancelled and will remain active for use on Sky Train and Sea Bus services. You will not need to re-apply once fares are re-instated
- For people already receiving the Transportation Supplement of \$52, there is no change and no action is required on your part

Receiving payments

Direct Deposit is a safe and dependable way to receive payments. Money is deposited directly to your Bank or Credit Union account. You have immediate access to your money.

Sign up for Direct Deposit

Accessing Service

If you have documents to submit, you can mail them or place them in the <u>drop box at any office</u> or phone 1-866-866-0800 to discuss options.

To avoid coming into an office, access services by phone or via <u>My Self Serve</u>.

Telephone Device for the Deaf (TDD) is also available:

- Vancouver: 604-775-0303
- Elsewhere in BC: 1-800-661-8773

In-person service support may be impacted by COVID-19. Check your <u>local office for hours of</u> <u>operation</u> before visiting.

Unpaid/Protected Leave

An employee can take unpaid, job-protected leave related to COVID-19 if they're unable to work for any of the following reasons:

- They have been diagnosed with COVID-19 and are following the instructions of a medical health officer or the advice of a doctor or nurse
- They are in quarantine or self-isolation and are acting in accordance with an <u>order of the</u> <u>provincial health officer</u>, an order made under the Quarantine Act (Canada), guidelines

from the BC Centre for Disease Control or guidelines from the Public Health Agency of Canada

- Their employer has directed them not to work due to concern about their exposure to others
- They need to provide care to their minor child or a dependent adult who is their child or former foster child for a reason related to COVID-19, including a school, daycare or similar facility closure
- They are outside of BC and unable to return to work due to travel or border restrictions

The COVID-19 leave is retroactive to January 27, 2020, the date that the first presumptive COVID-19 case was confirmed in British Columbia. During this public health emergency, employees can take this job-protected leave for the reasons above as long as they need it, without putting their job at risk. Once it is no longer needed, this leave will be removed from the Employment Standards Act.

For more information click on the following link: Click here

* B.C. Student Loans/Current and Past Post-Secondary Students

Starting March 30, 2020, B.C. student loan payments are automatically frozen for six months. For more information click on the following links:

- <u>https://studentaidbc.ca/news/general/covid-19-coronavirus-information-bulletin-updated-march-26-2020</u>
- <u>https://www.csnpe-nslsc.canada.ca/en/home</u>

* B.C. Emergency Financial Assistance for Post-Secondary Students

Students attending British Columbia's 25 public post-secondary institutions, who are experiencing emergency financial pressures, will benefit from a one-time investment of \$3.5 million in emergency financial assistance.

The \$3.5-million investment will supplement existing student emergency financial assistance. This funding will support domestic B.C. students who are experiencing an unexpected financial emergency that may affect their ability to finish their studies and handle expenses. This non-repayable emergency assistance 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.

Students who attend one of B.C.'s 25 public post-secondary institutions can access these funds by contacting their school's financial aid office, which will assist with the application process. Each post-secondary institution will determine the specific amount a student can receive based on their individual needs.

Quick Facts:

- In the academic year 2018-19, the Province helped 446 students through its annual emergency assistance funding.
- *International and out-of-province students face unique challenges. The ministry is working directly with public post-secondary institutions to ensure emergency assistance is provided.

*Government of British Columbia is continuing to work on details on assistance for international and out of province students

Student financial aid offices

Student financial aid offices at British Columbia's 25 public post-secondary institutions:

