

PROVINCIAL / FEDERAL COVID-19 BENEFIT CHART*

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Harper Grey LLP

Provincial (British Columbia)

FOR INDIVIDUALS

BC CLIMATE ACTION TAX CREDIT (BCCATC)	<p>WHAT IS IT? Helps offset the impact of the carbon taxes paid by individuals or families.</p> <p>AMOUNT Adult: up to \$218.00 (Increased from \$43.50) Child: \$64.00 (Increased from \$12.75)</p> <p>EFFECTIVE DATE July 2020</p> <p>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.</p> <p>HOW TO APPLY/ MORE INFORMATION To apply, file your income tax return for 2019.</p> <p>Climate Action Tax Credit</p> <p>One-Time Enhanced July 2020 Payment for the Climate Action Tax Credit</p>	<p>HOW TO APPLY/ MORE INFORMATION To apply, file your income tax return for 2019.</p> <p>Climate Action Tax Credit</p> <p>One-Time Enhanced July 2020 Payment for the Climate Action Tax Credit</p>
BC EMERGENCY BENEFIT	<p>WHAT IS IT? A one-time, tax-free payment for BC residents who are unable to work due to COVID-19.</p> <p>AMOUNT \$1,000</p> <p>EFFECTIVE DATE TBA (last updated April 1, 2020)</p> <p>WHO IS ELIGIBLE? People who have lost income due to COVID-19.</p> <p>HOW TO APPLY/ MORE INFORMATION Apply Online (TBA)</p> <p>BC Emergency Benefit for Workers</p>	<p>HOW TO APPLY/ MORE INFORMATION Apply Online (TBA)</p> <p>BC Emergency Benefit for Workers</p>
BC TEMPORARY RENTAL SUPPLEMENT (BC-TRS) PROGRAM	<p>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.</p> <p>AMOUNT \$500.00, paid directly to the landlord (at this time) for a period of 3 months</p> <p>EFFECTIVE DATE TBA: Mid-April (no specific date announced yet)</p> <p>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.</p> <p>HOW TO APPLY/ MORE INFORMATION Application process and more information to be posted in the coming weeks.</p> <p>BC Housing</p> <p>Lower mainland: 778-452-2836 Toll Free: 1-877-757-2577</p>	<p>HOW TO APPLY/ MORE INFORMATION Application process and more information to be posted in the coming weeks.</p> <p>BC Housing</p> <p>Lower mainland: 778-452-2836 Toll Free: 1-877-757-2577</p>
BC HYDRO COVID-19 CUSTOMER ASSISTANCE PROGRAM	<p>WHAT IS IT? This program provides customers the option to defer bill payments or arrange for flexible payment plans with no penalty.</p> <p>AMOUNT Payment deferral</p> <p>EFFECTIVE DATE March 13, 2020</p> <p>WHO IS ELIGIBLE? Customers experiencing financial hardship during the Coronavirus outbreak.</p> <p>HOW TO APPLY/ MORE INFORMATION Call to apply 1.800.BCHYDRO (1.800.224.9376)</p> <p>BC Hydro News</p>	<p>HOW TO APPLY/ MORE INFORMATION Call to apply 1.800.BCHYDRO (1.800.224.9376)</p> <p>BC Hydro News</p>
BC HYDRO CUSTOMER CRISIS PROGRAM	<p>WHAT IS IT? Grant program for individuals finding themselves in temporary hardship.</p> <p>AMOUNT \$600.00</p> <p>EFFECTIVE DATE Ongoing</p> <p>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.</p> <p>HOW TO APPLY/ MORE INFORMATION Call to apply 1.800.BCHYDRO (1.800.224.9376)</p> <p>BC Hydro News</p>	<p>HOW TO APPLY/ MORE INFORMATION Call to apply 1.800.BCHYDRO (1.800.224.9376)</p> <p>BC Hydro News</p>
BC STUDENT LOANS	<p>WHAT IS IT? No payments will be required for these loans and interest that currently applies will not accrue. Repayment will be paused automatically.</p> <p>AMOUNT Payment deferral</p> <p>EFFECTIVE DATE March 30 - September 30, 2020</p> <p>WHO IS ELIGIBLE? All British Columbia student loan borrowers.</p> <p>HOW TO APPLY/ MORE INFORMATION No need to apply, automatic enrollment.</p> <p>Student Aid BC</p>	<p>HOW TO APPLY/ MORE INFORMATION No need to apply, automatic enrollment.</p> <p>Student Aid BC</p>
