

PROVINCIAL / FEDERAL COVID-19 BENEFIT CHART*

THIS CHART WAS UPDATED ON FEBRUARY 28, 2022. IF YOU'D LIKE TO SEE WHAT CHANGES WERE MADE BETWEEN UPDATES, VISIT OUR REDLINED VERSION [HERE](#).

PROVINCIAL (BRITISH COLUMBIA)				
FOR INDIVIDUALS				
AFFORDABLE CHILD CARE BENEFIT (ACCB)				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
The Affordable Child Care Benefit (ACCB) is a monthly payment to help eligible families with the cost of childcare.	Maximum monthly funding of \$1,250. Families who have experienced a change in household income may be eligible for an increased benefit amount.	Last updated: April 22, 2021	The ACCB is only available if the family's child care provider remains open and is charging a fee.	Click here for more information.
BC CLIMATE ACTION TAX CREDIT (BCCATC)				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
Helps offset the impact of the carbon taxes paid by individuals or families.	The payments made in July 2021, October 2021, January 2022 and April 2022 are based on your adjusted family net income for the 2020 tax year. The maximum annual climate action tax credit payment amounts are: <ul style="list-style-type: none"> • \$174 each for you and your spouse or common-law partner (or the first child in a single parent family); • \$51 each for all other children. Effective July 1, 2022, the maximum annual climate action tax credit will increase to: <ul style="list-style-type: none"> • \$193.50 each for you and your spouse or common-law partner (or the first child in a single parent family); • \$56.50 each for all other children. 	July 2020 Last updated: April 20, 2021	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.	To apply, file your income tax return for 2020. Climate Action Tax Credit One-Time Enhanced July 2020 Payment for the Climate Action Tax Credit

BC COVID-19 PAID SICK LEAVE				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
Starting January 1, 2022, workers can take up to 5 days of paid leave for any personal illness or injury, including COVID-19.	Regular wage	Starting January 1, 2022, paid leave increases to 5 days.	Full-time and part-time workers are eligible.	Click here for more information.
BC EMERGENCY BENEFIT FOR WORKERS – THE APPLICATION PROCESS HAS NOW BEEN CLOSED.				
BC HYDRO COVID-19 CUSTOMER ASSISTANCE PROGRAM – THIS PROGRAM HAS NOW ENDED.				
BC HYDRO COVID-19 RELIEF FUND – THIS PROGRAM HAS NOW ENDED.				
BC HYDRO CUSTOMER CRISIS PROGRAM				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
Grant program for individuals finding themselves in temporary hardship.	Up to \$600 (for electrically heated homes) or up to \$500 (for non-electrically heated homes).	Ongoing	The person applying must be the residential account holder and can only apply for the primary residence. Eligibility requirements include: <ul style="list-style-type: none"> Account must have overdue payments and facing disconnection Experienced a life event, within last 12 months, causing temporary financial crisis Outstanding balance of \$1,000 or less, with some attempt to make payments towards bill 	Apply online or by mail. You may apply to receive a grant once per year, i.e. 12 months from the claim date of your successful application from the previous year. BC Hydro News
BC RECOVERY BENEFIT – APPLICATIONS CLOSED JULY 1, 2021.				
BC RECOVERY SUPPLEMENT – THIS PROGRAM HAS NOW ENDED.				
BC TEMPORARY RENTAL SUPPLEMENT (BC-TRS) PROGRAM – THIS PROGRAM HAS NOW ENDED.				
CHILD CARE RESPONSE – THIS PROGRAM HAS NOW ENDED.				
COVID RELIEF FUNDING TO FRIENDSHIP CENTRES				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
One-time COVID-19 relief funding of \$7.8 million that will help friendship centres continue to assist individuals, young families, single parents, youth, and elders through a mix of in-person and online services.	\$7.8 Million total	Announced December 11, 2020	BC Association of Aboriginal Friendship Centres	Click here for more information.
FORTIS COVID-19 CUSTOMER RECOVERY FUND – THE DEFERRAL PERIOD HAS NOW ENDED.				
ICBC AUTOPLAN FEE WAIVERS – THIS PROGRAM HAS NOW ENDED.				
ICBC AUTOPLAN PAYMENT PLAN				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
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.	Payment deferral	March 31, 2020	Currently no screening process. The website specifies people experiencing hardship but no information needs to be provided on application.	ICBC Payment Plan Deferral Date Request Learn more at ICBC Update

RENTAL ASSISTANCE PROGRAM (RAP)				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
The Rental Assistance Program provides eligible low-income, working families with cash assistance to help with their monthly rent payments.	The Rental Assistance Program reimburses a percentage of the difference 30 percent of your gross household income and your rent, subject to the maximum rent ceilings.	Ongoing. Clients need to reapply each year.	To qualify, families must have lived in British Columbia 12 months immediately preceding their application, have a gross household income of \$40,000 or less, have worked at some point in the last year, and have at least one dependent child.	Apply through BC Housing by calling 604-433-2218 or 1-800-257-7756. Click here for more information.
RENT INCREASE FREEZE – THIS PROGRAM HAS NOW ENDED				
SHELTER AID FOR ELDERLY RENTERS (SAFER)				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
SAFER provides monthly cash payments to subsidize rents for eligible BC residents who are age 60 or over and who pay rent for their homes.	Rent subsidy, minimum of \$25/month	Ongoing. Existing clients need to reapply each year.	Eligibility requirements include: <ul style="list-style-type: none"> • You are age 60 or older • You have lived in British Columbia for the full 12 months immediately preceding your application • You and your spouse (with whom you are living) meet the citizenship requirements • You pay more than 30% of your gross (before tax) monthly household income towards the rent for your home, including the cost of pad rental for a manufactured home (trailer) that you own and occupy 	Apply through BC Housing by calling 604-433-2218 or 1-800-257-7756.
TEMPORARY SALARY TOP-UP FOR LOW-INCOME ESSENTIAL WORKERS – THIS PROGRAM HAS NOW ENDED.				

PROVINCIAL (BRITISH COLUMBIA)

FOR STUDENTS

BC STUDENT LOANS – THIS PROGRAM HAS NOW ENDED.

PROVINCIAL (BRITISH COLUMBIA)

FOR BUSINESSES

AGRITECH GRANT PROGRAM – APPLICATIONS ARE NOW CLOSED

BC HYDRO COVID-19 CUSTOMER ASSISTANCE PROGRAM – THIS PROGRAM HAS NOW ENDED.

BC HYDRO COVID-19 RELIEF FUND – THIS PROGRAM HAS NOW ENDED.

BC HYDRO PAYMENT PLANS

What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
BC Hydro offers catch-up payment plans.	Payment Plan	Ongoing	If you can't pay the total amount owing, BC Hydro can typically offer flexible payment arrangements so that the user can pay the overdue amount over time in a series of payments. The users bill will show the status of the catch-up payments and the regular billing amount, so that the user will know how much is due in their payment plan.	Log in to MyHydro to set up a catch-up payment plan online or request a plan by calling us at 1-800-BCHYDRO (1-800-224-9376). Click here for more information.

BC LOGGING TAX DEFERRAL – THIS EXTENSION HAS NOW PASSED.

CHILD CARE PROVIDER EMERGENCY FUNDING – THIS PROGRAM HAS NOW ENDED.

DEFERRED EMPLOYER HEALTH TAX AND SALES TAX PAYMENTS – THIS DEFERRAL PERIOD HAS NOW ENDED.

DELAYED CARBON TAX INCREASE				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
Carbon tax rates will remain at their current levels until further notice.	Delay.	March 23, 2020	Will remain at their current levels until March 31, 2021. Carbon tax rates increased to \$45 per tonne of carbon dioxide equivalent emissions (CO2e) on April 1, 2021 (instead of \$50 per tonne of CO2e, which will come into effect on April 1, 2022).	Ministry of Finance Tax Notice
DELAYED PST BUDGET 2020 TAX CHANGES – THESE CHANGES HAVE NOW COME INTO EFFECT				
DIGITAL MARKETING BOOTCAMP				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
Helping BC businesses build online shops, boost e-commerce operations, or increase their digital marketing capacity.	Tuition Coverage	Applications are currently open.	To be eligible to have the boot camp tuition covered, the following criteria must be met: <ul style="list-style-type: none"> • The business's sole or primary operations are located in BC • The business is currently operating • The business is registered in BC • The business employs less than 149 BC residents 	Apply online here .
FORTIS COVID-19 CUSTOMER RECOVERY FUND – THIS PROGRAM HAS NOW ENDED.				
ICBC DEFERRED PAYMENT PLAN				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
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 (includes premiums for fleets of vehicles).	Payment deferral	March 31, 2020	Must be up to date on premium payments	Apply on the ICBC website here .
INCREASED EMPLOYMENT INCENTIVE – APPLICATIONS ARE NOW CLOSED.				
InBC				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
InBC is a \$500 million strategic investment fund of the Government of BC. It will invest in high growth potential firms, growing and anchoring talent, intellectual property, innovation, investment, and jobs in BC, and driving economic growth in every region.	500 million	Spring 2021	InBC is still in development and it is expected that its investment strategy and criteria will be published during fall 2021. As of February 28, 2022, no update has yet been provided.	Click here for more information

LAUNCH ONLINE GRANT PROGRAM – APPLICATIONS ARE NOW CLOSED.

PROPERTY TAX REDUCTION AND DEFERRAL

What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
<p>Reduced property taxes for commercial properties (average 25% reduction) and deferred payment of property tax on commercial properties in classes 4-8 until October 1, 2020, without penalty</p> <p>For rural area properties, late payment penalties for classes 4, 5, 6, 7 and 8 are postponed to November 3, 2020.</p>	Tax reduction and payment deferral	Immediately	All businesses that own commercial properties	No application necessary. Click here for more information.

