



Banks/Mortgage/Rent

- Effective immediately the Bank of Montreal, CIBC, National Bank, RBC, Scotiabank and TD Canada are offering a six-month mortgage deferral.
- Vancity Credit Union is also deferring payments of mortgages and other loans on a case-by-case basis.
- There is also an opportunity for relief on other credit products. Each bank is proposing slightly different packages, so please contact your bank for the specific details on their offer.
- For renters in some part of the province, it is possible to get emergency help for rent payments and on-time interest-free loans through rent bank programs. Please contact your bank for details.

Hotels

Many hotels in the province are offering either free or deeply discounted rates for healthcare providers who are wanting to self-isolate away from their homes. The list below is not exhaustive, and we encourage you to check with local hotels.

- [Accent Ins](#)
- [Carmana Plaza Hotel](#) (rates until April 30th)
- [Century Plaza Hotel](#)
- [The Burrard](#)
- [Park Inn by the Radison](#)
- [Travelodge](#)

For Essential Workers:

- VISIT: www.wyndhamhotels.com/?corporate_id=1000047376
OR CALL: 1.800.578.7878 and quote ID: #1000047376
- [View their poster](#)

Car Rentals

- [Avis Budget Group](#) (offering low rates for essential workers)

Grocery Delivery

While there are many delivery services and most major grocery chains are providing special shopping hours for essential workers, Grocery Hero is a free service that helps connect front line healthcare workers with a grocery shopper in your area. [Learn more](#).

Phone/Internet

- [Rogers Communications Inc.](#) and [Telus Communications Inc.](#) announced that they would offer more “flexible payment options” and waive certain roaming fees for Canadians who are travelling abroad.
- [Rogers](#), [Telus](#) and [Bell Canada](#) have all indicated that they are waiving overage fees and lifting data caps on home internet plans. Contact your provider for more details and to learn more.



BC Hydro

- [BC Hydro](#) has announced a COVID relief fund for both residential and business customers. Please check their [website](#) for more details.

ICBC

- ICBC is currently allowing one-month deferral request per policy term. You can change the date of an upcoming monthly payment online.

Employment Insurance (EI)

- Qualifying for EI will depend on regional rate of employment and how many hours you've worked in the last 52 weeks.
- EI is available and provides benefits to people who have lost jobs through no fault of their own (work shortage).
- You can find information about EI regular benefits by going [here](#).
- EI sickness benefits include not being able to work because of illness or quarantine. Given the COVID-19 crisis, the typical one week waiting period for sickness benefits for anyone who has been told to isolate or quarantine will be waived.
- The Government of Canada is recommending that anyone who needs to apply for EI, do so as soon as you can. Note, you can apply for benefits even if you have not yet received your Record of Employment (ROE).
- To apply, gather the following:
 - Your social insurance number
 - Your mother's maiden name
 - Mailing address including postal code
 - Complete banking information
 - Detailed information about why your employment situation has been interrupted.
- The application can be [made online here](#).

Canada Emergency Wage Subsidy (CEWS)

- The CEWS provides eligible employers with a 75% wage subsidy on eligible employee wages between March 15, 2020 and June 6, 2020, up to a maximum benefit of \$847 per week.
- Applications for the CEWS open on April 27, 2020. Application details can be found [here](#).
- It is recommended to expedite the process that you [calculate your subsidy amount](#).
- The Canada Revenue Agency will be processing applications received between April 27, 2020-May 3, 2020 on May 4, 2020. They have advised that since applications are not processed on a first-come, first-served basis there is no need to rush to apply.
- Any employer whose applications are approved through the automatic audit process can expect payments to be received within several days.



- It is possible that some applications may be flagged for a manual audit which would extend the processing time. This could happen for those with higher dollar values or where discrepancies may be identified.
- Please keep in mind that employees who have received the [Canada Emergency Response Benefit](#) and who are hired back using the CEWS, will be asked to re-pay any CERB benefits received if they overlap the CEWS payment period.
- Learn more about CEWS [here](#).

Canada Emergency Response Benefit (CERB)

- Announced on March 25th, this benefit replaces the previously announced Emergency Care Benefit and Emergency Support Benefit.
- This taxable benefit would provide \$2,000 a month for up to four months for people lose their income as a result of COVID-19.
- CERB would cover Canadians who have lost their job, are sick, quarantined, or taking care of someone who is sick with COVID-19, as well as working parents who must stay home without pay to care for children who are sick or at home because of school and daycare closures.
- CERB applies to wage earners, as well as contract workers and self-employed individuals who would not otherwise be eligible for Employment Insurance (EI).
- Additionally, those who are still employed, but are not receiving income because of disruptions to their work situation due to COVID-19, would also qualify for the CERB.
- The portal for accessing the CERB is slated to be available in early April.
- EI eligible Canadians who have lost their job can continue to apply for EI (see above), as can Canadians applying for other EI benefits.
- Canadians would begin to receive their CERB payments within 10 days of application. The CERB would be paid every four weeks and be available from March 15, 2020 until October 3, 2020.
- [Learn more](#).

