

FINANCIAL RESOURCES FOR THOSE AFFECTED BY COVID-19

LAI D OFF DUE TO WORK CLOSURES?

- Apply for regular EI benefits
- You will need 700 work hours in the last year
- You will need a ROE saying you've been laid off from your employer to get benefits
- 1-week wait period (not paid for 1 week)
- [Apply online](#)
- Call 1-800-206-7218 for more information

UNABLE TO WORK DUE TO SELF-QUARANTINE?

- Apply for EI Sickness benefits
- You will need 600 work hours last year
- Do not need a ROE or sick note to qualify
- The 1-week wait period has been waived
- [Apply online](#)
- Call 1-833-381-2725 for more information

SELF-QUARANTINED, LAID OFF, OR HAVE DISRUPTED INCOME & INELIGIBLE FOR EI?

- Apply for the **Canada Emergency Response Benefit** for those not eligible for EI (including self-employed), not receiving payment from their job, who have lost their job, are sick, quarantined, or taking care of kids due to school closures or a family member with COVID-19
- \$2,000 a month for up to four months until October 3, 2020
- [Apply online](#)
- After applying, you should get payment in 3 business days if you signed up for direct deposit, or in about 10 days if you haven't

DO I QUALIFY FOR WORKSAFE BENEFITS?

- WorkSafe benefits are not available for preventative measures or non-work-related exposure
- Only file a claim for COVID-19 virus infection contracted through work-related exposure
- Call 1-888-967-5377 for more information

BC EMERGENCY BENEFIT FOR WORKERS

- One-time, tax-free \$1,000 payment in May 2020 for BC residents receiving EI or the Canada Emergency Response Benefit
- Applications will open soon
- Includes EI- and non-EI eligible, those laid-off, sick or quarantined, parents with sick children or who stay at home from work while child care centres and schools are closed, and those caring for sick family members.

CURRENTLY RECEIVING INCOME / DISABILITY ASSISTANCE?

- Federal EI benefits, including CERB, will be temporarily exempted for the next three months without any reductions to monthly assistance payments
- Those ineligible for emergency federal support programs, including CERB, and low-income seniors receiving the B.C. Senior's Supplement will receive an automatic \$300-monthly crisis supplement for the next three months

B.C. CLIMATE ACTION TAX CREDIT

- One-time enhancement paid in July 2020 for moderate- or low-income families
- Eligible families of four will receive up to \$564 and eligible individuals up to \$218 in an enhanced payment
- More information [here](#), or call 1-877-387-3332

April 6, 2020

GENERAL SUPPORTS IN RESPONSE TO COVID-19



STUDENT LOAN REPAYMENT

- Federal student loans: **six-month interest-free** moratorium
- B.C. student loans: six-month freeze, from March 30, 2020 to September 30, 2020
- No application!– automatically applies



B.C. POST-SECONDARY STUDENT SUPPORTS

POST-SECONDARY STUDENTS

- \$3.5 million supplement to existing student emergency financial assistance for domestic students attending B.C.'s public post-secondary institutions experiencing emergency financial pressures
- Use the non-repayable emergency assistance to help with a broad range of costs, including living expenses, food, travel, portable computers and other supports for students who are not already able to study remotely
- Contact your school's financial aid office to access these funds. Emails for each institution are provided [here](#).

POST-SECONDARY INDIGENOUS STUDENTS

- \$1.5 million supplement to the Indigenous Emergency Assistance Fund, which assists Indigenous students experiencing an unexpected financial emergency that may affect their ability to finish their studies
- Use the non-repayable emergency assistance to help with emergency living expenses (i.e. groceries, cell phone bills, childcare), other unanticipated expenses (i.e. medical, dental and optical costs), and travel costs for family crisis or community obligations
- Contact your school's Indigenous Student Service Centre to access these funds. Emails for each institution are provided [here](#).



BUS FARES

- Provincewide suspension of BC Transit and Translink bus fares
- All BC Bus Pass Program users receiving income/disability assistance will be provided with the \$52 Transportation Supplement for the duration of the fare suspension, included on the next cheque and for each subsequent month of the fare suspension
- Existing Compass passes under the BC Bus Pass Program will not be cancelled and will remain active, so people will not need to reapply for bus passes in the future

April 6, 2020

MORE SUPPORTS IN RESPONSE TO COVID-19

RENTERS' SUPPORT



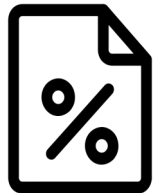
- \$500 per month rent supplement through BC Housing paid directly to landlords
- Suspension of current and future evictions, with exceptions
- Rent freeze
- Subsidized & affordable BC Housing buildings: temporary eviction moratorium and rent adjustment rules. More information on [BC Housing's website](#).

INCREASE IN CANADA CHILD BENEFIT



- For the 2019-20 benefit year, there will be an increase in CCB by **\$300 per child**.
- Overall increase for families receiving CCB **will be approximately \$550 on average**
- Families will receive an extra \$300 per child as part of their **May payment**.

EXTRA TIME TO FILE INCOME TAXES



- Due date to file your Income Tax Return is **June 1, 2020**
- **Individuals who expect to receive benefits under the GSTC or the Canada Child Benefit should not to delay the filing of their return** to ensure their entitlements for the 2020-21 benefit year are properly determined.

MORTGAGE SUPPORT



- The Canada Mortgage and Housing Corporation (CMHC) and other mortgage insurers offer tools to lenders that can assist homeowners who may be experiencing financial difficulty.
- These include payment deferral, loan re-amortization, capitalization of outstanding interest arrears and other eligible expenses, and special payment arrangements.

BC HYDRO



- COVID-19 Customer Assistance Program will provide customers with the option to defer payments or arrange for a flexible payment plan with no penalty if unable to work.
- Those facing temporary financial hardship and possible disconnection of their service due to job loss, illness, or loss of a family member may also be eligible for [BC Hydro's Customer Crisis Fund](#), which provides access to grants of up to \$600 to pay their bills.
- Customers with questions can contact BC Hydro at 1-800-BCHYDRO (1-800-224-9376).

April 6, 2020