PST REBATE ON SELECT MACHINERY AND EQUIPMENT

What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
<p>Temporary provincial sales tax (PST) program to help corporations recover from the financial impacts of COVID-19.</p>	Refund	April 1, 2021	<p>Under this temporary program, corporations can apply to receive an amount equal to the PST they paid between Sept. 17, 2020 and Sept. 30, 2021 on qualifying machinery and equipment. PST invoiced before the deadline but paid after September 30, 2021 does not qualify for the rebate.</p> <p>The rebate period has been extended by six months. PST can now be paid until March 31, 2022 on qualifying items. Rebate applications must be received by September 30, 2022</p>	Click here for more information.

REDUCED SCHOOL TAX RATES – THIS PROGRAM IS NOW CLOSED.

SMALL AND MEDIUM SIZED BUSINESS RECOVERY GRANT – APPLICATIONS ARE NOW CLOSED.

WORKSAFE BC DEFERRED PAYMENTS

What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
<p>Employers can defer payment without penalty of their first quarter premiums until June 30, 2020.</p> <p>Employers who report payroll on an annual basis do not need to report their 2020 payroll or pay their 2020 premiums until March 2021.</p> <p>Also, holders of Personal Optional Protection coverage can defer payment of premiums that are due on April 20 until June 30, 2020.</p>	<p>Payment deferral.</p> <p>Employers who report payroll and make payments on a quarterly basis can defer their Q1 and Q2 payments without penalty until October 20, 2020.</p>	March 26, 2020	BC businesses.	<p>WorkSafe BC</p> <p>Assessable Earnings Reduction Calculator can be found here.</p>

EMPLOYER REIMBURSEMENT PROGRAM – THIS PROGRAM HAS NOW ENDED				
COVID-19 CLOSURE RELIEF GRANT				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
Will provide fully funded grants to businesses that had to close due to the December 22, 2021 Provincial Health Officer orders, or remain closed due to the January 18, 2022 PHO orders – see more information about the orders here .	Between \$1,000 to \$20,000. The grant can be used to cover expenses like rent, insurance, employee wages, maintenance and utilities.	Applications are now open and will stay open until the end of February, or until all funding is committed.	Businesses that had to close under the December 22, 2021 Provincial Health Officer Orders. Businesses that remain closed due to the January 18 PHO orders can get extra funding.	More information can be found here .

FEDERAL

FOR INDIVIDUALS

CANADA EMERGENCY RENT SUBSIDY (CERS)

What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
Canadian businesses, non-profit organizations, or charities who have seen a drop in revenue due to the COVID-19 pandemic may be eligible for a subsidy to cover part of their commercial rent or property expenses.	The CERS covers a portion of eligible expenses in respect of a claim period for each qualifying property, subject to certain maximums. The CERS is calculated on a property by property basis.	September 27, 2020 until October 23, 2021 The Government has extended this program until May 7, 2022 with the proposed subsidy rates available through to March 12, 2022. From March 12, 2022 to May 7, 2022, the subsidy rates will decrease by half. More information here .	This subsidy will provide payments directly to qualifying renters and property owners, without requiring the participation of landlords.	Click here for more information.

CANADA EMERGENCY RESPONSE BENEFIT (CERB) – THIS PROGRAM HAS NOW ENDED.

CANADA RECOVERY BENEFIT (CRB) – THIS PROGRAM HAS NOW ENDED.

CANADA RECOVERY CAREGIVING BENEFIT (CRCB)

What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
Income support if you must stop work to care for dependents due to closures, high risk and caregiver availability.	\$500 per week (taxable, tax deducted at source) for up to 44 weeks per household	September 27, 2020 to September 25, 2021 The Government has extended CRCB to May 7, 2022. The maximum number of weeks you can apply for has also been increased, to 44 weeks.	<ul style="list-style-type: none"> Unable to work at least 50% of your scheduled work week because you are caring for a family member Caring for your child under 12 years old, or a family member who needs supervised care Did not apply for or receive CRB, CRCSB, short-term disability, workers' compensation or EI benefits At least 15 years old Reside in Canada Have a valid SIN Earned at least \$5000 in the past year Not receiving paid leave from your employer 	Can apply online through your CRA My Account or by phone, 1-800-959-2019 or 1-800-959-2041 Click here for more information.

CANADA RECOVERY SICKNESS BENEFIT (CRSB)				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
The Canada Recovery Sickness Benefit (CRSB) is for workers who are unable to work for at least 50% of the week because they contracted COVID-19, self-isolated for reasons related to COVID-19, or have underlying conditions, are undergoing treatments or have contracted other sicknesses that, in the opinion of a medical practitioner, nurse practitioner, person in authority, government or public health authority, would make them more susceptible to COVID-19.	\$500 per week (taxable, tax deducted at source) for up to 6 weeks per household.	September 27, 2020 CRSB has been extended to May 7, 2022 with an increase to the maximum number of weeks, from 4 weeks to 6.	<ul style="list-style-type: none"> You are unable to work at least 50% of your scheduled work week because you're self-isolating for one of the following reasons: <ul style="list-style-type: none"> You are sick with COVID-19 or may have COVID-19 You are advised to self-isolate due to COVID-19 You have an underlying health condition that puts you at greater risk of getting COVID-19. Did not apply for or receive CRB, CRCSB, short-term disability, workers' compensation or EI benefits At least 15 years old Reside in Canada Have a valid SIN Earned at least \$5000 in the past year Not receiving paid leave from your employer 	Can apply online through your CRA My Account or by phone, 1-800-959-2019 or 1-800-959-2041. Click here for more information.
DELIVERY AND PERSONAL OUTREACH FOR SENIORS				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
Support through United Way Canada for local organizations to support practical services to Canadian seniors. These services could include the delivery of groceries, medications, or other needed items, or personal outreach to assess individuals' needs and connect them to community supports.	\$9 million	Announced March 29, 2020	N/A	Contact your local organization for access to services: The United Way Click here for more information.
EMPLOYMENT INSURANCE BENEFITS				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
Provision of benefits to individuals who lose their jobs through no fault of their own.	55% of average insurance weekly earnings up to a maximum of \$638.00 per week. At least \$500 per week, before taxes. On February 19, 2021, the government announced that it was increasing EI availability up to 50 weeks in total, meaning an additional 24 weeks can be claimed.	As of September 27, 2020 you only need 120 insured hours to qualify for benefits because you'll get a one-time credit of 300 insured hours to help you meet the required 420 insured hours of work	<ul style="list-style-type: none"> 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 Are actively looking for work 	EI Regular Benefits – apply here .
ENHANCING THE REACHING HOME INITIATIVE				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
Support for people experiencing homelessness during the COVID-19 outbreak.	\$157.5 million	April 1, 2020	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.	Click here to learn more about Reaching Home: Canada's Homelessness Strategy

EXTRA TIME TO FILE INCOME TAX RETURNS – THIS DEFERRAL PERIOD HAS NOW ENDED.

GOODS AND SERVICES TAX CREDIT PAYMENT

What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
One-time special payment through the Goods and Services Tax credit for low- and modest-income families.	For the 2020 base year (payment period from July 2021 to June 2022), you could get up to: \$456 if you are single \$598 if you are married or have a common-law partner \$157 for each child under the age of 19.	April 9, 2020	Those eligible for the Goods and Services Tax Credit, and meet one of the following criteria: you are at least 19 years old you have (or had) a spouse or common-law partner you are (or were) a parent and live (or lived) with your child	There is no need to apply for this payment. If you are eligible, you will receive it automatically. Click here to learn more about the GST / HST Credit - Eligibility

IMPROVED ACCESS TO EMPLOYMENT INSURANCE SICKNESS BENEFITS

What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
EI sickness benefits can provide you with up to 15 weeks of financial assistance if you can't work for medical reasons	At least \$300 per week before taxes (for claims started between September 26, 2021 and November 20, 2021) Could receive 55% of earnings up to a maximum of \$638 a week	September 26, 2021 until September 24, 2022. Claim should be started within 4 weeks after stopping work.	<ul style="list-style-type: none"> You are unable to work for medical reasons Your regular weekly earnings from work have decreased by more than 40% for at least 1 week Until September 24, 2022: you accumulated 420 insured hours of work in the 52 weeks before the start of your claim or since the start of your last claim, whichever is shorter If you're applying for sickness benefits, you need to submit a medical certificate 	EI Sickness Benefits – apply here .

INCREASED CANADA CHILD BENEFIT YOUNG CHILD SUPPLEMENT (CCBYCS) – THIS PROGRAM HAS NOW ENDED.

INDIGENOUS COMMUNITY SUPPORT FUND – THIS PROGRAM HAS NOW ENDED.

MORTGAGE SUPPORT

What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
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. Homeowners facing financial hardship may be eligible for a mortgage payment deferral of up to six months.	Deferral	April 1, 2020	Canadians who are impacted by COVID-19 and experiencing financial hardship as a result.	Contact your financial institution regarding flexibility for a mortgage deferral. Canadian Bankers Association Canadian Mortgage and Housing Corporation

REDUCED MINIMUM WITHDRAWALS FROM REGISTERED RETIREMENT INCOME FUNDS – THIS PROGRAM HAS NOW ENDED.

SENIORS' ONE-TIME TAX-FREE PAYMENT – THIS PROGRAM HAS NOW ENDED.

