

PROVINCIAL / FEDERAL COVID-19 BENEFIT CHART*

Purple high-lights indicate most recent update.

Harper Grey LLP

Provincial (British Columbia)

FOR INDIVIDUALS

BC CLIMATE ACTION TAX CREDIT (BCCATC)

WHAT IS IT?

Helps offset the impact of the carbon taxes paid by individuals or families.

AMOUNT

Adult: up to \$218.00
(increased from \$43.50)
Child: \$64.00
(increased from \$12.75)

EFFECTIVE DATE

July 2020

WHO IS ELIGIBLE?

Residents of BC, low-to moderate-income families, are 19 years of age or older, or have a spouse or common-law partner, or are a parent who resides with your child.

HOW TO APPLY/ MORE INFORMATION

To apply, file your income tax return for 2019.

[Climate Action Tax Credit](#)
[One-Time Enhanced July 2020 Payment for the Climate Action Tax Credit](#)

BC EMERGENCY BENEFIT

WHAT IS IT?

A one-time, tax-free payment for BC residents who are unable to work due to COVID-19.

AMOUNT

\$1,000

EFFECTIVE DATE

TBA (last updated April 1, 2020)

WHO IS ELIGIBLE?

People who have lost income due to COVID-19.

HOW TO APPLY/ MORE INFORMATION

Apply Online (TBA)
[BC Emergency Benefit for Workers](#)

BC-TEMPORARY RENTAL SUPPLEMENT (BC-TRS) PROGRAM

WHAT IS IT?

This program will provide a temporary rental supplement to assist renters struggling to pay rent as a result of income loss or income reduction due to COVID-19. Along with this supplement, the province is also halting evictions for non-payment of rent, and freezing rent increases.

AMOUNT

\$500.00, paid directly to the landlord (at this time) for a period of 3 months

EFFECTIVE DATE

TBA: Mid-April (no specific date announced yet)

WHO IS ELIGIBLE?

Low-to-moderate-income renters who are facing financial hardship as a result of the COVID-19 crisis, but do not qualify for existing rental assistance programs.

**HOW TO APPLY/
MORE INFORMATION**

Application process and more information to be posted in the coming weeks.

[BC Housing](#)

Lower mainland: 778-452-2836

Toll Free: 1-877-757-2577

BC HYDRO COVID-19 CUSTOMER ASSISTANCE PROGRAM

WHAT IS IT?

This program provides customers the option to defer bill payments or arrange for flexible payment plans with no penalty.

AMOUNT

Payment deferral

EFFECTIVE DATE

March 13, 2020

WHO IS ELIGIBLE?

Customers experiencing financial hardship during the Coronavirus outbreak.

**HOW TO APPLY/
MORE INFORMATION**

Call to apply 1.800.BCHYDRO (1.800.224.9376)

[BC Hydro News](#)

BC HYDRO CUSTOMER CRISIS PROGRAM

WHAT IS IT?

Grant program for individuals finding themselves in temporary hardship.

AMOUNT

\$600.00

EFFECTIVE DATE

Ongoing

WHO IS ELIGIBLE?

Customers facing temporary financial hardship and possible disconnection of their service due to job loss, illness, or loss of a family member.

**HOW TO APPLY/
MORE INFORMATION**

Call to apply 1.800.BCHYDRO (1.800.224.9376)

[BC Hydro News](#)

**BC STUDENT
LOANS**

WHAT IS IT?

No payments will be required for these loans and interest that currently applies will not accrue. Repayment will be paused automatically.

AMOUNT

Payment deferral

EFFECTIVE DATE

March 30 -
September 30,
2020

WHO IS ELIGIBLE?

All British Columbia student loan borrowers.

**HOW TO APPLY/
MORE INFORMATION**

No need to apply, automatic enrollment.

[Student Aid BC](#)

CHILD CARE RESPONSE

WHAT IS IT?

Licensed child care providers receiving Temporary Emergency Funding must not charge parents fees for vacant spaces, including when a parent temporarily withdraws a child due to COVID-19.

