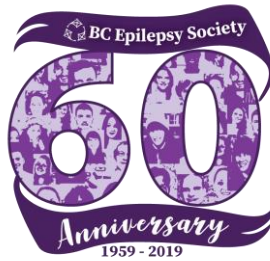


FINANCIAL ASSISTANCE AVAILABLE DUE TO THE COVID-19 PANDEMIC

Available Federal Government Support:

- The new Canada Emergency Response Benefit (CERB)
 - \$2000 per month for up to 4 months.
 - Accessible through a secure web portal starting in early April.
 - https://www.canada.ca/en/department-finance/economic-response-plan/covid19-individuals.html#new_canada_emergency_response_benefit
- Emergency Care Benefit
 - Provides up to \$900 bi-weekly, for up to 15 weeks for workers, caregivers, parents and self-employed.
 - <https://www.canada.ca/en/department-finance/news/2020/03/canadas-covid-19-economic-response-plan-support-for-canadians-and-businesses.html>
- Increasing the Canada Child Benefit (CCB)
 - An additional \$300 will be paid through the Canada Child Benefit per child.
 - No need to apply if you already receive the Canada Child Benefit.
 - https://www.canada.ca/en/department-finance/economic-response-plan/covid19-individuals.html#increasing_canada_child_benefit
- Special Good and Services Tax credit payment
 - One-time payment of ~\$400 for individuals and ~\$600 for couples paid by early May 2020.
 - No need to apply for this payment.
 - https://www.canada.ca/en/department-finance/economic-response-plan/covid19-individuals.html#increased_goods_services_tax_credit
- Extra time to file income tax returns
 - Personal tax filing deferred to June 1st, 2020 and payment for new balances to August 31st, 2020.
 - https://www.canada.ca/en/department-finance/economic-response-plan/covid19-individuals.html#extra_time_income_taxes
- Apply for Employment Insurance
 - Expanded eligibility and waiting period for sickness removed.
 - Apply through the portal linked below.
 - https://www.canada.ca/en/department-finance/economic-response-plan/covid19-individuals.html#apply_employment_insurance
- Improve access to Employment Insurance sickness benefits
 - EI sickness benefits will no longer require a medical certificate for the sick, quarantined or self-isolating
 - https://www.canada.ca/en/department-finance/economic-response-plan/covid19-individuals.html#improved_access_employment_insurance_sickness_benefit
- Reduced minimum withdrawals for Registered Retirement Income Funds
 - Required minimum withdrawals from Registered Retirement Income Funds (RRIFs) by 25%
 - https://www.canada.ca/en/department-finance/economic-response-plan/covid19-individuals.html#eased_rules_registered_retirement_income_funds
- A moratorium on the repayment of Canada Student Loans
 - There is a 6-month interest-free moratorium on the repayment of Canada Student Loans.
 - No need to apply for this pause in repayments.
 - https://www.canada.ca/en/department-finance/economic-response-plan/covid19-individuals.html#canada_student_loans



- Canada Emergency Wage Subsidy
 - 75% wage subsidy to eligible employers, retroactive to March 15th, 2020
 - <https://www.canada.ca/en/department-finance/news/2020/04/the-canada-emergency-wage-subsidy.html>

Additional Programs Available in British Columbia:

- Emergency Benefit for Workers
 - Provides a one-time payment of \$1,000 to people who have lost income due to Covid-19.
 - <https://www2.gov.bc.ca/gov/content/employment-business/covid-19-financial-supports>
- Rental Assistance Program (RAP)
 - The new temporary rent supplement will provide up to \$500 per month.
 - <https://www.bchousing.org/BCTRS>
- ICBC
 - Customers can defer their monthly payments for up to 90 days with no penalty.
 - <https://www.icbc.com/insurance/buy-renew-cancel/Insurance-payment-plan/Pages/default.aspx>
- BC Hydro
 - 1% rate reduction, 3-month bill credit, subsidies up to \$600 and payment deferrals are available.
 - <https://app.bchydro.com/accounts-billing/bill-payment/ways-to-pay/bill-help.html>
- Fortis BC
 - Late payment fees are being waived and flexible payment options are available.
 - <https://www.fortisbc.com/about-us/supporting-british-columbia-during-the-covid-19-outbreak/billing-support-during-covid-19>
- Mortgage deferrals
 - Canada's largest banks are offering mortgage payment relief to customers by way of deferred mortgage payments
 - <https://cba.ca/mortgage-deferral-to-help-canadians-experiencing-financial-hardship-due-to-covid-19>
- Climate Action Tax Credit
 - The B.C. government announced a one-time enhanced B.C. climate action tax credit payment for July 2020 to assist in the response to COVID-19.
 - <https://www2.gov.bc.ca/gov/content/taxes/income-taxes/personal/credits/climate-action>

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