SUPPORT FOR WOMEN'S SHELTERS AND SEXUAL ASSAULT CENTRES				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
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.	<p>\$50 million in emergency funding for organizations providing supports and services to those experiencing gender-based violence.</p> <p>Additional funding announced in December 2020 included up to \$5 million to support mobilization of grassroots and community organizations.</p> <p>March 2021, Women and Gender Equality announced an agreement with the Government of Quebec to disburse \$8.7 million to women's shelters and organizations to support victims of sexual and domestic violence.</p>	<p>Initial funding was distributed in May 2020.</p> <p>Additional funding was announced in December 2020.</p> <p>Further funding was announced in March 2021.</p>	WAGE worked with the provincial and territorial counterparts and stakeholders to identify women's shelters and sexual assault centres in each jurisdiction who were eligible for funding.	Click here for more information about supporting women's shelters and sexual assault centres across Canada during COVID-19 pandemic
TAX DEDUCTION FOR HOME OFFICE EXPENSES FOR EMPLOYEES WORKING FROM HOME DUE TO COVID-19				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
The new temporary flat rate method simplifies a claim for home office expenses. An individual can claim \$2 for each day they worked from home during that period plus any additional days worked at home in 2020 due to the COVID-19 pandemic.	Maximum claim of \$400 (200 working days)	2020 tax year	<p>Eligibility criteria for the flat rate method:</p> <ol style="list-style-type: none"> 1. You worked from home in 2020 due to the COVID-19 pandemic or your employer required you to work from home 2. You worked more than 50% of the time from home for a period of at least four consecutive weeks in 2020 3. Have a completed and signed Form T2200S or Form T2200 from your employer (only applicable if the detailed method is used to complete the claim) 4. The expenses are used directly in your work during the period <p>Can also claim the deduction based on the detailed method. Eligibility criteria can be found here.</p>	Click here for more information from the CRA. Form T2200S Form T77S Calculator to help determine claim

CANADA WORKERS BENEFIT (CWB)				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
A refundable tax credit to help individuals and families who are working and earning a low income	<p>Maximum basic amount of:</p> <ul style="list-style-type: none"> \$1,395 for single individuals – this amount is gradually reduced if adjusted net income is more than \$22,944 \$2,403 for families – this amount is gradually reduced if adjusted family net income is more than \$26,177 <p>Maximum amount for disability supplement:</p> <ul style="list-style-type: none"> \$720 for single individuals – gradually reduced if adjusted net income is more than \$32,244 \$720 for families – gradually reduced if adjusted family net income is more than \$42,197 	2019 tax year	<p>You are eligible if you:</p> <ul style="list-style-type: none"> Earn working income Are a resident of Canada for income tax purposes throughout the year Are 19 years of age or older on December 31, or you live with your spouse or common-law partner or child. <p>You are not eligible if you:</p> <ul style="list-style-type: none"> Are enrolled as a full-time student for more than 13 weeks in the year unless, on December 31, you have an eligible dependent Are confined to a prison or similar institution for a period of at least 90 days during the year Do not have to pay tax in Canada because you are an officer or servant of another country (such as a diplomat), or you are a family member or employee of that person. 	Click here for more information.

CANADA WORKER LOCKDOWN BENEFIT (CWB)				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
Gives temporary income support to employed and self-employed people who cannot work due to a COVID-19 lockdown.	<ul style="list-style-type: none"> \$300 (\$270 after taxes withheld) for each 1-week period. 	October 24, 2021 to May 7, 2022	<p>CWLBS is only available when a COVID-19 lockdown order is designated for your region.</p> <p>You must have earned at least \$5,000 in 2020, 2021 or in the 12 months before the date you apply</p> <p>You cannot be receiving EI, CRSB, CRCB, QPIP or short-term disability benefits during the same period which you apply for</p> <p>For full eligibility criteria please see here.</p>	Click here for more information.

FEDERAL FOR STUDENTS

CANADA EMERGENCY STUDENT BENEFIT (CESB) – THIS PROGRAM HAS NOW ENDED.

CANADA STUDENT LOANS PROGRAM (CSLP)				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
A program to make student debt easier to pay down and provide direct support to students with the greatest needs.	Canada Student Grants have been increased to \$6,000 for all eligible full-time students and \$3,600 for part-time students in 2020-21.	<p>2020 to 2021</p> <p>The Government has extended doubling the maximum amount of Canada student grants until the end of July 2023.</p>	<p>Until March 31, 2023, no interest is charged on Canada student Loans and Canada Apprentice Loans.</p> <p>Students are able to use their current year's income, instead of the previous years, to determine their eligibility for Canada student grants.</p>	<p>Click here to learn more about Canada Student Grants and Loans.</p> <p>Click here for more information.</p>

CANADA STUDENT SERVICE GRANT (CSSG)				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
<p>Created to help students gain valuable work experience and skills while they help their communities during the COVID-19 pandemic.</p> <p>See also “Support for Students” section.</p>	Up to \$5,000 to support eligible students’ post-secondary education costs in the fall of 2020.	<p>Post-secondary students and recent graduates must register no later than August 21, 2020, to be eligible to receive the grant. Completed applications for the CSSG must be submitted no later than November 6, 2020, and participants will only be able to count hours accumulated from June 25 to October 31, 2020.</p>	<p>For students who choose to do national service and serve their communities.</p> <p>Participants must be:</p> <ul style="list-style-type: none"> • 30 years of age or younger; • a Canadian citizen, permanent resident, or a student with a refugee status, • and either: <ul style="list-style-type: none"> a. enrolled in and attending post-secondary education during the spring, summer, or fall 2020 semesters; b. recent post-secondary graduates (no earlier than December 2019); or c. studying abroad and currently residing in Canada. 	<p>Click here for more information about how to apply for Canada Student Grants and Loans.</p> <p>Click here for more information on the Canada Student Service Grant (CSSG).</p> <p>For information on StudentAidBC click here.</p>
INTERNATIONAL STUDENTS – THIS EXTENDED HOURS EXEMPTION HAS NOW ENDED.				
CANADA STUDENT LOANS AND CANADA APPRENTICE LOANS				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
<p>After finishing school, there is a 6-month non-repayment period. No interest accrues on your loan during this time. When this period is over you have to start making payments on your Canada Student Loan.</p> <p>There are two interest rate options to choose from for a Canada Student Loan (Temporary COVID-19 relief):</p> <ol style="list-style-type: none"> 1) A floating fixed interest rate equal to the prime rate, or 2) A fixed interest rate of the prime rate + 2% 	Deferral	April 1, 2021	Students and recent graduates	More information can be found here .
STUDENT LOAN REPAYMENT – THIS DEFERRAL PERIOD HAS NOW ENDED.				
SUPPORT FOR STUDENTS				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
As part of its COVID-19 Emergency Response Plan, the Federal government has announced a series of measures to aid post-secondary students and recent graduates impacted by COVID-19.	\$9 billion	April 22, 2020	Students and recent graduates.	Click here to read Prime Minister Trudeau’s announcement regarding support for students and new grads affected by COVID-19.

FEDERAL				
FOR BUSINESSES				
10% TEMPORARY WAGE SUBSIDY FOR EMPLOYERS				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
<p>A three-month measure allowing eligible employers to reduce the amount of payroll deductions required to be remitted to the Canada Revenue Agency (CRA).</p> <p>Note: The Canada Emergency Wage Subsidy, which provides a 75% wage subsidy to eligible employers for up to 12 weeks, is a separate program.</p>	<p>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.</p> <p>Note: Associated CCPCs will not be required to share the maximum subsidy of \$25,000 per employer.</p>	<p>April 1, 2020</p>	<p>You are an eligible employer if you:</p> <ul style="list-style-type: none"> • are a(n): <ul style="list-style-type: none"> • 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. <p>An eligible employee is an individual who is employed in Canada.</p>	<p>Click here for details on how to receive the subsidy.</p>
<p>BUSINESS CREDIT AVAILABILITY PROGRAM (BCAP) – THE APPLICATION PROCESS HAS NOW CLOSED.</p>				
CHANGES TO THE CANEXPORT SMES PROGRAM TO HELP SMALL BUSINESSES				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
<p>Small and medium sized companies may access up to \$50,000 in funding to assist with international market development activities.</p>	<p>Funding up to up to \$50,000</p> <p>The program funds up to 50% of eligible costs for \$10,000 to \$50,000 in funding per project. The applicant is responsible for the remaining 50% of eligible project costs.</p>	<p>The program is now accepting new applications for projects starting on fiscal year 2022-2023, i.e. after April 1, 2022</p>	<p>Eligible Canadian small and medium-sized enterprises must:</p> <ul style="list-style-type: none"> • Be for-profit; • Be an incorporated legal entity or a limited liability partnership (LLP); • Have a Canada Revenue Agency business number (unless registered on First Nations lands); • Employ 500 or fewer full-time equivalent employees; • Have \$100,000 to \$100 million in declared revenue in Canada during its past fiscal year (or 12 months for quarterly filers). 	<p>Click here for more information on how to apply.</p>
<p>CANADA EMERGENCY COMMERCIAL RENT ASSISTANCE (CECRA) – THIS PROGRAM HAS NOW ENDED.</p>				
<p>CANADA EMERGENCY BUSINESS ACCOUNT (CEBA) – THE APPLICATION PERIOD HAS ENDED.</p>				