AMOUNT

Payment cessation

EFFECTIVE DATE

April 1, 2020

WHO IS ELIGIBLE?

N/A

**HOW TO APPLY/
MORE INFORMATION**

N/A

[Child Care Response to COVID-19](#)

**ICBC AUTOPLAN
PAYMENT PLAN**

WHAT IS IT?

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

AMOUNT

Payment deferral

EFFECTIVE DATE

March 31, 2020

WHO IS ELIGIBLE?

Currently no screening process. The website specifies people experiencing hardship but no information needs to be provided on application.

**HOW TO APPLY/
MORE INFORMATION**

Apply online.

[ICBC Payment Plan Deferral Date Request](#)

[Learn more at ICBC Update](#)

Provincial (British Columbia)

FOR BUSINESSES

DELAYED CARBON TAX INCREASE

WHAT IS IT?

Carbon tax rates will remain at their current levels until further notice.

AMOUNT

Delay

WHO IS ELIGIBLE?

N/A

HOW TO APPLY/
MORE INFORMATION

[Ministry of Finance Tax Notice](#)

EFFECTIVE DATE

March 23, 2020

CHILD CARE PROVIDER EMERGENCY FUNDING

WHAT IS IT?

Licensed group child care providers and smaller home-based child care providers are eligible for temporary emergency funding to keep operations going or to maintain their businesses while closed.

AMOUNT

Two times their average monthly government funding

WHO IS ELIGIBLE?

Licensed child care providers who have a 2020/21 funding agreement through the Child Care Operating Funding Program.

HOW TO APPLY/
MORE INFORMATION

[Temporary Emergency Funding Guidelines](#)

The link to the sign-up form will be emailed to all providers who have an active CCOF Funding Agreement.

EFFECTIVE DATE

March 30, 2020

DEFERRED EMPLOYER HEALTH TAX AND SALES TAX PAYMENTS

WHAT IS IT?

Extension of time for filing and payment for the Employer Health Tax and Sales taxes including provincial sales tax, carbon tax, motor fuel tax and tobacco tax.

AMOUNT

Payment deferral

WHO IS ELIGIBLE?

BC businesses.

HOW TO APPLY/
MORE INFORMATION

[Ministry of Finance Tax Notice](#)

EFFECTIVE DATE

March 31, 2020

**DELAYED PST
BUDGET 2020
TAX CHANGES**

WHAT IS IT?

Tax changes announced in Budget 2020 will be postponed until further notice.

AMOUNT

Delay

EFFECTIVE DATE

Immediately

WHO IS ELIGIBLE?

N/A

**HOW TO APPLY/
MORE INFORMATION**

[Provincial Tax and Revenue Updates](#)

**REDUCED
SCHOOL TAX
RATES**

WHAT IS IT?

School Tax rates for commercial properties will be reduced by 50% for the 2020 tax year.

AMOUNT

Delay

EFFECTIVE DATE

March 23, 2020

WHO IS ELIGIBLE?

Commercial Properties

**HOW TO APPLY/
MORE INFORMATION**

[Provincial Tax and Revenue Updates](#)

WORKSAFE BC DEFERRED PAYMENTS

WHAT IS IT?

Employers can defer payment without penalty of their first quarter premiums until June 30, 2020.

Employers who report payroll on an annual basis do not need to report their 2020 payroll or pay their 2020 premiums until March 2021.

Also, holders of Personal Optional Protection coverage can defer payment of premiums that are due on April 20 until June 30, 2020.

AMOUNT

Payment deferral

EFFECTIVE DATE

March 26, 2020

WHO IS ELIGIBLE?

BC Businesses

**HOW TO APPLY/
MORE INFORMATION**

[WorkSafe BC](#)

Federal

FOR INDIVIDUALS

INCREASED CANADA
CHILD BENEFIT

WHAT IS IT?

Increased child support for 2019-2020 which will be delivered as party of the scheduled CCB payment in May.

AMOUNT

\$300.00 per child

EFFECTIVE DATE

May 2020

WHO IS ELIGIBLE?

Any family who has a child living with them.