EI Work Sharing Program

- The EI Work Sharing Program provides EI benefits to workers who agree to reduce their normal working hour as a result of developments beyond the control of their employers.
- Information on the EI Work Sharing Program can be found here: <https://www.canada.ca/en/employment-social-development/services/work-sharing/guide-employee.html>
- The EI Work Sharing Program will be updated to
 - extending the agreement length to 76 weeks, from the current 38 weeks
 - easing eligibility requirements, and
 - streamlining the application process.



WorkSafe BC Claims

- If you are injured at work and/or have work related disease, please seek medical attention and report the injury to your employer.
- If you were exposed to COVID-19 through work, submit a claim through WorkSafeBC as soon as you can. Learn how to submit a COVID-19 work related claim by going [here](#).

Taxes (Individual and Business)

All Taxpayers

- Income tax payments (including instalment payments) due after March 18, 2020 can be deferred to September 1, 2020. No penalties or interest will be assessed during this period. Note this extension applies only to income tax amounts. It does not apply to remittances for taxes withheld, such as payroll, GST/HST and non-resident taxes.
- Administrative income tax actions (including returns, elections, designations and information requests) due after March 18, 2020 can be deferred to June 1, 2020. This extension does not apply to payroll remittances and NR4s, trust returns (T3) or partnership returns (T5013).
- NR4 information return filing deadline is extended to May 1, 2020.
- Objection requests due March 18, 2020 or later is extended to June 30, 2020.

Individuals

- 2019 filing deadline extended to June 1, 2020.
- CRA will allow electronic signatures for T183 authorization forms as a temporary administrative measure.

Businesses

- General administrative filing extension to June 1, 2020 (as noted above under All Taxpayers)
- GST/HST remittances due between March to May 2020 are deferred to June 30, 2020
- Customs payments for statements of accounts for March to May 2020 are deferred to June 30, 2020
- CRA will allow electronic signatures for T183CORP authorization forms as a temporary administrative measure.

Options for Independent Business Owners

- Workers - including the self-employed such as self-employed foot care nurses - who are quarantined or sick with COVID-19 can apply, as can those staying home to take care of a family member with COVID-19 who doesn't qualify. Parents staying home to care for children because of school closures are also covered and can apply whether or not they qualify for EI.
- Also please see above, Emergency Care Benefit and Emergency Support Benefit.

Federal Government Aid/Additional Income

- For more than 3.5 million families with children who may need extra support, the Canadian government will temporarily boost Canada Child Benefit (CCB) payments this year by \$300 a child, starting in May 2020.



- For more than 12 million lower-income families, the government will send a one-time special payment by early May 2020 through the goods and services tax credit. This one-time special will result in an average increase to income of \$400 for single individuals and close to \$600 for couples.
- Additionally, the minimum required withdrawals from Registered Retirement Income Funds ("RRIF") has been reduced by 25% for 2020.
- Learn more about the Government of Canada's COVID-19 Economic Support Plan for Businesses and Canadians.

Student Loans

- Announced as part of the COVID-19 financial aid package, you can implement a six-month, interest-free moratorium on Canada Student Loan payments for all individuals who are in the process of repaying these loans.

Resources from the BC Government

The provincial government has provided numerous helpful resources on [this page](#). Information included relates to housing, taxes, travel, services, transportation, education and child-care. Just some items of particular interest are noted below.

- The BC Government [announced a number of support measures](#) for individuals and small businesses.
- The [BC Emergency Benefit for Workers](#) will provide a one-time \$1,000 payment in May 2020 to people who lost income because of COVID-19. BC residents who receive EI, the Emergency Care Benefit or the Emergency Support Benefit are eligible.
- Effective March 23, 2020, the BC Government made [two changes to the Employment Standards Act](#) to protect workers:
 - **COVID-19 Leave** – Retroactive to January 27, 2020, an employee can take unpaid, job-protected leave if they are unable to work for reasons related to COVID-19 (e.g. employees who are ill, quarantined, need to care for a child or dependent, sent home by the employer due to exposure risk, unable to return to BC due to travel restrictions).
 - **Personal Illness or Injury Leave** – This is a permanent new leave of absence which will provide up to three days of unpaid, job-protected leave each year for employees who cannot work due to personal illness or injury.
- The government of BC has developed a one-page fact sheet to help people who need to take immediate leave if they are unable to work for reasons relating to COVID. [Read it here](#).
- As well, the BC government announced a number of [provincial tax changes](#), including deferrals, delays and changes.

Child Care

The issue of childcare during the COVID-19 outbreak is particularly acute for healthcare providers who are essential to the system.

To learn more about the provincial government plan to assist with childcare for children of essential workers, please go to: <https://www2.gov.bc.ca/gov/content/family-social-supports/caring-for-young-children/child-care-response-covid-19/child-care-response-covid-19-parent>.