CANADA EMERGENCY WAGE SUBSIDY (CEWS)				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
<p>Provision of a wage subsidy or Canadian businesses.</p> <p>Put in place to enable employers to rehire workers who were previously laid off as a result of COVID-19, to help prevent further job losses and to put employers in a better position to resume normal operations after the pandemic.</p>	<p>Various.</p>	<p>March 15, 2020, to October 23, 2021</p> <p>Next deadline: February 24, 2022 (last day to apply for period 19). Next period opens in March 1, 2022 (first day to apply for period 25).</p> <p>Claim periods 24 and 25 have been extended until March 12, 2022, to include claim period 26.</p>	<p>Applicable to all Canadian businesses as well as non-profit organizations and registered charities. Eligibility for the subsidy is determined based on a revenue reduction of 15% in March and 30% in April and May.</p> <p>Public bodies are not eligible.</p> <p>Eligibility for CEWS was expanded on May 15, 2020 to include the following groups:</p> <ul style="list-style-type: none"> Partnerships that are up to 50-per-cent owned by non-eligible members; Indigenous government-owned corporations that are carrying on a business, as well as partnerships where the partners are Indigenous governments and eligible employers; Registered Canadian Amateur Athletic Associations; Registered Journalism Organizations; and Non-public colleges and schools, including institutions that offer specialized services, such as arts schools, driving schools, language schools or flight schools. 	<p>You may continue to apply for the claim periods that are still open, but there are no new CEWS periods after claim period 21, which ended on October 23, 2021.</p> <p>Applications can now be made through the CRA. Click here to calculate your subsidy and learn more details on how to apply.</p>
CANADA RECOVERY HIRING PROGRAM (CRHP)				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
<p>Provides a subsidy on eligible salary or wages to help hard-hit businesses hire the workers they need to recover and grow as local economies reopen</p>	<p>Various</p> <p>If you are eligible for both the CRHP and one of the other wage subsidies, apply for the subsidy that gives you the higher amount.</p>	<p>June 6, 2021</p> <p>CRHP has been extended to May 7, 2022.</p> <p>Next deadline: February 24, 2022 (last day to apply for period 19). Next period opens in March 1, 2022 (first day to apply for period 25).</p> <p>The government has announced new proposed legislation extend the CRHP. More details are available here.</p>	<p>You must:</p> <ol style="list-style-type: none"> Meet all eligibility requirements of the CEWS (see above), and If you are a for-profit corporation or partnership, you must meet additional CRHP criteria. See here for details. 	<p>More information can be found here.</p>
CANADA UNITED SMALL BUSINESS RELIEF FUND – THIS PROGRAM HAS NOW ENDED.				
DEFERRED SALES TAX REMITTANCE AND CUSTOMS DUTY PAYMENTS – THIS PROGRAM HAS NOW ENDED.				
EMERGENCY COMMUNITY SUPPORT FUND FOR CHARITIES AND NON-PROFIT ORGANIZATIONS – THE APPLICATION PROCESS HAS NOW CLOSED.				

EXPANSION OF THE FARM CREDIT CANADA (FCC)				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
Farm Credit Canada (FCC) received an enhancement in March 2020 to its capital base that allows for an additional \$5 billion in lending capacity.	\$5 billion	Applications for payment deferrals and loans are currently open	To ensure producers, agribusinesses and food processors can remain focused on business-critical functions rather than worrying about how to access funds to keep operating through this challenging period, effective immediately, FCC has put in place: <ol style="list-style-type: none"> 1. A deferral of principal and interest payments up to six months for existing loans; or 2. A deferral of principal payments up to 12 months. 	Click here for information on applying to the payment deferrals and credit line program.
EXTENDING THE WORK SHARING PROGRAM				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
Extension of the maximum duration of the Work-Sharing program from 38 weeks to 76 weeks.	Extension of program length	Effective March 15, 2020 to September 24, 2022	To be eligible, employers must: <ul style="list-style-type: none"> • be a year-round business in Canada for at least 1 year • be a private business or a publicly held company, and • have at least 2 employees in the Work-Sharing unit To be eligible, employees must: <ul style="list-style-type: none"> • year-round, permanent, full-time or part-time employees ("core staff") • be eligible to receive EI benefits, and • agree to reduce their normal working hours by the same percentage and to share the available work 	The Work-Sharing program allows workers to receive wages that are not deductible from the EI benefits that they are receiving. Click here for more information.
HIGHLY AFFECTED SECTORS CREDIT AVAILABILITY PROGRAM (HASCAP) GUARANTEE				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
Businesses heavily impacted by COVID-19 can access guaranteed, low-interest loans to cover operational cash flow needs.	\$25,000 to \$1 million	Available until March 31, 2022 (extended)	HASCAP is available to businesses across the country, in all sectors, that have been hit hard by the pandemic. This includes restaurants, businesses in the tourism and hospitality sectors, and those that rely on in-person service. To be eligible for HASCAP, businesses need to show a year-over-year revenue decline of at least 50% in three months, within the eight months prior to their application. They must also be able to show their financial institutions that they have previously applied for either the Canada Emergency Wage Subsidy or the Canada Emergency Rent Subsidy.	Interested businesses should contact their primary lender to get more information and to apply. Click here for more information.
INCREASING CREDIT AVAILABLE FOR FARMERS				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
Allowing an additional \$5 billion in lending capacity to producers, agricultural businesses, and food processors.	Increased lending	Applications opened March 18, 2020	Will provide increased flexibility to farmers who face cashflow issues and to processors who are impacted by lost sales.	Click here for the latest FCC updates.

LARGE EMPLOYER EMERGENCY FINANCING FACILITIES (LEEFF)				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
<p>LEEFF provides bridge financing to companies where their financial needs are not being met by private-sector lenders and conventional financing.</p> <p>The objective is to help keep Canada's largest employers operating, avoid bankruptcy of otherwise viable firms if possible, and protect Canadian jobs by allowing businesses to keep their employees on payroll.</p>	Up to \$60 million in bridge financing	Applications opened May 20, 2020	<p>Canadian for-profit businesses that:</p> <ul style="list-style-type: none"> • Are seeking financing of \$60 million or more. • Have annual revenues generally in the order of \$300 million or higher. • Have significant operations or workforce in Canada. • Are not involved in ongoing insolvency proceedings. 	Click here and here for more information.
MORE TIME TO PAY INCOME TAXES – THE DEFERRAL PERIOD HAS NOW ENDED.				
NRC IRAP INNOVATION ASSISTANCE PROGRAM (IAP) – THE APPLICATION PROCESS HAS NOW CLOSED				
REGIONAL RELIEF AND RECOVERY FUND (RRRF) – APPLICATIONS ARE NO LONGER BEING ACCEPTED				
REGIONAL RELIEF AND RECOVERY FUND – COMMUNITY FUTURES STREAM				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
<p>This \$2-billion Government of Canada fund is to support small and medium size businesses that have been negatively impacted by the COVID-19 pandemic. These businesses can now apply for loans of up to \$60,000 through RRRF.</p>	Loans up to \$60,000	<p>Applications are no longer being accepted.</p> <p>The repayment deadline to receive partial forgiveness under the Regional Relief and Recovery Fund (RRRF) has been extended by one year, to December 31, 2023.</p>	<p>Eligibility Requirements: Be a Small and Medium-Sized Enterprises (SMEs) located in non-metropolitan regions (all areas served by Community Futures organizations) in Western Canada and must:</p> <ul style="list-style-type: none"> • Attest they have not received duplicative supports through other federal or provincial government COVID-19 support programming such as the Canada Emergency Business Account; • Have been viable and not experiencing any liquidity or other financial difficulties as of March 1, 2020; • Have experienced a material adverse effect on business operations on or after March 1, 2020 as a result of the COVID-19 pandemic; • Have been established before March 1, 2020; and • Be a sole proprietorship, partnership, corporation, social enterprise, or other similar organization. 	<p>Click here for more information.</p> <p>Up-to-date content for British Columbia is available from PrairiesCan here.</p>
REGIONAL RELIEF AND RECOVERY FUND (RRRF) – WOMEN'S ENTERPRISE INITIATIVE STREAM				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
<p>The Regional Relief and Recovery Fund (RRRF) was announced by the Government of Canada to provide financial support directly to small and medium-sized women-owned or -led businesses. Loans of up to \$40,000 are available through Women's Enterprise Initiative (WEI) organizations across Western Canada to address COVID-19 impacts on short-term stability.</p>	Loans up to a maximum of \$40,000		<p>Small and medium-sized women-owned or women-led businesses are eligible.</p> <ul style="list-style-type: none"> • Eligible applicants must also meet the following criteria which will be captured in an attestation form: • Established prior to March 1, 2020; • Impacted adversely due to the COVID-19 pandemic; • Viable and not experiencing financial pressures prior to March 1, 2020; and • Are ineligible, and/ or not receiving other federal relief support for the same expenditures. 	<p>Click here for more information.</p> <p>Applicants from women-owned or women-led businesses are asked to apply through the website of the WEI organization in their province. In BC, applicants are directed to the Women's Enterprise Centre here.</p>