BC STUDENT CARE RESPONSE	<p>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.</p> <p>AMOUNT Payment cessation</p> <p>EFFECTIVE DATE April 1, 2020</p> <p>WHO IS ELIGIBLE? N/A</p> <p>HOW TO APPLY/ MORE INFORMATION N/A</p> <p>Child Care Response to COVID-19</p>	<p>HOW TO APPLY/ MORE INFORMATION N/A</p> <p>Child Care Response to COVID-19</p>
ICBC AUTOPLAN PAYMENT PLAN	<p>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.</p> <p>AMOUNT Payment deferral</p> <p>EFFECTIVE DATE March 31, 2020</p> <p>WHO IS ELIGIBLE? Currently no screening process. The website specifies people experiencing hardship but no information needs to be provided on application.</p> <p>HOW TO APPLY/ MORE INFORMATION Apply online.</p> <p>ICBC Payment Plan Deferral Date Request</p> <p>Learn more at ICBC Update</p>	<p>HOW TO APPLY/ MORE INFORMATION Apply online.</p> <p>ICBC Payment Plan Deferral Date Request</p> <p>Learn more at ICBC Update</p>
Provincial (British Columbia)	<p>FOR BUSINESSES</p>	
CHILD CARE PROVIDER EMERGENCY FUNDING	<p>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.</p> <p>AMOUNT Two times their average monthly government funding</p> <p>EFFECTIVE DATE March 30, 2020</p> <p>WHO IS ELIGIBLE? Licensed child care providers who have a 2020/21 funding agreement through the Child Care Operating Funding Program.</p> <p>HOW TO APPLY/ MORE INFORMATION Temporary Emergency Funding Guidelines</p> <p>The link to the sign-up form will be emailed to all providers who have an active CCOF Funding Agreement.</p>	<p>HOW TO APPLY/ MORE INFORMATION Temporary Emergency Funding Guidelines</p> <p>The link to the sign-up form will be emailed to all providers who have an active CCOF Funding Agreement.</p>
DEFERRED TAX PAYMENTS	<p>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.</p> <p>AMOUNT Payment deferral</p> <p>EFFECTIVE DATE March 31, 2020</p> <p>WHO IS ELIGIBLE? BC businesses.</p> <p>HOW TO APPLY/ MORE INFORMATION Ministry of Finance Tax Notice</p>	<p>HOW TO APPLY/ MORE INFORMATION Ministry of Finance Tax Notice</p>
DELAYED CARBON TAX INCREASE	<p>WHAT IS IT? Carbon tax rates will remain at their current levels until further notice.</p> <p>AMOUNT Delay</p> <p>EFFECTIVE DATE March 23, 2020</p> <p>WHO IS ELIGIBLE? N/A</p> <p>HOW TO APPLY/ MORE INFORMATION N/A</p> <p>Child Care Response to COVID-19</p>	<p>HOW TO APPLY/ MORE INFORMATION N/A</p> <p>Child Care Response to COVID-19</p>
DELAYED PST BUDGET 2020 TAX CHANGES	<p>WHAT IS IT? Tax changes announced in Budget 2020 will be postponed until further notice.</p> <p>AMOUNT Delay</p> <p>EFFECTIVE DATE Immediately</p> <p>WHO IS ELIGIBLE? N/A</p> <p>HOW TO APPLY/ MORE INFORMATION N/A</p> <p>Provincial Tax and Revenue Updates</p>	<p>HOW TO APPLY/ MORE INFORMATION N/A</p> <p>Provincial Tax and Revenue Updates</p>
REDUCED SCHOOL TAX RATES	<p>WHAT IS IT? School Tax rates for commercial properties will be reduced by 50% for the 2020 tax year.</p> <p>AMOUNT Delay</p> <p>EFFECTIVE DATE March 23, 2020</p> <p>WHO IS ELIGIBLE? Commercial Properties.</p> <p>HOW TO APPLY/ MORE INFORMATION Provincial Tax and Revenue Updates</p>	<p>HOW TO APPLY/ MORE INFORMATION N/A</p> <p>Provincial Tax and Revenue Updates</p>

