

Financial Support for Individuals

Program	Description	How to access	Agency
Renters' Assistance Program	Will provide up to \$500 per month per household. This amount will be paid directly to landlords through BC Housing and available for individuals who have applied for Employment Insurance.	Applications now open. For more information click here or call 1-877-757-2577.	Provincial Government
UPDATED MAY 1st BC Emergency Benefit	A one-time, tax-free \$1,000 payment to British Columbians whose ability to work has been affected by COVID-19.	Online applications open. For more information & eligibility, click here .	Provincial Government
Income Assistance	Individuals who are in need and have no other resources may be eligible for income assistance.	For more information click here .	Provincial Government
Income Assistance COVID-19 supplement	For everyone on income assistance or disability assistance who is not eligible for the emergency federal support programs, including the CERB, the Province will provide an automatic \$300-monthly COVID-19 crisis supplement for the next three months. The Province will also provide all BC Bus Pass Program users receiving income assistance and disability assistance with the \$52 Transportation Supplement for the duration of the fare suspension.	Program details coming soon. For more information click here .	Provincial Government
B.C. Climate Action Tax Credit	Starting in July 2020, eligible families of four will receive up to \$564 and eligible individuals will receive up to \$218 in an enhanced payment.	Program details coming soon. For more information click here .	Provincial Government
Employment Insurance (EI)	For workers who lost their job through no fault of your own and qualify for Employment Insurance benefits.	Apply here .	Federal Government
Employment Insurance Sickness Benefit	This benefit can provide workers with up to 15 weeks of financial assistance if an individual is unable to work for medical reasons. Up to 55% of earnings up to a maximum of \$573 a week. The one-	Apply here .	Federal Government

	week waiting period and medical certificate requirements have been removed.		
Canada Emergency Response Benefit (CERB)	The CERB supports Canadians by providing urgently needed financial support to employed and self-employed Canadians who have been directly affected by COVID-19. It provides a payment of \$2,000 for a 4 week period (equivalent to \$500 a week) for up to 16 weeks.	CERB will be accessible through a secure web portal starting April 6th. Applicants will also be able to apply via an automated telephone line or via a toll-free number. To check full eligibility, click here .	Federal Government
Special Goods and Services Tax credit payment	A one-time special payment by early May through the Goods and Services Tax credit for low- and modest-income families. Up to \$400 for single individuals and up to \$600 for couples.	There is no need to apply for this payment. If you are eligible, you will get it automatically.	Federal Government
Canada Child Benefit (CCB)	An extra \$300 per child for 2019-20.	The benefit will be delivered as part of the scheduled CCB payment in May or you can apply here . Those who already receive the Canada Child Benefit do not need to re-apply.	Federal Government
Registered Retirement Income Funds	Reduced minimum withdrawals for Registered Retirement Income Funds (RRIFs) by 25% for 2020.	More information available here .	Federal Government
Student Loans	A six-month interest-free moratorium on the repayment of Canada Student Loans & BC Student Loans for all student loan borrowers. No payment will be required and interest will not accrue during this time.	Students do not need to apply for the repayment pause. More information available here (Canada) and here (BC).	Federal & Provincial Governments
Services for People with Disabilities	Programs for individuals who are living with a disability in BC. They are offered through government, crown agencies and corporations.	For more information click here .	Provincial & Federal Governments, Corporations
Old Age Security (OAS)	A monthly payment available to seniors aged 65 and older who meet the Canadian legal status and residence requirements. Three types of OAS benefits are also available:	For more information or to apply, click here .	Federal Government

	<ul style="list-style-type: none"> • Guaranteed Income Supplement • Allowance • Allowance for the Survivor 		
Canada Mortgage and Housing Corporation (CMHC)	Mortgage payment deferrals available for CMHC-insured mortgage loans.	The federal government is encouraging financial institutions to show flexibility in helping customers affected by the COVID-19 pandemic. Check with your lender for more information.	Your bank or lender.
BC Hydro's Customer Crisis Fund (CCF)	BC Hydro customers have the option to defer bill payments or arrange for flexible payment plans with no penalty. Customers who are dealing with job loss, illness or loss of wages due to COVID-19 will be able to use BC Hydro's Customer Crisis Fund grant program for up to \$600.	Apply online here or by calling 1-844-708-3208.	BC Hydro
ICBC	Customers on a monthly Autoplan payment plan, who are facing financial challenges due to COVID-19, can defer their payment for up to 90 days with no penalty.	To apply, click here .	ICBC
BC Food Banks	The Province is providing a \$3-million emergency grant from the Community Gaming Grants program to Food Banks British Columbia.	More information available here .	Provincial Government
SeniorsBC!	Resources for seniors and their families and caregivers.	For more information click here .	Provincial Government

Additional Measures for Individuals:

- 1. Deferral of income tax returns.**
 - a.** The Federal Government is deferring the filing due date for the 2019 tax returns of individuals. For individuals (other than trusts), the return filing due date will be deferred until June 1, 2020 and any new income tax balances due, or instalments, to be deferred until after August 31, 2020 without incurring interest or penalties. Individuals receiving the GST and/or CCB benefits should file as soon as possible to avoid miscalculations in the amounts they are to receive.
 - b.** The Provincial Government is deferring many provincial tax filing and payment deadlines to September 30, 2020.
- 2. Rental rate freeze.** Effective April 1st, there is a temporary moratorium on rent increases during the provincial state of emergency.

Updated May 1, 2020

3. **Suspension of evictions.** Evictions will be suspended for the duration of the provincial state of emergency.

For the full Canada's COVID-19 Economic Response Plan visit: <https://www.canada.ca/en/department-finance/economic-response-plan.html>