SUPPORT FOR YOUNG ENTREPRENEURS				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
<p>Support for Futurpreneur Canada to continue supporting young entrepreneurs across Canada who are facing challenges due to COVID-19.</p> <p>The funding will allow Futurpreneur Canada to provide payment relief for its clients for up to 12 months.</p>	<p>\$20.1 million Loans up to a maximum of \$60,000</p>	<p>Announced April 17, 2020</p>	<p>Aspiring business owners aged 18 – 39 years old who are Canadian citizens or permanent residents currently living in Canada.</p>	<p>More details about the program can be found on the Futurpreneur Canada’s website here.</p>
WAIVING TARIFFS ON CERTAIN MEDICAL GOODS				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
<p>Waiving tariffs on certain medical goods, including PPE such as masks and gloves.</p> <p>This will reduce the cost of imported PPE for Canadians, help protect workers, and ensure supply chains can keep functioning well.</p>	<p>Waiver of tariff</p>	<p>May 6, 2020</p>	<p>Certain Goods Remission Order (COVID-19) allows for the relief of customs duty for eligible goods which were imported on or after May 5, 2020. This relief can be claimed at the time of importation or within two years of the date of importation.</p>	<p>Customs Notice 20-19</p>
SUPPORT FOR SPECIFIC SECTORS				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
<p>The Government of Canada is taking immediate, significant and decisive action to support Canadians and businesses facing hardship as a result of the COVID-19 outbreak and has implemented specific programs for various sectors.</p>	<p>Various</p>	<p>Various</p>	<p>The following sectors may be eligible for support:</p> <ul style="list-style-type: none"> Tourism Agriculture and agri-food Aquaculture and fisheries Culture, heritage and sport Energy Transportation Aerospace Infrastructure 	<p>More information can be found here.</p>
TOURISM AND HOSPITALITY RECOVERY PROGRAM (THRP)				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
<p>Wage subsidy, rent subsidy, or both, for eligible businesses, charities and non-profits who have been affected by the COVID-19 pandemic.</p>	<p>Various</p>	<p>October 24, 2021 to May 7, 2022</p> <p>Claim periods 24 and 25 have been extended until March 12, 2022, to include claim period 26.</p>	<p>There are two ways eligible organizations can qualify for the THRP:</p> <ol style="list-style-type: none"> 1) Tourism, hospitality, arts, entertainment and recreation sectors who meet the following conditions: <ul style="list-style-type: none"> - More than 50% of eligible revenue comes from one of the above sectors - Have had a 12-month average revenue drop from March 2020 to February 2021 of at least 40% - Have a claim period revenue drop of at least 40% 2) Organizations affected by a qualifying public health restriction <ul style="list-style-type: none"> - Available to eligible organizations, regardless of sector, that meet the following 2 conditions: <ul style="list-style-type: none"> - Were affected by a qualifying public health restriction - Have a claim period revenue drop of at least 40% 	<p>More information can be found here.</p>

HARDEST HIT BUSINESS RECOVERY PROGRAM (HHBRP)				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
Wage subsidy, rent subsidy, or both, for eligible businesses, charities and non-profits who have been affected by the COVID-19 pandemic. This is for organizations that do not qualify for the THRP	Various	October 24, 2021 to May 7, 2022	<p>You must meet the following 2 conditions:</p> <ul style="list-style-type: none"> • Have a 12-month average revenue drop from March 2020 to February 2021 of at least 50% • Have a claim period revenue drop of at least 50% 	More information can be found here .
YOUTH EMPLOYMENT AND SKILLS PROGRAM (YESP) IN AGRICULTURE SECTORE – THE APPLICATION PROCESS HAS NOW CLOSED.				
INDIGENOUS COMMUNITY BUSINESS FUND				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
First Nation, Inuit and Métis communities and collectives can access funding to support their community-owned businesses whose revenues have been affected by COVID-19.	\$117 million. Budget 2021 renewed this funding with an additional \$117 million.	There are no submission deadlines.	<p>The fund seeks to provide support for businesses that do not qualify for other Government of Canada COVID-19 relief measures.</p> <p>To be eligible, communities or collectives must be:</p> <ul style="list-style-type: none"> • First Nations, Inuit or Métis community-or collectively owned • Located in Canada • has been in operation since October 1, 2019 • has incurred a negative financial impact due to COVID-19 or financial support will prevent layoffs, bankruptcy or permanent closure • has been solvent, financially viable, and not declared bankrupt • currently operates as a for profit entity • expects to continue to operate with a reduction in revenues from the previous year • has previously applied for federal business support and been declined, or does not qualify under business support eligibility criteria: 	<p>The fund has 2 streams:</p> <p>Stream 1 Funding will be transferred directly to communities and collectives. No applications are required for stream 1 funding.</p> <p>Stream 2 Funding will be proposal-based. Applications must be submitted by the community or collectives. Funding will be transferred directly to communities and collectives.</p> <p>More information can be found here.</p>

DISCONTINUED PROVINCIAL / FEDERAL COVID-19 BENEFITS*

DISCONTINUED SERVICES AND SUPPORT				
PROVINCIAL (BRITISH COLUMBIA) – FOR INDIVIDUALS				
BC EMERGENCY BENEFIT FOR WORKERS – THE APPLICATION PROCESS HAS NOW BEEN CLOSED.				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
A one-time, tax-free payment for BC residents who are unable to work due to COVID-19.	\$1,000.00	May 1, 2020	Eligibility requirements include: <ol style="list-style-type: none"> 1. Resident of British Columbia on March 15, 2020 2. Approved for the CERB 3. At least 15 years old 4. Have filed, or agree to file, a 2019 BC income tax return 5. Not receiving provincial income assistance or disability assistance 	<p>Applications closed December 2, 2020.</p> <p>BC Emergency Benefit for Workers</p> <p>Note that applicants who received the benefit and were not eligible are issued a Notice of Determination. They are required to pay the amount Back with interest. Penalties may apply.</p>
BC HYDRO COVID-19 CUSTOMER ASSISTANCE PROGRAM – THIS PROGRAM HAS NOW ENDED.				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
This program provides customers the option to defer bill payments or arrange for flexible payment plans with no penalty.	Payment deferral	March 13, 2020	Customers experiencing financial hardship during the Coronavirus outbreak.	<p>This program closed as of June 30, 2020.</p> <p>Click here for more information.</p>
BC HYDRO COVID-19 RELIEF FUND – THIS PROGRAM HAS NOW ENDED.				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
Bill credit based on average consumption for individuals facing job loss due to COVID-19.	Bill credit for up to 3 months based on average consumption	Applications accepted from April 8 to June 30, 2020	Eligibility requirements include: <ul style="list-style-type: none"> • Must be a residential account holder as of March 31, 2020 • Must be eligible for EI, CERB, or BC Emergency Benefit for Workers • Account holder (or their spouse/partner) must have stopped working due to COVID-19 Average monthly electricity consumption does not exceed 2,500 kWh	<p>This program closed as of July 1, 2020.</p> <p>Click here for more information.</p>

BC RECOVERY BENEFIT – APPLICATIONS CLOSED JULY 1, 2021				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
The BC Recovery Benefit (the benefit) is a one-time direct deposit payment for eligible families, single parents, or individuals. Benefit eligibility is based on net income from your 2019 tax return.	A one-time, tax-free payment of up to \$1,000 for eligible families and single parents and up to \$500 for eligible individuals	December 18, 2020 – June 30, 2021	<p>To qualify for the benefit you must:</p> <ul style="list-style-type: none"> • Be a resident of BC on December 18, 2020 • Be 19 years of age or older • Have a filed 2019 Canadian personal income tax return • Have a valid SIN, individual tax number or temporary tax number <p>The benefit will only be issued by direct deposit. You must have an account with a Canadian financial institution to receive the benefit.</p> <p>Individuals on income assistance will automatically receive the BC recovery benefit instead of having to apply</p>	<p>Applications now closed as of July 1, 2021.</p> <p>The BC Recovery Benefit application is closed effective July 1, 2021.</p> <p>Note: You must provide your net income from your 2019 tax return. This number can be found on Line 23600.</p> <p>You can apply online, over the phone or at a Service BC computer terminal.</p> <p>Click here for more information.</p>
BC RECOVERY SUPPLEMENT – THIS PROGRAM HAS NOW ENDED.				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
People who receive income or disability assistance from the Province may be eligible to receive the automatic \$150 temporary BC Recovery Supplement on cheques issued in January, February, and March 2021.	\$150 per month	January, February, and March 2021	<p>If you are not receiving federal Employment Insurance (EI), the Canada Emergency Response Benefit (CERB), CRB, CRCB, or CRSB and are on:</p> <ul style="list-style-type: none"> • Income assistance • Disability assistance • Hardship assistance • Comforts allowance • BC Senior's Supplement 	<p>This program has now ended.</p> <p>Click here for more information.</p>
BC TEMPORARY RENTAL SUPPLEMENT (BC-TRS) PROGRAM – THIS PROGRAM HAS NOW ENDED.				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
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.	\$500.00, paid directly to the landlord (at this time) for a period of 3 months	April 9, 2020	<p>Eligibility requirements include:</p> <ul style="list-style-type: none"> • A 2019 gross household income of less than: \$74,150 for singles and couples without dependents, or \$113,040 for households with dependents. • As a result of COVID-19: <ul style="list-style-type: none"> • Receiving or eligible for EI; or • Receiving or eligible for the CERB; or • Experienced a drop of at least 25% in monthly household employment income • Paying more than 30% of current household income towards rents. • Renting a primary residence in BC • Not receiving rent subsidies through any other government program 	<p>This program closed as of August 31, 2020.</p> <p>BC Housing</p> <p>Lower mainland: 778-452-2836</p> <p>Toll Free: 1-877-757-2577</p> <p>The ban on issuing evictions for non-payment of rent ended on August 18, 2020 and renters are expected to pay rent in full as of September 1, 2020. However, renters in arrears for rent due between March 18 and August 17 will have until at least July 2021 to pay any rent owed.</p>
CHILD CARE RESPONSE – THIS PROGRAM HAS NOW ENDED.				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
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.	Payment cessation	April 1, 2020	N/A	<p>This program has now ended.</p> <p>Child Care Response to COVID-19</p>