- 1. British Columbia Institute of Technology: finaid@bcit.ca
- 2. Camosun College: financialaid@camosun.bc.ca
- 3. Capilano University: finaid@capilanou.ca
- 4. College of New Caledonia: finaid@cnc.bc.ca
- 5. College of the Rockies: <u>financialaid@cotr.bc.ca</u>
- 6. Douglas College: financialaid@douglascollege.ca
- 7. Emily Carr University of Art + Design: finawards@ecuad.ca
- 8. Justice Institute of British Columbia: financialaid@jibc.ca
- 9. Kwantlen Polytechnic University: awards@kpu.ca
- 10. Langara College: finaid@langara.ca
- 11. Nicola Valley Institute of Technology: info@nvit.bc.ca
- 12. North Island College: Comox Valley: <u>doris.funk@nic.bc.ca</u> Campbell River: <u>brooke.mcintosh@nic.bc.ca</u> Port Alberni: <u>jana.devito@nic.bc.ca</u> Port Hardy: <u>brooke.mcintosh@nic.bc.ca</u>
- 13. Northern Lights College: sfaa@nlc.bc.ca
- 14. Coast Mountain College: aconway@coastmountaincollege.ca
- 15. Okanagan College: <u>financialaid@okanagan.bc.ca</u>
- 16. Royal Roads University: Financial.Aid@RoyalRoads.ca
- 17. Selkirk College: https://forms.selkirk.ca/view.php?id=129958
- 18. Simon Fraser University: fiassist@sfu.ca
- 19. Thompson Rivers University: finaid@tru.ca
- 20. University of British Columbia: Vancouver: <u>guestions@askme.ubc.ca</u> Okanagan: <u>sis.ubco@ubc.ca</u>
- 21. University of Northern British Columbia: awards@unbc.ca
- 22. University of the Fraser Valley: Financial.Aid@ufv.ca
- 23. University of Victoria: <u>finaid@uvic.ca</u>
- 24. Vancouver Community College: financialaid@vcc.ca
- 25. Vancouver Island University: financialaidInfo@viu.ca

* <u>Mental Health Services for Post-Secondary Students/Here2Talk</u>

The Government of British Columbia has launched Here2Talk, a new mental-health counselling and referral service for post-secondary students.

The service offers confidential, free single-session services by app, phone or online chat, 24 hours a day, seven days a week.

Here2Talk connects students with mental health support when they need it. Through this program, all students currently registered in a B.C. post-secondary institution have access to free, confidential counselling and community referral services, conveniently available 24/7 via app, phone and web. To access Here2Talk, please click on this link. <u>https://here2talk.ca/</u>

* Climate Action Tax Credit

A one-time enhancement to the <u>climate action tax credit</u> will be paid in July 2020 for moderate to low-income families:

- An adult will receive up to \$218.00 (increased from \$43.50)
- A child will receive \$64.00 (increased from \$12.75)

For more information click on the following link: <u>https://www2.gov.bc.ca/gov/content/taxes/income-taxes/personal/credits/climate-action</u>

* Insurance Corporation of British Columbia (ICBC) – Car Insurance

Customers on a monthly payment plan who are facing financial challenges due to COVID-19 may <u>defer their payment for up to 90 days</u> with no penalty. For more details click on this link: <u>https://www.icbc.com/about-icbc/contact-us/Pages/covid-19.asp</u>

Child Care for Parents and Families/Child Care Providers

This information is to assist parents with childcare information and support during the COVID-19 pandemic.

* Parents and Families

If your child IS accessing childcare:

- o Eligible families will continue to receive the Affordable Child Care Benefit
- How access to childcare spaces will be prioritized:
 - Childcare providers are to prioritize placements for those children whose parents are employed as front-line workers in direct to public health and health services, social services, law enforcement, first responders and emergency response.
 - Contact your local <u>Child Care Resource and Referral Agency</u> to find a centre that is open and accepting the children of <u>essential service workers</u>.
 - Finally, if there are any available spaces providers may, but are not required to, offer those spaces to parent in other fields of work who are unable to care for their children at home during this time.
- Parents must follow <u>health and safety guidelines</u> and the direction of their child care provider. <u>Frequently asked questions around health and safety in childcare settings</u> are available.

If your child IS NOT accessing childcare:

- Beginning April 1st, centres that opt-in to receive emergency funding and close, must not charge fees to parents and must reserve the space for when the child returns once the pandemic passes
- Beginning April 1st, centres that opt-in to receive emergency funding and remain open, must not charge fees to parents that choose to withdraw their child temporarily due to COVID-19 related issues or concerns and must reserve the space for when the child returns once the pandemic passes.

