

PROVINCIAL / FEDERAL COVID-19 BENEFIT CHART*

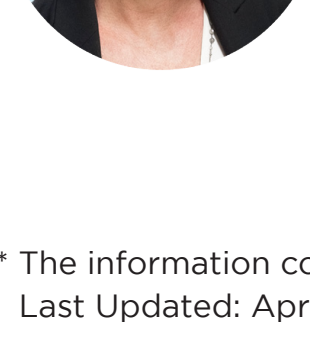
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Provincial (British Columbia)				Harper Grey LLP
FOR INDIVIDUALS				
BC CLIMATE ACTION TAX CREDIT (BCCATC)	WHAT IS IT? Helps offset the impact of the carbon taxes paid by individuals or families.	AMOUNT Adult: up to \$218.00 (increased from \$43.50) Child: \$64.00 (increased from \$12.75)	WHO IS ELIGIBLE? Residents of BC, low- to moderate-income families, are 19 years of age or older, or have a spouse or common-law partner, or are a parent who resides with your child.	HOW TO APPLY/ MORE INFORMATION To apply, file your income tax return for 2019. Climate Action Tax Credit One-Time Enhanced July 2020 Payment for the Climate Action Tax Credit
BC EMERGENCY BENEFIT	WHAT IS IT? A one-time, tax-free payment for BC residents who are unable to work due to COVID-19.	AMOUNT \$1,000	WHO IS ELIGIBLE? People who have lost income due to COVID-19.	HOW TO APPLY/ MORE INFORMATION Apply Online (TBA) BC Emergency Benefit for Workers
BC TEMPORARY RENTAL SUPPLEMENT (BC-TRS) PROGRAM	WHAT IS IT? This program will provide a temporary rental supplement to assist renters struggling to pay rent as a result of income loss or income reduction due to COVID-19. Along with this supplement, the province is also halting evictions for non-payment of rent, and freezing rent increases.	AMOUNT \$500.00, paid directly to the landlord (at this time) for a period of 3 months	WHO IS ELIGIBLE? Low-to-moderate-income renters who are facing financial hardship as a result of the COVID-19 crisis, but do not qualify for existing rental assistance programs.	HOW TO APPLY/ MORE INFORMATION Application process and more information to be posted in the coming weeks. BC Housing Lower mainland: 778-452-2836 Toll Free: 1-877-757-2577
BC HYDRO COVID-19 CUSTOMER ASSISTANCE PROGRAM	WHAT IS IT? This program provides customers the option to defer bill payments or arrange for flexible payment plans with no penalty.	AMOUNT Payment deferral	WHO IS ELIGIBLE? Customers experiencing financial hardship during the Coronavirus outbreak.	HOW TO APPLY/ MORE INFORMATION Call to apply 1.800.BCHYDRO (1.800.224.9376) BC Hydro News
BC HYDRO CUSTOMER CRISIS PROGRAM	WHAT IS IT? Grant program for individuals finding themselves in temporary hardship.	AMOUNT \$600.00	WHO IS ELIGIBLE? Customers facing temporary financial hardship and possible disconnection of their service due to job loss, illness, or loss of a family member.	HOW TO APPLY/ MORE INFORMATION Call to apply 1.800.BCHYDRO (1.800.224.9376) BC Hydro News
BC STUDENT LOANS	WHAT IS IT? No payments will be required for these loans and interest that currently applies will not accrue. Repayment will be paused automatically.	AMOUNT Payment deferral	WHO IS ELIGIBLE? All British Columbia student loan borrowers.	HOW TO APPLY/ MORE INFORMATION No need to apply, automatic enrollment. Student Aid BC
CHILD CARE RESPONSE	WHAT IS IT? Licensed child care providers receiving Temporary Emergency Funding must not charge parents fees for vacant spaces, including when a parent temporarily withdraws a child due to COVID-19.	AMOUNT Payment cessation	WHO IS ELIGIBLE? N/A	HOW TO APPLY/ MORE INFORMATION N/A Child Care Response to COVID-19
ICBC AUTOPLAN PAYMENT PLAN	WHAT IS IT? Customers on a monthly Autoplan payment plan, who are facing financial challenges due to COVID-19, can defer their payments for up to 90 days with no penalty.	AMOUNT Payment deferral	WHO IS ELIGIBLE? Currently no screening process. The website specifies people experiencing hardship but no information needs to be provided on application.	HOW TO APPLY/ MORE INFORMATION Apply online. ICBC Payment Plan Deferral Date Request Learn more at ICBC Update