**HOW TO APPLY/
MORE INFORMATION**

If you are already receiving the CCB you do not need to do anything.

If you are not already receiving the CCB, you can begin the application process [here](#).

CANADA EMERGENCY RESPONSE BENEFIT (CERB)

WHAT IS IT?

Temporary emergency benefit for those individuals not entitled to EI or CEWS.

AMOUNT

\$2,000.00 per month

EFFECTIVE DATE

Applications open April 6, 2020

WHO IS ELIGIBLE?

The April 15, 2020 changes to eligibility requirements are retroactive to March 15, 2020.

Eligibility requirements include:

1. resident of Canada;
2. 15 years of age or older;
3. have stopped work due to COVID-19 or is eligible for EI benefits, either regular or sickness;
4. has not voluntarily quit their job;
5. have had a total income of at least \$5,000 in 2019 or in the 12 months prior to the date of their application;
6. not earning more than \$1,000 per month while in receipt of the CERB;
7. seasonal workers who have exhausted their EI regular benefits and are unable to undertake their regular seasonal work as a result of COVID-19; workers who have recently exhausted their EI regular benefits and are unable to find a job or return to work because of COVID-19.

**HOW TO APPLY/
MORE INFORMATION**

You can apply online with CRA My Account or by telephone at 1-800-959-2019

[Apply for Canada Emergency Response Benefit \(CERB\) with CRA](#)

**EMPLOYMENT
INSURANCE BENEFITS**

WHAT IS IT?

Provision of benefits to individuals who lose their jobs through no fault of their own.

AMOUNT

55% of average insurance weekly earnings up to a maximum of \$573.00 per week

EFFECTIVE DATE

Immediately

WHO IS ELIGIBLE?

- Were employed in insurable employment
 - Lost your job through no fault of your own
- Have been without work and without pay for at least 7 consecutive days
 - Between 420 and 700 hours of insurable employment based on the unemployment rate in your area during the qualifying period.
- Ready, willing and capable of working

**HOW TO APPLY/
MORE INFORMATION**

[EI Regular Benefits - Apply](#)

**IMPROVED ACCESS TO
EMPLOYMENT INSURANCE
SICKNESS BENEFITS**

WHAT IS IT?

Waiver of requirement to provide a medical certificate to access EI sickness benefits.

AMOUNT

55% of average insurance weekly earnings up to a maximum of \$573.00 per week

EFFECTIVE DATE

Immediately

WHO IS ELIGIBLE?

If you are sick, quarantined or have been directed to self-isolate.

**HOW TO APPLY/
MORE INFORMATION**

[EI Sickness Benefits - Apply](#)

GOODS AND SERVICES TAX CREDIT PAYMENT

WHAT IS IT?

One-time special payment through the Goods and Services Tax credit for low- and modest-income families.

AMOUNT

\$400.00 - \$600.00

EFFECTIVE DATE

April 9, 2020

WHO IS ELIGIBLE?

Those eligible for the Goods and Services Tax Credit.

**HOW TO APPLY/
MORE INFORMATION**

There is no need to apply for this payment. If you are eligible, you will receive it automatically.

[GST / HST Credit - Eligibility](#)

EXTRA TIME TO FILE INCOME TAX RETURNS

WHAT IS IT?

Deferral of the filing date for 2019 tax returns until June 1, 2020 with deferral of income tax balances until August 31, 2020 without incurring interest or penalties.

AMOUNT

Filing deferral

EFFECTIVE DATE

June 1, 2020

WHO IS ELIGIBLE?

All individuals who are required to file tax returns in Canada.

**HOW TO APPLY/
MORE INFORMATION**

[CRA - COVID-19 Changes to Canadian Tax and Benefits](#)

INDIGENOUS COMMUNITY SUPPORT FUND

WHAT IS IT?

Distinctions-based Indigenous Community Support Fund to address immediate needs in First Nations, Inuit and Metis Nation communities.

AMOUNT

\$305 million

EFFECTIVE DATE

April 1, 2020

WHO IS ELIGIBLE?