Additional info:

- [Ministry of Child and Family Development Response to COVID-19](#)
- [Form for Child Care for Health Workers in Victoria](#)
- [BCCDC General Info re: Childcare and Schools](#)
- [BC Nursing Students Supporting HealthCare Workers](#)

Additional Frontline Support

- [COVID-19 Frontline Support Facebook group](#) (request to join)

Mental Health

- [Canadian Mental Health Association](#)
- [Hidden risks of physical distancing and social isolation](#)
- [WHO- Mental Health During the COVID-19 Outbreak](#)
- [ICN- Mental Health During COVID-19](#)
- [Government of Canada- Mental Health at Work During COVID-19](#)
- [CDC- Managing Anxiety and Stress During COVID-19](#)
- [PsychoSocial Supports for Healthcare Workers](#)
- [Project Heal\(TH\)](#)
- [Roots to Thrive](#)
- [Starling Minds- Managing Stress and Anxiety](#)



Canadian Council of Professional Psychology Programs
Conseil canadien des programmes de psychologie professionnelle

- [How to talk to your kids about COVID-19](#)
- [Managing Stress and Anxiety Related to COVID-19](#)
- [FACE COVID: How to respond effectively](#)
- [A clinician's guide to managing stress and anxiety around COVID-19](#)
- Meditation and Sleep apps:
 - [Android](#)
 - [Apple](#)



Miscellaneous:

- Gyms are closed during this time and many are offering classes online or via daily streaming on social media. Check with your gym to see if this is being offered. Additionally, many gyms are offering a freeze on membership dues at this time and/or will allow you to be refunded without penalty. Please check with your gym for details. Below are details from some gyms we have heard from:
 - Oxygen Yoga and Fitness are offering online instruction via their Facebook page.
 - Orange Theory will be offering an online video for home workouts (so you can still collect those SPLAT points!).
- Sadly, scammers work even in times of difficulty. Please see this [list of common scams](#) (to date) and protect yourself and your family.
- [Skin Injury due to PPE](#)
- Together Against Poverty Society has compiled many helpful resources with respect to federal benefits. Please see their information sheets by going to [this page](#).
- [Tips and tricks for using Zoom during COVID-19](#) (including security settings information).



Updated:
03/31/2020

Together Against Poverty Society



FEDERAL BENEFITS DURING COVID-19

The federal government announced a number of changes on March 25th, 2020 for how federal benefits will work moving forward. Here is a summary, which we will try to regularly update as things change. Please refer to the Service Canada website for the most up to date information or if you have any questions regarding these benefits.

CANADA EMERGENCY RESPONSE BENEFIT

- \$2000 per month for up to 4 months.
- CERB is available for people who lost income due to lay-offs, sickness, quarantine, caring for someone who is ill with COVID-19, or caring for a child due to school/daycare shut downs.
- To qualify, applicants must have made at least \$5000 over the last year from employment, self-employment, or paternity leave benefits.
- **Applications will be available April 6, 2020** and the first payment should be received 10 days after completing the application.
- Apply online through CRA My Account, My Service Canada Account, or a toll-free number that has not yet been released.

ALREADY ON EI?

- If you were receiving or eligible for EI benefits before March 15, 2020, you will continue to receive those benefits. You should not apply for CERB.
- If your EI benefits run out before October 3, 2020, you may be able to apply for CERB if you've stopped working due to COVID-19.

ALREADY APPLIED FOR EI?

- If you've already applied for EI after March 15, 2020, you do not need to reapply for CERB.
- Your claim will be automatically changed over to CERB.

STILL SICK/LAID OFF AFTER CERB RUNS OUT?

- CERB is available for up to 16 weeks.
- If you are still sick or unemployed, you can apply for EI benefits after October 3, 2020.
- To be eligible for EI regular benefits, you will need 420-700 hours of work over the year prior to receiving CERB.
- For EI sickness benefits, you will need 600 hours of work over the year prior to receiving CERB.

DO NOT QUALIFY FOR EI?

- The CERB is available for up to 16 weeks for people who lost work due to COVID-19, but would not otherwise be eligible for EI.
- If the CERB runs out and you are not eligible for EI, there are currently no other federal benefits available.

MORE INFORMATION:

Canada COVID-19 Economic Response Plan:

<https://www.canada.ca/en/department-finance/economic-response-plan.html>

CERB info: https://www.canada.ca/en/services/benefits/ei/cerb-application.html?utm_campaign=not-applicable&utm_medium=vanity-url&utm_source=canada-ca_coronavirus-cerb

Together Against Poverty Society: 250-361-3521 (for Southern Vancouver Island residents only)

Retrieved on March 31, 2020. Used with permission from the Together Against Poverty Society. Please see updated versions at: <https://www.tapsbc.ca/ei-federal-emergency-benefits>