FORTIS COVID-19 CUSTOMER RECOVERY FUND – THE DEFERRAL PERIOD HAS NOW ENDED.				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
<p>Bill deferral program to assist residential customers that are unable to work or have lost their job.</p> <p>Note, Fortis has waived late payment fees for natural gas, electricity, and propane bills</p>	Payment deferral	April 1 to June 30, 2020	<p>To be eligible for this program customers acknowledge loss of employment, livelihood or being forced to take a voluntary leave due to the COVID-19 outbreak and agree to enter into a payment arrangement for the deferred balance.</p> <p>Customers who took part in the program have been automatically enrolled in an interest-free repayment program, with payments spread over one year from July 1, 2020 to July 1, 2021.</p>	<p>The deferral period ended on June 30, 2020.</p> <p>Click here and here for more information.</p>
ICBC AUTOPLAN FEE WAIVERS – THIS PROGRAM HAS NOW ENDED.				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
<p>ICBC will waive the \$30 cancellation fee for cancelling insurance and the \$18 re-plating fee when reinstating the policy on a vehicle.</p>	Fee waiver	April 23, 2020	N/A	<p>This program closed as of October 19, 2020.</p>
TEMPORARY SALARY TOP-UP FOR LOW-INCOME ESSENTIAL WORKERS – THIS PROGRAM HAS NOW ENDED.				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
<p>Temporary top up to the salaries of low-income essential workers, making less than \$2,500 per month on a full time basis.</p> <p>No application required. The Government provides the funds to employers, who are then responsible for distributing the funds to eligible employees as lump sum payments.</p>	Lump-sum payment equivalent to about \$4 per hour for straight time hours worked	March 15, 2020 to July 5, 2020.	<p>To receive temporary pandemic pay, an employee must:</p> <ul style="list-style-type: none"> - Have been working straight-time hours at any point during the 16-week period starting on March 15, 2020, at the height of the Province's response to the pandemic - Work in an eligible sector, workplace and role delivering in-person, front-line care in health, social services, and corrections - Provide additional support and relief to front-line workers by working in ways that directly serve vulnerable populations. 	<p>This program closed as of July 6, 2020.</p> <p>BC COVID-19 Temporary Pandemic Pay</p> <p>Eligibility under the BC Temporary Pandemic Pay program has now ended for employees who worked straight-time hours from March 15-July 4, 2020 at a provincially funded workplace in a recognized role delivering in-person, front-line care in health, social services and corrections.</p>
RENT INCREASE FREEZE – THIS PROGRAM HAS NOW ENDED.				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
<p>Effective immediately, the Province is extending the freeze on rent increases until December 31, 2021, under the powers of the Emergency Program Act and COVID-19 Related Measures Act.</p>	N/A	<p>Annual rent increase notices with an effective date after March 2020 and before January 1, 2022 are canceled.</p> <p>The Province extended the freeze on rent increases until December 31, 2021.</p>	<p>This rent increase freeze does not include commercial tenancies, non-profit housing tenancies where rent is geared to income, co-operative housing, and some assisted living facilities.</p>	<p>This program has now ended. Click here for more information.</p>

DISCONTINUED SERVICES AND SUPPORT				
PROVINCIAL (BRITISH COLUMBIA) – FOR STUDENTS				
BC STUDENT LOANS – THIS PROGRAM HAS NOW ENDED.				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
No payments will be required for these loans and interest that currently applies will not accrue. Repayment will be paused automatically.	Payment deferral	March 30-September 30, 2020	All British Columbia student loan borrowers. British Columbia has provided a total of \$3.5 million in emergency student financial assistance for eligible students studying at BC's 25 public post-secondary institutions.	This program closed as of October 1, 2020. Regular monthly payments resumed in October 2020 and federal interest began to accrue on October 1, 2020 Student Aid BC

DISCONTINUED SERVICES AND SUPPORT				
PROVINCIAL (BRITISH COLUMBIA) – FOR BUSINESSES				
AGRITECH GRANT PROGRAM – APPLICATIONS ARE NOW CLOSED				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
The Agritech Grant Program provides one-time funding to BC based agritech or technology companies, agriculture producers or agrifood companies. The funding supports the increase of domestic food production and stimulates the development and testing of technologies.	Grants of up to \$500,000 are available to BC based companies	Note: Applications have now closed. Successful applicants will be notified in early March 2021	To be eligible for the program, you must be one of the following: <ul style="list-style-type: none"> • A BC based technology or agritech company • A BC based agricultural producer or agrifood company • A technology, agritech, agriculture or agrifood company from outside of BC that has an intention to establish operations in BC within the near-term 	Applications are now closed. Apply online here . Or submit a completed application package here .
BC HYDRO COVID-19 CUSTOMER ASSISTANCE PROGRAM – THIS PROGRAM HAS NOW ENDED.				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
This program provides customers the option to defer bill payments or arrange for flexible payment plans with no penalty.	Deferred bill payments or flexible payment plans, without penalty	March 13, 2020	Must be a residential or commercial customer that does not qualify for the BC Hydro COVID-19 Relief Fund	This program closed as of June 30, 2020. Click here for more information.
BC HYDRO COVID-19 RELIEF FUND – THIS PROGRAM HAS NOW ENDED.				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
This program allows small businesses to apply to waive electricity use charges for up to three months.	Waiver of up to three months of electricity use charges	Applications accepted from April 14 to June 20, 2020	Eligibility requirements include: <ul style="list-style-type: none"> • Must be a business account holder as of March 31, 2020 • Business must have been closed for at least 14 consecutive days, ceased most operations, and not earning any revenue • Proof that business has been closed If you have more than one eligible account, you need to submit an application for each account. You can get the charges waived for up to 10 accounts.	This program closed as of June 30, 2020.

BC LOGGING TAX DEFERRAL – THIS EXTENSION HAS NOW PASSED.				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
The BC Logging tax filing deadline has been extended. Logging tax returns are now due by September 1, 2020.	Tax deferral	March 18, 2020 to August 31, 2020	Individuals or corporations that have income from logging operations on private or Crown land.	Deadline to submit tax returns has passed.
CHILD CARE PROVIDER EMERGENCY FUNDING – THIS PROGRAM HAS NOW ENDED.				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
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.	Two times their average monthly government funding	April 1, 2020	Licensed child care providers who have a 2020/21 funding agreement through the Child Care Operating Funding Program. As of September 1, all providers in receipt of TEF reverted to their regular CCOF Base Funding and can resume submitting enrolment reports through the Child Care Web Application (CCWA) .	This program has now ended. Temporary Emergency Funding Guidelines (updated June 1, 2020) The link to the sign-up form will be emailed to all providers who have an active CCOF Funding Agreement.
DEFERRED EMPLOYER HEALTH TAX AND SALES TAX PAYMENTS – THIS DEFERRAL PERIOD HAS NOW ENDED.				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
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.	Payment deferral	March 23, 2020 Deferral ended September 30, 2020.	BC businesses.	Deferral ended September 30, 2020. Ministry of Finance Tax Notice
FORTIS COVID-19 CUSTOMER RECOVERY FUND – THIS PROGRAM HAS NOW ENDED.				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
Bill credit and deferral program for small business that have experienced income loss or been forced to close.	Bill credits and payment deferral	April 1 to June 30, 2020	Must be a small business that has lost income or has been forced to close due to COVID-19 and must agree to enter into a payment arrangement for the deferred balance. Customers who took part in the program have been automatically enrolled in an interest-free repayment program, with payments spread over one year from July 1, 2020 to July 1, 2021.	This program closed as of June 30, 2020.
LAUNCH ONLINE GRANT PROGRAM – APPLICATIONS ARE NOW CLOSED.				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
BC's Economic Recovery Plan the Launch Online Grant program will invest up to \$12 million to help small- and medium-size businesses throughout BC move their business model online.	Grants of \$10,000 to \$30,000 are available to small and medium sized BC businesses impacted by COVID-19. An additional \$5,000 to \$15,000 grant is available to eligible tourism-related businesses.	Program application intake is open until the funds have been fully subscribed. Funding will be awarded on a first-come first-served basis to small- and medium-sized BC businesses.	Eligibility criteria: <ul style="list-style-type: none"> • The business is owned by a BC resident or residents • The business's sole or primary operations are located in BC • The business generated sales of more than \$30,000 in the past year (in 2019, or in the year preceding the application) • The business has repeatable products (goods), or in the case of artists and jewelers, individual items that have slight differences (i.e. paintings or rings) Does not currently have an online store or has an online store that is missing feature	Applications are now closed. Apply online here .