Federal

FOR INDIVIDUALS

CANADA EMERGENCY RESPONSE BENEFIT (CERB)	<p>WHAT IS IT? Temporary emergency benefit for those individuals not entitled to EI or CEWS.</p> <p>AMOUNT \$2,000.00 per month</p> <p>EFFECTIVE DATE Applications open April 6, 2020</p> <p>WHO IS ELIGIBLE? 1. Resident of Canada; 2. 15 years of age or older; 3. have stopped work due to COVID-19; 4. have received no employment income for 14 consecutive days beginning March 15, 2020; and 5. have had a total income of at least \$5,000 in 2019.</p> <p>HOW TO APPLY/ MORE INFORMATION You can apply online with CRA My Account or by telephone at 1-800-959-2019</p> <p>Apply for Canada Emergency Response Benefit (CERB) with CRA</p>	<p>HOW TO APPLY/ MORE INFORMATION You can apply online with CRA My Account or by telephone at 1-800-959-2019</p> <p>Apply for Canada Emergency Response Benefit (CERB) with CRA</p>
EMPLOYMENT INSURANCE BENEFITS	<p>WHAT IS IT? Provision of benefits to individuals who lose their jobs through no fault of their own.</p> <p>AMOUNT 55% of average insurance weekly earnings up to a maximum of \$573.00 per week</p> <p>EFFECTIVE DATE Immediately</p> <p>WHO IS ELIGIBLE? BC businesses.</p> <p>HOW TO APPLY/ MORE INFORMATION Ministry of Finance Tax Notice</p>	<p>HOW TO APPLY/ MORE INFORMATION Ministry of Finance Tax Notice</p>
ENHANCING THE REACHING HOME INITIATIVE	<p>WHAT IS IT? Support for people experiencing homelessness during the COVID-19 outbreak.</p> <p>AMOUNT Payment deferral</p> <p>EFFECTIVE DATE March 23, 2020</p> <p>WHO IS ELIGIBLE? N/A</p> <p>HOW TO APPLY/ MORE INFORMATION Ministry of Finance Tax Notice</p>	<p>HOW TO APPLY/ MORE INFORMATION Ministry of Finance Tax Notice</p>
EXTRA TIME TO FILE INCOME TAX RETURNS	<p>WHAT IS IT? Deferral of the filing date for 2019 tax returns until June 1, 2020 with deferral of income tax balances without incurring interest or penalties.</p> <p>AMOUNT Delay</p> <p>EFFECTIVE DATE Immediately</p> <p>WHO IS ELIGIBLE? N/A</p> <p>HOW TO APPLY/ MORE INFORMATION Provincial Tax and Revenue Updates</p>	<p>HOW TO APPLY/ MORE INFORMATION Provincial Tax and Revenue Updates</p>
GOODS AND SERVICES TAX CREDIT PAYMENT	<p>WHAT IS IT? One-time special payment through the Goods and Services Tax credit for modest-income families.</p> <p>AMOUNT \$300.00 per child</p> <p>EFFECTIVE DATE April 9, 2020</p> <p>WHO IS ELIGIBLE? Goodwill and Services Goods and Services Tax Credit.</p> <p>HOW TO APPLY/ MORE INFORMATION Provincial Tax and Revenue Updates</p>	<p>HOW TO APPLY/ MORE INFORMATION Provincial Tax and Revenue Updates</p>
INCREASED COMMUNITY SUPPORT FUND	<p>WHAT IS IT? Increased child support for 2019-2020 which will be delivered as part of the payment in May CCB.</p> <p>AMOUNT \$300 million</p> <p>EFFECTIVE DATE April 1, 2020</p> <p>WHO IS ELIGIBLE? All individuals who are required to file tax returns in Canada.</p> <p>HOW TO APPLY/ MORE INFORMATION CRA: COVID-19 Changes to Canadian Tax Credits</p>	<p>HOW TO APPLY/ MORE INFORMATION CRA: COVID-19 Changes to Canadian Tax Credits</p>
INCREASED COMMUNITY SUPPORT FUND	<p>WHAT IS IT? Distinctions-based Support Fund to address immediate needs in First Nations, Inuit and Métis Nation communities.</p> <p>AMOUNT \$30 million</p> <p>EFFECTIVE DATE April 1, 2020</p> <p>WHO IS ELIGIBLE? First Nations, Inuit and Métis Nation communities.</p> <p>HOW TO APPLY/ MORE INFORMATION Provincial Tax and Revenue Updates</p>	<p>HOW TO APPLY/ MORE INFORMATION Provincial Tax and Revenue Updates</p>