For more information click on this link. <u>https://www2.gov.bc.ca/gov/content/family-social-supports/caring-for-young-children/child-care-response-covid-19/child-care-response-covid-19-parent</u>

* Childcare Providers

Childcare providers staying open will:

- Receive enhanced funding to keep operations going. These centres are eligible to receive seven times their average monthly funding from government, which is expected to cover approximately 75% of a group facility's average monthly operating expenses
- Continue to receive <u>Child Care Fee Reduction Initiative</u> (CCFRI) payments
- Continue to receive Early Childhood Educator (ECE) wage enhancements for their staff

These expanded financial supports will help facilities stay open, even with reduced enrolment, to support care needs for those parents who need it.

Detailed health and safety guidelines are available for licensees, ECEs and licensing officers.

Providers that Close

Childcare providers who close due to COVID-19 will also receive support to help ensure they are able to pay their fixed costs, like rent or lease during the temporary closure, so they can reopen when able.

Providers that close will:

- Be eligible to receive two times their average monthly government funding
- This is expected to cover approximately 20% of an average group facility's monthly operating expense

* **Providers that Get Funding**

Child care providers receiving temporary emergency funding must:

- Not charge a parent fee for any period of closure or for any vacant spaces related to COVID-19
- Ensure spaces are reserved once the pandemic passes for those families that were receiving child care prior to the pandemic, and choose to temporarily withdraw their child due to COVID-19 concerns
- Make every effort to provide inclusive child care programming, including for children with extra support needs

Link to Frequently Asked Questions on Childcare BC Funding: Click here

Support for Renters and Landlords

✤ <u>BC-Temporary Rental Supplement (BC-TRS) Program</u>

NOTE: BC Housing is now accepting applications via its website. <u>https://bctrs.bchousing.org/</u>

Last Update: April 30, 2020 Note: This Information Package is subject to changes As part of the province's \$5 billion action plan, the BC Temporary Rental Supplement Program gives tenants and landlords temporary support towards rent payments for renters impacted by COVID-19. Payments are made directly to the landlords of eligible households.

This new program will provide a temporary rental supplement for April, May and June 2020. It will cover part of the rent for low- and moderate-income renters who have lost income as a result of COVID-19. Applicants will only have to apply once. If they apply in April, they will get payments for all three month. If they apply in May, they will get payments for the two remaining months. It is expected that the first payments will be provided before the end of April.

The program gives \$300 per month for eligible households with no dependents, and \$500 per month for eligible households with dependents.

Tenant Eligibility

Households need to meet each of the following criteria to qualify for the BC Temporary Rental Supplement:

- 1. Have a 2019 household income of less than:
 - \$74,150 for singles and couples without dependents
 - \$113,040 for households with dependents

2. As a result of COVID-19:

- Be receiving or eligible for Employment Insurance; or
- Be receiving or eligible for the Canada Emergency Response Benefit offered by the federal government; or
- Have experienced, and be able to provide evidence of, a drop of 25% or more in monthly household employment income

3. Be paying more than 30% of current household income towards rent

Tenants must be renting a primary residence in British Columbia.

Tenants are not eligible if their rent is subsidized by any other government program. Other government programs include: subsidized housing; rent supplements such as Shelter Aid For Elderly Renters (SAFER) or the Rental Assistance Program (RAP); Income Assistance; and Disability Assistance.

Members of housing co-ops can get the benefit if they meet all other eligibility criteria. This criteria includes paying the full market housing charge, and the co-op cannot be getting any ongoing operating funding from the government.

Application Process

There is a two-step process for applications to the BC Temporary Rental Supplement program.

Tenants Must Start the Application

A landlord cannot apply on behalf of a tenant.

Tenants will need to have all information with them when they apply. The application cannot be paused or saved. The documentation needs to be in digital format for uploading. The following file types will be accepted: PDF, TIFF, JPG, JPEG, and PNG.

Tenants will be asked to provide the following information:

- Proof of address, such as a driver's license or utility bill
- Proof of monthly rent amount, such as a signed tenancy agreement, rent receipt, or notice of rent increase
- Their landlord's details and contact information, including email address
- For every household member who is over the age of 19:
 - o Identification, such as a driver's license or BC identification card
 - Proof of 2019 income (2019 Notice of Assessment or T-Slips)
 - Proof of 2020 income loss related to COVID 19, and current income (Employment Insurance, Canada Emergency Response Benefit, Record of Employment, letter from employer, etc.)