SMALL AND MEDIUM SIZED BUSINESS RECOVERY GRANT – APPLICATIONS ARE NOW CLOSED.				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
<p>This program provides fully-funded grants to businesses to ensure they have the support they need during and beyond COVID-19.</p>	<p>Grants of \$10,000 to \$30,000 are available to small and medium sized BC businesses impacted by COVID-19. An additional \$5,000 to \$15,000 grant is available to eligible tourism-related businesses.</p>	<p>The program runs until March 31, 2021 or until the funds are fully allocated, whichever comes first.</p>	<p>Note: The eligibility criteria changed as of December 18, 2020.</p> <ul style="list-style-type: none"> • The majority share of the business is owned by one or more BC residents • The business has been operating in BC for at least 18 months as of your date of application to this grant program • The business's sole or primary operations are located and conducted in BC • The business is registered in BC • The business is current and pays taxes in BC • The business is currently operating. • Businesses that are seasonal or temporarily closed are also eligible. • The business employs between 2 and 149 people in BC for at least four months of the calendar year. • This includes businesses that had employees or contracted staff prior to February 1, 2020. • For businesses such as sole proprietorships and partnerships that do not have staff, they must have fixed costs related to tangible assets: property, plant, or equipment. • The business had positive cash flow for the last financial statement, prior to February 1, 2020. • The business experienced revenue losses compared to the same period in 2019 of: <ul style="list-style-type: none"> • At least 70% at some point during March or April 2020 and • At least 30% at some point during May 2020 to present • The business's ownership has not prepared the business for closure, dissolution or for sale following February 1, 2020 	<p>Applications are now closed.</p> <p>More information can be found here.</p> <p>Questions may be directed here.</p> <p>Phone: 1-833-254-4357</p>
INCREASED EMPLOYMENT INCENTIVE – APPLICATIONS ARE NOW CLOSED.				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
<p>As part of BC's economic recovery plan, the BC Increased Employment Incentive is a refundable tax credit for employers that encourages the creation of new jobs for BC workers or increases in payroll for existing low- or medium-income employees.</p>	<p>Tax credit is calculated at 15% of the amount by which the employer's qualifying BC remuneration exceeds the employer's base remuneration.</p>	<p>Online Applications start in March 2021</p>	<p>All private sector employers - including most charities and non-profits - that create new jobs or increase their pay of their existing low- or medium-income employees over the last quarter (October to December) of 2020.</p>	<p>Applications are now closed.</p> <p>For more information click here.</p> <p>Deadline to apply is December 31, 2021.</p>
REDUCED SCHOOL TAX RATES – APPLICATIONS ARE NOW CLOSED.				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
<p>School Tax rates for commercial properties will be reduced by up to 50% for the 2020 tax year.</p>	<p>Reduction 25-50%</p>	<p>March 23, 2020</p>	<p>Commercial properties</p>	<p>Applications are now closed.</p> <p>Click here for Provincial Tax and Revenue Updates</p>

DELAYED PST BUDGET 2020 TAX CHANGES – THESE CHANGES HAVE NOW COME INTO EFFECT				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
Tax changes announced in Budget 2020 are postponed and will not take effect until April 1, 2021.	Delay.	Immediately	N/A	Click here for Provincial Tax and Revenue Updates
EMPLOYER REIMBURSEMENT PROGRAM – THIS PROGRAM HAS NOW ENDED				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
<p>If you do not currently provide employees paid sick leave, the Province will reimburse you up to \$200 a day through the Employer Reimbursement Program for COVID-19 related paid sick leave wages paid to an employee. For each employee, you can be reimbursed for up to 3 days of paid leave.</p> <p>You are required to pay wages upfront to your employees for the COVID-19 sick leave. Then you can apply for reimbursement.</p>	\$200 per day, for a maximum of 3 days per worker.	May 2021	<p>The employee must work in B.C.</p> <p>The employee must have taken a COVID-19 related sick leave between May 20, 2021 and December 31, 2021.</p>	Applications can be found here .

DISCONTINUED SERVICES AND SUPPORT				
FEDERAL – FOR INDIVIDUALS				
CANADA EMERGENCY RESPONSE BENEFIT (CERB) – THIS PROGRAM HAS NOW ENDED.				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
<p>Temporary emergency benefit for those individuals not entitled to EI or CEWS.</p> <p>The CERB closed to retroactive applications on December 2, 2020. You can no longer apply for this benefit.</p> <p>This has transitioned to new benefits – EI, CRB, CRCB and CRSB.</p>	\$2,000.00 per month	<p>Applications open April 6, 2020.</p> <p>March 15 to September 26, 2020.</p>	<p>The April 15, 2020 changes to eligibility requirements are retroactive to March 15, 2020.</p> <p>Eligibility requirements include:</p> <ul style="list-style-type: none"> resident of Canada; 15 years of age or older; have stopped work due to COVID-19 or is eligible for EI benefits, either regular or sickness; has not voluntarily quit their job; have had a total income of at least \$5,000 in 2019 or in the 12 months prior to the date of their application; not earning more than \$1,000 per month while in receipt of the CERB; 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. 	<p>This program ended as of December 2, 2020.</p> <p>Click here for more information about the Canada Emergency Response Benefit (CERB) Program.</p>

EXTRA TIME TO FILE INCOME TAX RETURNS – THIS DEFERRAL PERIOD HAS NOW ENDED.				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
<p>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.</p> <p>The CRA is further extending the payment due date for 2019 individual tax returns and 2019 or 2020 corporation, or trust returns, as well as for instalment payments, from September 1, 2020, to September 30, 2020.</p>	Filing deferral.	June 1, 2020	All individuals who are required to file tax returns in Canada.	<p>This deferral period has now ended.</p> <p>Click here for more information about CRA – Covid-19 Changes to Canadian Tax and Benefits.</p>
INDIGENOUS COMMUNITY SUPPORT FUND – THIS PROGRAM HAS NOW ENDED.				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
Distinctions-based Indigenous Community Support Fund to address immediate needs in First Nations, Inuit, and Metis Nation communities	\$305 million	<p>April 1, 2020</p> <p>For needs-based COVID-19 support funding, applicants are asked to submit their applications by November 30, as funding must be disbursed by Indigenous Services Canada by December 31, 2020.</p>	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.	<p>Deadline has passed</p> <p>Indigenous Community Support Fund</p>
REDUCED MINIMUM WITHDRAWALS FROM REGISTERED RETIREMENT INCOME FUNDS – THIS PROGRAM HAS NOW ENDED.				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
Reduction in required minimum withdrawals for 2020 by 25%.	Reduction in required withdrawal	April 1, 2020	N/A	<p>This program has now ended.</p> <p>Click here to learn more about Registered Retirement Income Funds (RRIF)</p>
SENIORS' ONE-TIME TAX-FREE PAYMENT – THIS PROGRAM HAS NOW ENDED.				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
A one-time, tax-free payment of up to \$500 to qualifying individuals.	Up to \$500 to qualifying individuals.	June 2020	Individuals eligible for Old Age Security Pension may receive \$300 and those eligible for the Guaranteed Income Supplement are eligible for an additional \$200.	<p>This program has now ended.</p> <p>No application necessary. All individuals who are eligible to receive Old Age Security or the Guaranteed Income Supplement in June 2020 will receive the one-time payment for seniors.</p> <p>Click here for more information.</p>

INCREASED CANADA CHILD BENEFIT YOUNG CHILD SUPPLEMENT (CCBYCS) – THIS PROGRAM HAS NOW ENDED.				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
The Canada Child Benefit young child supplement (CCBYCS) is providing temporary additional support in 2021 of up to \$1,200 to families with children under the age of six.	Up to \$1200	January 2021	You must be entitled to receive the Canada Child Benefit (CCB) in January, April, July or October 2021 to receive the CCBYCS.	This program has now ended. If you are already receiving the CCB you do not need to do anything. More information can be found here .
CANADA RECOVERY BENEFIT (CRB) – THIS PROGRAM HAS NOW ENDED.				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
Income support if you are self-employed or are not eligible for Employment Insurance (EI).	\$500 per week, for up to 26 weeks When period 22 opens for application on August 2, 2021, CRB amounts will change to \$600 (\$540 after taxes withheld) for each 2-week period if either: <ul style="list-style-type: none"> • you already applied for 21 periods (42 weeks) • your first time applying for the CRB is for period 22 (July 18 to 31, 2021) or later 	CRB ended on October 23, 2021. However, the last period from October 10-23, 2021 will be open for application until December 22, 2021	<ul style="list-style-type: none"> • 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 • Not eligible for EI • Did not apply for or receive CRSB, CRCSB, short-term disability, workers' compensation or EI benefits • You have not quit your job or reduced your hours voluntarily on or after September 27, 2020, unless it was reasonable to do so • Seeking work during the period and have not turned down reasonable work in the last 2 week period 	This program has now ended. Can apply online through your CRA My Account or by phone: 1-800-959-2019 or 1-800-959-2041. Click here for more information.

DISCONTINUED SERVICES AND SUPPORT				
FEDERAL – FOR STUDENTS				
CANADA EMERGENCY STUDENT BENEFIT (CESB) – THIS PROGRAM HAS NOW ENDED.				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
Creation of this benefit to provide financial support to eligible post-secondary students experiencing financial hardship over the summer of 2020 due to COVID-19. See also "Support for Students" section.	\$1,250 per month for eligible students. \$2,000 per month for eligible students with dependents and those with permanent disabilities	May through August 2020	Eligibility requirements include: <ul style="list-style-type: none"> • post-secondary student or recent graduate; and • ineligible for the Canada Emergency Response Benefit or Employment Insurance; and • unable to find full-time employment or are unable to work due to COVID-19. 	This program ended as of September 30, 2020. Click here for more information about the Canada Emergency Student Benefit.
INTERNATIONAL STUDENTS – THIS DEFERRAL PERIOD HAS NOW ENDED.				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
A temporary rule change allowing international students to work in excess of the current maximum of 20 hours per week provided they are working in an essential service or function, until August 31, 2020. See also "Support for Students" section.	Rule change	Immediately	International students.	This deferral period has now ended. Click here for more information about support for Students and Recent Graduates Impacted by COVID-19.

DISCONTINUED SERVICES AND SUPPORT				
FEDERAL – FOR STUDENTS				
STUDENT LOAN REPAYMENT – THIS DEFERRAL PERIOD HAS NOW ENDED.				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
Student loan repayment was suspended until September 30, 2020 and no interest was be charged on loans from March 30, 2020 to September 30, 2020.	Payment deferral	March 30, 2020	Anyone with a National Student Loan.	This deferral period ended September 30, 2020. Click here for more information about the National Students Loan Service Centre.