Provincial (British Columbia)				
FOR BUSINESSES				
CHILD CARE PROVIDER EMERGENCY FUNDING	WHAT IS IT? Licensed group child care providers and smaller home-based child care providers are eligible for temporary emergency funding to keep operations going or to maintain their businesses while closed.	AMOUNT Two times their average monthly government funding	WHO IS ELIGIBLE? Licensed child care providers who have a 2020/21 funding agreement through the Child Care Operating Funding Program.	HOW TO APPLY/ MORE INFORMATION Temporary Emergency Funding Guidelines The link to the sign-up form will be emailed to all providers who have an active CCOF Funding Agreement.
DEFERRED TAX PAYMENTS	WHAT IS IT? Extension of time for filing and payment for the Employer Health Tax and Sales taxes including provincial sales tax, carbon tax, motor fuel tax and tobacco tax.	AMOUNT Payment deferral	WHO IS ELIGIBLE? BC businesses.	HOW TO APPLY/ MORE INFORMATION Ministry of Finance Tax Notice
DELAYED CARBON TAX INCREASE	WHAT IS IT? Carbon tax rates will remain at their current levels until further notice.	AMOUNT Delay	WHO IS ELIGIBLE? N/A	HOW TO APPLY/ MORE INFORMATION Ministry of Finance Tax Notice
DELAYED PST BUDGET 2020 TAX CHANGES	WHAT IS IT? Tax changes announced in Budget 2020 will be postponed until further notice.	AMOUNT Delay	WHO IS ELIGIBLE? N/A	HOW TO APPLY/ MORE INFORMATION Provincial Tax and Revenue Updates
REDUCED SCHOOL TAX RATES	WHAT IS IT? School Tax rates for commercial properties will be reduced by 50% for the 2020 tax year.	AMOUNT Delay	WHO IS ELIGIBLE? Commercial Properties.	HOW TO APPLY/ MORE INFORMATION Provincial Tax and Revenue Updates