Note: if you do not have these documents, we will work with you to obtain the information we need. Please call us.

Landlords Complete the Application

Once an application has been reviewed and assessed as eligible, an email will be sent to the landlord asking them to complete the application process. Tenants should inform their landlords that they are applying for the BC Temporary Rental Supplement Program so that their landlord can watch for this email.

Landlords will be asked to confirm details around tenancy, rental address and monthly rent amount.

They will need to provide their mailing address and banking information to receive payment by direct deposit.

Once the landlord has completed their portion of the application, both the tenant and landlord will receive a final confirmation email.

Landlords and Residents, please click on link to apply https://bctrs.bchousing.org/

To speak to someone about the BC-TRS program call:

Lower mainland	778-452-2836
Toll free	1-877-757-2577

BC Hydro Measures for Residential Customers

* COVID-10 Customer Assistance Program

Customers can defer bill payments or arrange for flexible payment plans with no penalty through the <u>COVID-19 Customer Assistance Program</u>.

* Customer Crisis Fund (CCF)

Customers experiencing job loss, illness or lost wages due to COVID-19 can access grants to pay their hydro bills through the <u>Customer Crisis Fund.</u>

You can apply for a grant towards an overdue balance (arrears) and the amount of the grant will vary depending on your amount owing. Maximum grants available are \$600 for customers who heat their homes with electricity, and \$500 for customers with non-electrically heated homes (e.g. natural gas heat).

Eligibility for a CCF grant

To receive a grant from the Customer Crisis Fund, you need to meet a few criteria:

- You need to be the residential account holder.
- Only your primary residence is eligible.
- Your account must have overdue payments and be facing disconnection. Your current bill isn't eligible for a CCF grant if it is not overdue or if there are credits on the account.
- You must have experienced a life event, within the last 12 months, that caused a temporary financial crisis.
- To apply for a grant, you need to have an outstanding balance of \$1,000 or less and should have demonstrated some attempt to make payments towards your bill.
- You may receive one CCF grant per account-holder annually (one per year). If a grant application is denied and your circumstances change, you can apply again in the same year.

How to apply

You can apply for a CCF grant online: click here

The fastest way to have your application reviewed is to apply online, but you can also fill out and submit a paper application. <u>Service BC locations</u> across the province have copies of the <u>paper</u> <u>application form</u>.

If you choose to apply with a paper form, you have three options to submit your application:

- Bring it to your local Service BC location for customers outside the Lower Mainland. <u>Find</u> <u>a location near you</u>.
- Mail it in to PO Box 8910, Vancouver, B.C., V6B 4X3
- Fax the completed application to 604 909 4861.

If you need help filling out the online application form, you can get assistance over the phone from BC211 by calling 1 844 708 3208.

You can also visit a participating community service organization in your area for assistance with submitting an online application. Find a participating organization in your area.

* COVID-19 Relief Fund Residential

Only those meet the eligibility criteria of BC Emergency Benefit for Workers can qualify for this fund. Eligible customers can get bill credit for up to three months of the average monthly electricity consumption between April 1, 2019 and March 31, 2020 for the account associated with the application. Application forms now available. Please click on link to apply online. <u>https://app.bchydro.com/accounts-billing/bill-payment/ways-to-pay/covid-19-relief-fund/residential/application-form.html</u>

Eligible customers

To be eligible for the COVID-19 Relief Fund for residential customers:

- You need to be a residential account holder and have had your account prior to March 15, 2020
- You need to meet the eligibility criteria of the **B.C.Emergency Benefit for Workers**
- You or your spouse/partner have lost your job or have become unable to work (including self-employment) since March 15, 2020. Examples of being unable to work:
 - Being quarantined or sick with COVID-19
 - Taking care of a family member who is sick with COVID-19
 - Having children who require care or supervision due to school or daycare closures
- You must be able to upload verification of eligibility, such as a copy of your application or approval for the Canada Emergency Response Benefit, Emergency Benefit for Workers, federal Employment Insurance or Record of Employment

There is a maximum of one COVID Relief Fund bill credit per household.