Funds will flow directly to Indigenous communities and groups across the country and will provide Indigenous leadership with the flexibility needed as they prepare for and react to the spread of COVID-19.

**HOW TO APPLY/
MORE INFORMATION**

Funding will flow through existing agreements.

[Indigenous Community Support Fund](#)

**MORTGAGE
SUPPORT**

WHAT IS IT?

Canadian banks have committed to work with their customers on a case by case basis to find solutions to help them manage hardships caused by COVID-19.

AMOUNT

Deferral

EFFECTIVE DATE

April 1, 2020

WHO IS ELIGIBLE?

Canadians who are impacted by COVID-19 and experiencing financial hardship as a result.

**HOW TO APPLY/
MORE INFORMATION**

Contact your financial institution regarding flexibility for a mortgage deferral.

[Canadian Bankers Association](#)

**ENHANCING THE REACHING
HOME INITIATIVE**

WHAT IS IT?

Support for people experiencing homelessness during the COVID-19 outbreak.

AMOUNT

\$157.5 million

EFFECTIVE DATE

April 1, 2020

WHO IS ELIGIBLE?

Funding can be used for a range of needs such as purchasing beds and physical barriers for social distancing and securing accommodation to reduce overcrowding in shelters.

**HOW TO APPLY/
MORE INFORMATION**

[About Reaching Home: Canada's Homelessness Strategy](#)

**REDUCED
MINIMUM WITHDRAWALS FROM
REGISTERED RETIREMENT
INCOME FUNDS**

WHAT IS IT?

Reduction in required minimum withdrawals for 2020 by 25%.

AMOUNT

Reduction in required withdrawal

EFFECTIVE DATE

April 1, 2020

WHO IS ELIGIBLE?

N/A

**HOW TO APPLY/
MORE INFORMATION**

[Registered Retirement Income Fund \(RRIF\)](#)

STUDENT LOAN REPAYMENT

WHAT IS IT?

Student loan repayment will be suspended until September 30, 2020 and no interest will be charged on loans from March 30, 2020 to September 30, 2020.

AMOUNT

Payment deferral

EFFECTIVE DATE

March 30, 2020

WHO IS ELIGIBLE?

Anyone with a National Student Loan.

**HOW TO APPLY/
MORE INFORMATION**

If you are registered for pre-authorized debit payments they will be stopped automatically. If you are making payments by cheque or other means, you are not required to make payments during the suspension period.

[National Students Loan Service Centre](#)

SUPPORT FOR WOMEN'S SHELTERS AND SEXUAL ASSAULT CENTRES

WHAT IS IT?

Support for women and children fleeing violence, by providing increased funding to women's shelters and sexual assault centres to help with their capacity to manage or prevent an outbreak in their facilities.

AMOUNT

\$50 million

EFFECTIVE DATE

First week of April, 2020

WHO IS ELIGIBLE?

WAGE is working with the provincial and territorial counterparts and stakeholders to identify women's shelters and sexual assault centres in each jurisdiction who will be eligible for funding.

**HOW TO APPLY/
MORE INFORMATION**

[Supporting women's shelters and sexual assault centres across Canada during COVID-19 pandemic](#)

Federal

FOR BUSINESSES

10% TEMPORARY WAGE
SUBSIDY FOR EMPLOYERS

WHAT IS IT?

A three-month measure allowing eligible employers to reduce the amount of payroll deductions required to be remitted to the Canada Revenue Agency (CRA).

Note: The Canada Emergency Wage Subsidy, which provides a 75% wage subsidy to eligible employers for up to 12 weeks, is a separate program.

AMOUNT

The subsidy is equal to 10% of the remuneration you pay from March 18, 2020 to June 19, 2020, up to \$1,375 for each eligible employee to a maximum of \$25,000 total per employer

Note: Associated CCPCs will not be required to share the maximum subsidy of \$25,000 per employer.

EFFECTIVE DATE

April 1, 2020

WHO IS ELIGIBLE?