Federal				
FOR INDIVIDUALS				
CANADA EMERGENCY RESPONSE BENEFIT (CERB)	WHAT IS IT? Temporary emergency benefit for those individuals not entitled to EI or CEWS.	AMOUNT \$2,000.00 per month	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.	HOW TO APPLY/ MORE INFORMATION You can apply online with CRA My Account or by telephone at 1-800-959-2019 Apply for Canada Emergency Response Benefit (CERB) with CRA
EMPLOYMENT INSURANCE BENEFITS	WHAT IS IT? Provision of benefits to individuals who lose their jobs through no fault of their own.	AMOUNT 55% of average insurance weekly earnings up to a maximum of \$573.00 per week	WHO IS ELIGIBLE? <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	HOW TO APPLY/ MORE INFORMATION EI Regular Benefits - Apply
ENHANCING THE REACHING HOME INITIATIVE	WHAT IS IT? Support for people experiencing homelessness during the COVID-19 outbreak.	AMOUNT \$157.5 million	WHO IS ELIGIBLE? Funding can be used for a range of needs such as purchasing beds and physical barriers for social distancing and securing accommodation to reduce overcrowding in shelters.	HOW TO APPLY/ MORE INFORMATION About Reaching Home: Canada's Homelessness Strategy
EXTRA TIME TO FILE INCOME TAX RETURNS	WHAT IS IT? Deferral of the filing date for 2019 tax returns until June 1, 2020 with deferral of income tax balances until August 31, 2020 without incurring interest or penalties.	AMOUNT Filing deferral	WHO IS ELIGIBLE? All individuals who are required to file tax returns in Canada.	HOW TO APPLY/ MORE INFORMATION CRA – COVID-19 Changes to Canadian Tax and Benefits
GOODS AND SERVICES TAX CREDIT PAYMENT	WHAT IS IT? One-time special payment through the Goods and Services Tax credit for low- and modest-income families.	AMOUNT \$400.00 – \$600.00	WHO IS ELIGIBLE? Those eligible for the Goods and Services Tax Credit.	HOW TO APPLY/ MORE INFORMATION There is no need to apply for this payment. If you are eligible, you will receive it automatically. GST / HST Credit - Eligibility
INCREASED CANADA CHILD BENEFIT	WHAT IS IT? Increased child support for 2019-2020 which will be delivered as party of the scheduled CCB payment in May.	AMOUNT \$300.00 per child	WHO IS ELIGIBLE? Any family who has a child living with them.	HOW TO APPLY/ MORE INFORMATION If you are already receiving the CCB you do not need to do anything. If you are not already receiving the CCB, you can begin the application process here .
INDIGENOUS COMMUNITY SUPPORT FUND	WHAT IS IT? Distinctions-based Indigenous Community Support Fund to address immediate needs in First Nations, Inuit and Metis Nation communities.	AMOUNT \$305 million	WHO IS ELIGIBLE? Funds will flow directly to Indigenous communities and groups across the country and will provide Indigenous leadership with the flexibility needed as they prepare for and react to the spread of COVID-19.	HOW TO APPLY/ MORE INFORMATION Funding will flow through existing agreements. Indigenous Community Support Fund
IMPROVED ACCESS TO EMPLOYMENT INSURANCE SICKNESS BENEFITS	WHAT IS IT? Waiver of requirement to provide a medical certificate to access EI sickness benefits.	AMOUNT 55% of average insurance weekly earnings up to a maximum of \$573.00 per week	WHO IS ELIGIBLE? If you are sick, quarantined or have been directed to self-isolate.	HOW TO APPLY/ MORE INFORMATION EI Sickness Benefits - Apply
MORTGAGE SUPPORT	WHAT IS IT? Canadian banks have committed to work with their customers on a case by case basis to find solutions to help them manage hardships caused by COVID-19.	AMOUNT Deferral	WHO IS ELIGIBLE? Canadians who are impacted by COVID-19 and experiencing financial hardship as a result.	HOW TO APPLY/ MORE INFORMATION Contact your financial institution regarding flexibility for a mortgage deferral. Canadian Bankers Association
REDUCED MINIMUM WITHDRAWALS FROM REGISTERED RETIREMENT INCOME FUNDS	WHAT IS IT? Reduction in required minimum withdrawals for 2020 by 25%.	AMOUNT Reduction in required withdrawal	WHO IS ELIGIBLE? N/A	HOW TO APPLY/ MORE INFORMATION Registered Retirement Income Fund (RRIF)
STUDENT LOAN REPAYMENT	WHAT IS IT? Student loan repayment will be suspended until September 30, 2020 and no interest will be charged on loans from March 30, 2020 to September 30, 2020.	AMOUNT Payment deferral	WHO IS ELIGIBLE? Anyone with a National Student Loan.	HOW TO APPLY/ MORE INFORMATION If you are registered for pre-authorized debit payments they will be stopped automatically. If you are making payments by cheque or other means, you are not required to make payments during the suspension period. National Students Loan Service Centre
SUPPORT FOR WOMEN'S SHELTERS AND SEXUAL ASSAULT CENTRES	WHAT IS IT? Support for women and children fleeing violence, by providing increased funding to women's shelters and sexual assault centres to help with their capacity to manage or prevent an outbreak in their facilities.	AMOUNT \$50 million	WHO IS ELIGIBLE? WAGE is working with the provincial and territorial counterparts and stakeholders to identify women's shelters and sexual assault centres in each jurisdiction who will be eligible for funding.	HOW TO APPLY/ MORE INFORMATION Supporting Women's shelters and sexual assault centres across Canada during COVID-19 pandemic