DISCONTINUED SERVICES AND SUPPORT				
FEDERAL – FOR BUSINESSES				
CANADA EMERGENCY BUSINESS ACCOUNT (CEBA) – THE APPLICATION PERIOD HAS ENDED.				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
<p>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.</p> <p>The Canada Emergency Business Account (CEBA) provides interest-free, partially forgivable, loans of up to \$60,000, to small businesses and not-for-profits, that have experienced diminished revenues due to COVID-19 but face ongoing non-deferrable costs, such as rent, utilities, insurance, taxes and wages.</p> <p>CEBA was recently expanded to include an additional interest-free \$20,000 loan, 50% of which would be forgivable if repaid by December 31, 2022.</p>	Up to \$60,000	<p>All applicants have until March 31, 2021, to apply for the \$60,000 CEBA loan or the \$20,000 expansion.</p> <p>Note: the June 30, 2021 CEBA application period deadline has now passed.</p>	<p>The program has now been expanded to be available to businesses with payrolls between \$20,000 and \$1.5 million in 2019.</p> <p>On May 19, 2020 the government announced a further expansion to businesses with a payroll of less than \$20,000.</p> <p>As of December 4, 2020, CEBA loans for eligible businesses increased from \$40,000 to \$60,000.</p> <p>Applicants who have received the \$40,000 CEBA loan may apply for the \$20,000 expansion, which provides eligible businesses with an additional \$20,000 in financing.</p>	<p>The application period has ended.</p> <p>Businesses should work with their current financial institutions.</p> <p>Canada Emergency Business Account May 19, 2020 Announcement</p> <p>Repaying the balance of the loan on or before December 31, 2022 will result in loan forgiveness of 25% (up to \$10,000)</p> <p>All applicants can now check the status of their CEBA Loan online here.</p>
CANADA EMERGENCY COMMERCIAL RENT ASSISTANCE (CECRA) – THIS PROGRAM HAS NOW ENDED.				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
Seeks to provide loans and/or forgivable loans to commercial property owners who in turn will lower or forgo the rent of small businesses for the months of April (retroactive), May, and June.	This program provides eligible tenants with a 75% reduction in their rent. In turn, commercial property owners are provided with 50% of the rent they would typically receive from the tenant in the form of a forgivable loan.	The application portal is now open, it is requested that applicants stagger their registration based upon their geographic location.	Small Businesses and commercial property owners	This program has now ended. Canada Emergency Commercial Rent Assistance

CANADA UNITED SMALL BUSINESS RELIEF FUND – THIS PROGRAM HAS NOW ENDED.				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
The Canada United Small Business Relief Fund, which is managed by the OCC, supports Canadian businesses across different sectors and industries with grants of up to \$5,000.	\$12 million fund, grants up to \$5,000 are available	Applications are open for all provinces and territories as of February 16, 2021 at 1 p.m. EST.	Applications are open to small businesses across sectors and industries in every part of the country that have between \$150,000 and \$3 million in annual sales; have up to 75 employees; are registered in Canada; and would use the grant to cover the costs of personal protective equipment, make physical modifications to their businesses to meet local health and safety requirements, and enhance their digital or e-commerce capabilities	This program has now ended. Click here for more information. Click here for online applications.
EMERGENCY COMMUNITY SUPPORT FUND FOR CHARITIES AND NON-PROFIT ORGANIZATIONS – THE APPLICATION PROCESS HAS NOW CLOSED.				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
An emergency fund to help charities and non-profit organizations continue helping vulnerable Canadian populations during the COVID-19 pandemic. A portion of the funds will go directly to small independent organizations, and the remainder will go to national intermediaries such as the United Way Canada, the Canadian Red Cross, and the Community Foundations of Canada. These organizations will then disburse the funds to local community-based groups that focus on working with vulnerable populations.	\$350 million	Applications are now open	To receive funding from an intermediary, a community organization must have a project that addresses a pressing social inclusion or well-being need caused by COVID-19, by supplying the necessities of life and supporting activities of daily living, such as: <ul style="list-style-type: none"> • through education materials for children in low-income homes; • mental health supports for people in crisis, and • accessibility services to persons with disabilities; • serves one or more vulnerable populations during COVID-19; • can be carried out in a short timeframe with a reasonable budget, and • can attest to not having secured funds to cover the costs of the activities for which they have applied from another intermediary, another federal COVID-19 response program or a different source. 	Applications for this program are now closed. Emergency Community Support Fund
MORE TIME TO PAY INCOME TAXES – THE DEFERRAL PERIOD HAS NOW ENDED.				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
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. the CRA will not charge late-filing penalties where a 2019 individual return or a 2019 or 2020 corporation, or trust return is filed late as long as it is filed by September 30, 2020.	Payment deferral	March 18, 2020	The deferral applies to tax balances due as well as installments. No interest or penalties will accumulate on these amounts during this period.	This deferral period has ended. Click here for more information about income tax filing and payment dates.

NRC IRAP INNOVATION ASSISTANCE PROGRAM (IAP) – THE APPLICATION PERIOD HAS NOW CLOSED.				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
<p>On April 17, 2020, the Government of Canada announced \$250 million in funding for the Innovation Assistance Program (IAP) to assist Canadian small and medium-sized enterprises (SMEs). IRAP IAP provides a wage subsidy to eligible employers for up to 12 weeks.</p> <p>On November 6, 2020, the Government of Canada announced over \$155 million to extend Innovation Assistance Program funding for existing recipients.</p>	\$250 million	The call for applications is now closed	<p>Your company must meet the following to be eligible:</p> <ul style="list-style-type: none"> • Be ineligible for the Canada Emergency Wage Subsidy • Be an incorporated, profit-oriented small or medium-sized business in Canada • Be a company with 500 or fewer full-time equivalent employees • Plan to pursue growth and profit by developing and commercializing innovative, technology-driven new or improved products, services, or processes in Canada • Lack sufficient financial resources to sustain operations from April 1, 2020 to June 23, 2020 inclusive • Have a Canada Revenue Agency business number • Be incorporated by no later than March 1, 2020 	<p>The call for applications has now closed.</p> <p>NRC IRAP Innovation Assistance Program (IAP)</p>
REGIONAL RELIEF AND RECOVERY FUND (RRRF) – APPLICATIONS ARE NO LONGER BEING ACCEPTED				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
<p>Western Economic Diversification Canada (WD) provides eligible small- and medium-sized enterprises (SMEs) with an interest-free repayable contribution of up to \$60,000 to help alleviate financial hardship resulting from COVID-19 during the period of April 1, 2020 – March 31, 2021</p>	<p>Interest free repayable contribution of up to \$60,000 for small and medium enterprises. The total government funding is \$962 million.</p>	<p>May 13, 2020 to June 30, 2021</p>	<p>This program is only open to businesses that do not qualify for the Canadian Emergency Business Account program or RRRF Community Futures stream. The business must:</p> <ul style="list-style-type: none"> • Have less than 500 full time employees; • Have experienced financial hardship due to COVID-19; • Be located in Western Canada and intend to continue to operate in Western Canada; • Not be located in an area which is serviced by a Community Futures Office; • Have been declined funding from the Canada Emergency Business Account or was not eligible to receive funding; and • Was operational on March 1, 2020. 	<p>Applications are no longer being accepted.</p> <p>Click here for more details.</p>
YOUTH EMPLOYMENT AND SKILLS PROGRAM (YESP) IN AGRICULTURE SECTOR – THE APPLICATION PROCESS HAS NOW CLOSED.				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
<p>The YESP will provide agriculture employers up to 50% of the cost of hiring a Canadian youth up to \$14,000. Indigenous applicants and those applicants hiring a youth facing barriers are eligible for funding of up to 80% of their costs.</p>	<p>An investment of up to \$9.2 million was announced to enhance the Youth Employment and Skills Program (YESP) and fund up to 700 new positions for youth in the agriculture industry.</p>	<p>Employers may apply for this funding retroactive to April 1, 2020, with projects to be completed by March 31, 2021</p>	<p>Eligible applicants include producers, agri-businesses, industry associations, provincial and territorial governments, Indigenous organizations, and research facilities.</p>	<p>Due to a high demand for funding under this program, the application intake closed as of July 6, 2020.</p> <p>Click here for more information.</p>

DEFERRED SALES TAX REMITTANCE AND CUSTOMS DUTY PAYMENTS – THE APPLICATION PROCESS HAS NOW CLOSED.				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
Extension of time for payment of GST/HST and customs duty owing on imports until June 30, 2020.	Payment deferral	Any GST/HST or customs duty payments that become owing from March 27 to June 30, 2020	N/A	The application process has now closed. Click here for more information.
BUSINESS CREDIT AVAILABILITY PROGRAM (BCAP) – THE APPLICATION PROCESS HAS NOW CLOSED.				
What Is It?	Amount	Effective Date	Who is Eligible?	How to Apply / More Info
Program to provide additional support through the Business Development Bank of Canada (BDC) and Export Development Canada (EDC).	The amount of credit for qualified businesses supported by the BCAP cannot exceed \$6.25 million. EDC or BDC provides an 80% guarantee to the business' financial institution on the money they borrow, and the financial institution takes on the remaining 20% of the risk.	This support is available until June 2021. Application deadline for the EDC BCAP is March 31, 2021.	Eligibility requirements: Your business is Canadian-based and in operation as of March 1, 2020 Your business was directly or indirectly impacted by COVID-19 Your business must have been financially stable and viable prior to the current economic turmoil	The application process has now closed. Businesses should work with their current financial institutions. More information can be found by following these links: Business Credit Availability Program EDC BDC



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*The information in this Chart is current to the last update and may change.
Last Updated: February 28, 2022.