IMPROVED EMPLOYMENT INSURANCE BENEFITS	<p>WHAT IS IT? Waiver of requirement to provide access to EI sickness benefits.</p> <p>AMOUNT Deferred</p> <p>EFFECTIVE DATE April 1, 2020</p> <p>WHO IS ELIGIBLE? All individuals.</p> <p>HOW TO APPLY/ MORE INFORMATION EI Sick Benefits - Apply</p>	<p>HOW TO APPLY/ MORE INFORMATION EI Sick Benefits - Apply</p>
MORTGAGE SUPPORT FUND	<p>WHAT IS IT? Reduction in required withdrawal required withdrawing 2020 by 25%.</p> <p>AMOUNT Reduction in required withdrawal required withdrawing</p> <p>EFFECTIVE DATE April 1, 2020</p> <p>WHO IS ELIGIBLE? N/A</p> <p>HOW TO APPLY/ MORE INFORMATION If you are already receiving the mortgage support, do nothing.</p> <p>If you are not already receiving the mortgage support, you can apply here.</p>	<p>HOW TO APPLY/ MORE INFORMATION If you are already receiving the mortgage support, do nothing.</p> <p>If you are not already receiving the mortgage support, you can apply here.</p>
REDUCED PST BUDGET 2020 TAX CHANGES	<p>WHAT IS IT? Student loan repayment will be suspended until September 30, 2020 and will not be charged from 2020 to September 30, 2020.</p> <p>AMOUNT Delay</p> <p>EFFECTIVE DATE First week of April 2020</p> <p>WHO IS ELIGIBLE? Commercial Properties.</p> <p>HOW TO APPLY/ MORE INFORMATION Provincial Tax and Revenue Updates</p>	<p>HOW TO APPLY/ MORE INFORMATION Provincial Tax and Revenue Updates</p>
REDUCED SCHOOL TAX RATES	<p>WHAT IS IT? Support for women and children fleeing violence, funding to women's shelters and to help with their capacity to manage out-of-home facilities.</p> <p>AMOUNT \$50 million</p> <p>EFFECTIVE DATE First week of April 2020</p> <p>WHO IS ELIGIBLE? Vulnerable individuals and their families.</p> <p>HOW TO APPLY/ MORE INFORMATION Provincial Tax and Revenue Updates</p>	<p>HOW TO APPLY/ MORE INFORMATION Provincial Tax and Revenue Updates</p>

Federal

FOR BUSINESSES

10% TEMPORARY PAYROLL SUBSIDY FOR EMPLOYERS	<p>WHAT IS IT? A three-month measure allowing employers to reduce the amount of payroll deductions required to the Revenue Agency (Canada Emergency Wage Subsidy).</p> <p>AMOUNT The equivalent of 10% of payroll from March 18, 2020 to June 19, 2020, up to a maximum of \$25,000 per employee per month.</p> <p>EFFECTIVE DATE April 1, 2020</p> <p>WHO IS ELIGIBLE? 1. Canadian businesses; 2. as of April 1, 2020, have not received any government funding for the same period of at least 14 consecutive days. 3. have not received any government funding for the same period of at least 14 consecutive days. 4. have not received any government funding for the same period of at least 14 consecutive days. 5. have not received any government funding for the same period of at least 14 consecutive days.</br></p> <p>HOW TO APPLY/ MORE INFORMATION Businesses should work with their current financial institutions.</p> <p>Business Credit Availability Fund (RRIF)</p>	<p>HOW TO APPLY/ MORE INFORMATION Businesses should work with their current financial institutions.</p> <p>Business Credit Availability Fund (</p>
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