Federal				
FOR BUSINESSES				
10% TEMPORARY WAGE SUBSIDY FOR EMPLOYERS	WHAT IS IT? A three-month measure allowing eligible employers to reduce the amount of payroll deductions required to be remitted to the Canada Revenue Agency (CRA). Note: The Canada Emergency Wage Subsidy, which provides a 75% wage subsidy to eligible employers for up to 12 weeks, is a separate program.	AMOUNT The subsidy is equal to 10% of the remuneration you pay from March 18, 2020 to June 19, 2020, up to \$1,375 for each eligible employee to a maximum of \$25,000 total per employer. Note: Associated CCPCs will not be required to share the maximum subsidy of \$25,000 per employer.	WHO IS ELIGIBLE? You are an eligible employer if you: <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. An eligible employee is an individual who is employed in Canada.	HOW TO APPLY/ MORE INFORMATION Details on how to receive the subsidy.
BUSINESS CREDIT AVAILABILITY PROGRAM (BCAP)	WHAT IS IT? Program to provide additional support through the Business Development Bank of Canada and Export Development Canada.	AMOUNT \$40 billion in credit solutions for individual business	WHO IS ELIGIBLE? Loan guarantee for small and medium sized enterprises to issue new operating credit and cash flow term loans. Co-Lending Program for small and medium sized enterprises for operational cash flow requirements.	HOW TO APPLY/ MORE INFORMATION Businesses should work with their current financial institutions. Business Credit Availability Program
CANADA EMERGENCY BUSINESS ACCOUNT	WHAT IS IT? Interest free loans to small businesses and not for profits to help cover operating costs during a period where their revenues have been temporarily reduced.	AMOUNT Up to \$40,000.00	WHO IS ELIGIBLE? Business must demonstrate that they paid between \$50,000.00 to \$1 million in total payroll in 2019.	HOW TO APPLY/ MORE INFORMATION Businesses should work with their current financial institutions. Canada Emergency Business Account
CANADA EMERGENCY WAGE SUBSIDY	WHAT IS IT? Provision of a wage subsidy of 75% up to a maximum for Canadian businesses.	AMOUNT 75% of wages up to a maximum benefit of \$847.00 per employee per week	WHO IS ELIGIBLE? All Canadian businesses as well as non-profit organizations and registered charities that see a drop of at least 30% of their revenue. Public bodies are not eligible.	HOW TO APPLY/ MORE INFORMATION Work Sharing - Apply The Work-Sharing program allows workers to receive wages that are not deductible from the EI benefits that they are receiving.
INCREASING CREDIT AVAILABILITY FOR FARMERS	WHAT IS IT? Allowing an additional \$5 billion in lending capacity to producers, agricultural businesses and food processors.	AMOUNT Increased lending	WHO IS ELIGIBLE? Will provide increased flexibility to farmers who face cashflow issues and to processors who are impacted by lost sales.	HOW TO APPLY/ MORE INFORMATION FCC Latest Updates
MORE TIME TO PAY INCOME TAXES	WHAT IS IT? Businesses can defer, until after August 31, 2020, the payment of any income tax amounts that become owing on or after March 18 and before September 2020.	AMOUNT Payment deferral	WHO IS ELIGIBLE? The deferral applies to tax balances due as well as instalments. No interest or penalties will accumulate on these amounts during this period.	HOW TO APPLY/ MORE INFORMATION Income tax filing and payment dates: CRA and COVID-19



Authored by [Rose Keith](#)

604.895.2911
rkeith@harpergrey.com

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

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