You are an eligible employer if you:

are a(n):

- individual (excluding trusts),
 - partnership (see note below),
 - non-profit organization,
 - registered charity, or
 - Canadian-controlled private corporation (including a cooperative corporation) eligible for the small business deduction;
 - have an existing business number and payroll program account with the CRA on March 18, 2020; and
 - pay salary, wages, bonuses, or other remuneration to an eligible employee.
- An eligible employee is an individual who is employed in Canada.

**HOW TO APPLY/
MORE INFORMATION**
[Details on how to receive the subsidy.](#)

**BUSINESS CREDIT
AVAILABILITY
PROGRAM (BCAP)**

WHAT IS IT?

Program to provide additional support through the Business Development Bank of Canada and Export Development Canada.

AMOUNT

\$40 billion in credit solutions for individual business

EFFECTIVE DATE

Approx.
April 21, 2020

WHO IS ELIGIBLE?

Loan guarantee for small and medium sized enterprises to issue new operating credit and cash flow term loans.

Co-Lending Program for small and medium sized enterprises for operational cash flow requirements.

**HOW TO APPLY/
MORE INFORMATION**

Businesses should work with their current financial institutions.

[Business Credit Availability Program](#)

**CANADA EMERGENCY BUSINESS
ACCOUNT**

WHAT IS IT?

Interest free loans to small businesses and not for profits to help cover operating costs during a period where their revenues have been temporarily reduced.

AMOUNT

Up to \$40,000.00 backed by the government and with \$10,000 of the loan being forgivable.

EFFECTIVE DATE

Approx.
April 21, 2020

WHO IS ELIGIBLE?

It was previously announced that business must demonstrate that they paid between \$50,000.00 to \$1 million in total payroll in 2019.

This has now been expanded to be available to businesses with payrolls between \$20,000 and \$1.5 million.

**HOW TO APPLY/
MORE INFORMATION**

Businesses should work with their current financial institutions.

[Canada Emergency Business Account](#)

**CANADA EMERGENCY
WAGE SUBSIDY**

WHAT IS IT?

Provision of a wage subsidy of 75% up to a maximum for Canadian businesses.

AMOUNT

75% of wages up to a maximum benefit of \$847.00 per employee per week

WHO IS ELIGIBLE?

All Canadian businesses as well as non-profit organizations and registered charities that see a drop of at least 30% of their revenue. Public bodies are not eligible.

**HOW TO APPLY/
MORE INFORMATION**
[The Canada Emergency Wage Subsidy](#)

**INCREASING
CREDIT AVAILABLE
FOR FARMERS**

WHAT IS IT?

Allowing an additional \$5 billion in lending capacity to producers, agricultural businesses and food processors.

AMOUNT

Increased lending

WHO IS ELIGIBLE?

Will provide increased flexibility to farmers who face cashflow issues and to processors who are impacted by lost sales.

**HOW TO APPLY/
MORE INFORMATION**
[FCC Latest Updates](#)

**MORE TIME TO PAY
INCOME TAXES**

WHAT IS IT?

Businesses can defer, until after August 31, 2020, the payment of any income tax amounts that become owing on or after March 18 and before September 2020.

AMOUNT

Payment deferral

WHO IS ELIGIBLE?

The deferral applies to tax balances due as well as installments. No interest or penalties will accumulate on these amounts during this period.

**HOW TO APPLY/
MORE INFORMATION**
[Income tax filing and payment dates: CRA and COVID-19](#)

EFFECTIVE DATE

March 18, 2020

**EXTENDING THE
WORK-SHARING
PROGRAM**

WHAT IS IT?

Extension of the maximum duration of the Work-Sharing program from 38 weeks to 76 weeks.

AMOUNT

Extension of program length

EFFECTIVE DATE

April 1, 2020

WHO IS ELIGIBLE?

The Work-Sharing program is offered to workers who agree to reduce their normal working hours because of developments beyond the control of their employers.

**HOW TO APPLY/
MORE INFORMATION**

The Work-Sharing program allows workers to receive wages that are not deductible from the EI benefits that they are receiving.

[Work Sharing - Apply](#)



Authored by [Rose Keith](#)

604.895.2911

rkeith@harpergrey.com

* The information contained in this Chart is current to the last update and may change.

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