Not eligible for this program?

If you aren't eligible for the COVID-19 Relief Fund, <u>learn about other programs available</u> such as the Customer Crisis Fund or the option to defer payments or arrange a flexible payment plan.

Learn about the COVID-19 Relief Fund for residential customers: Click here

SUPPORT FOR EMPLOYERS AND BUSINESSES

* Tax Relief for Businesses

- **Deferral of Employer Health Tax** payments for businesses with a payroll of over \$500,000 until September 30, 2020. Businesses with a payroll under this threshold are already exempt.
- Extension of tax filing and payment deadlines for the provincial sales tax, municipal and regional district tax, tobacco tax, motor fuel tax and carbon tax.

- Delaying the provincial carbon tax increase, the new PST registration requirements on e-commerce, and the implementation of PST on sweetened carbonated drinks. The timing for implementation of these items will be reviewed by September 30, 2020.
- School property tax reduction by half (2020 tax year) for business and light and major industry property classes providing \$500 million in relief for business that own their property and for tenants on triple-net leases.
- **Directing \$1.5 billion for long-term economic recovery** of hard-hit sectors of the economy, such as tourism, hospitality and culture. Further details to be announced.

NOTE: Waiting for details from the Government of British Columbia

For more information on tax changes: click here

BC Hydro Relief for Businesses

Small business customers

Businesses with accounts in BC Hydro's Small General Service rate category that have been forced to close due to COVID-19 will have their power bills forgiven for three months – for electricity used between April and June 2020, with no repayment required.

The Small General Service rate category captures customers that have an annual peak demand less than 35 kilowatts, typically stores, restaurants, tourism operations, the personal services sector and other small businesses.

Businesses with accounts in BC Hydro's Medium and Large General Service rate categories will still be able to defer their electricity bills without incurring late payment fees under BC Hydro's existing COVID-19 Customer Assistance Program.

* The COVID-19 Customer Assistance Program provides customers the option to defer bill payments or arrange for flexible payment plans with no penalty.

Customers are encouraged to call BC Hydro's customer team at 1 800 BCHYDRO (1 800 224 9376) to discuss bill payment options.

Application form to open the week of April 13

The application is not open yet, but we expect it to open the week of April 13. Once it opens, there is no rush to apply. Eligible business customers can apply any time before June 30, 2020 to have their business' bills waived for April, May and June.

As a result of an application submitted to the BC Utilities Commission last August, BC Hydro rates have <u>decreased one per cent</u> as of April 1.

Industrial Customers

Eligible industrial customers with accounts in BC Hydro's Transmission Service rate category (rate schedules 1823 and 1828) will have the opportunity to defer 50% of their electricity bill payments for the March 2020 to May 2020 billing period.

Industrial customers will pay interest on deferred amounts with repayment to occur according to a prescribed plan that requires nine months of equal payments with the first payment due on Sept. 1, 2020.

Copper and coal mines will have the option of deferring 50% of their bill payments for the March 2020 to May 2020 billing period, or deferring up to 75% of their bill payments under the terms of BC Hydro's Mining Customer Payment Program (MCPP) - whichever offers the greatest benefit. Repayment would commence according to a prescribed payment plan of nine months of equal payments with the first payment due on April 12, 2021.

- The MCPP allows operating mines to defer up to 75% of their electricity bill payments when the market price of copper or coal drops below a certain threshold. The market price for both copper and coal was above the threshold in March 2020, but may drop below the threshold in April or May.
- Major mines not currently part of the MCPP will be given the opportunity to join.

BC Hydro has committed to reducing the demand charge that makes up a portion of an industrial customer's electricity bill.

- The demand charge is based on an industrial customer's single highest use of energy during a specified period of time and reflects the cost for BC Hydro to have the resources and capacity to serve a customer's highest demand.
- For the March 2020 to May 2020 billing period, the demand charge will be based on a customer's average electricity use, rather than its highest use. Reducing the demand charge is expected to provide significant savings for each customer.