

Summary of Publicly-Available Information on Federal and Provincial COVID-19 Supports

Supports for people

Federal Supports for People		
Support	Description	Expected launch
Employment Insurance (EI)	<p>Canadians who are eligible for Employment Insurance will continue to apply for and receive EI benefits. Where benefits are less than \$500 per month, recipients will receive a top up to \$500 per month under the CERB.</p> <p>https://www.canada.ca/en/employment-social-development/programs/results/employment-insurance.html#a1</p>	Effective March 15, 2020
Improved access to Employment Insurance (EI) Sickness Benefit	<p>For Canadians without paid sick leave (or similar workplace accommodation) who are sick, quarantined or forced to stay home to care for children, the Government is waiving the requirement to provide a medical certificate to access EI sickness benefits.</p> <p>https://www.canada.ca/en/department-finance/economic-response-plan/covid19-individuals.html#improved_access_employment_insurance_sickness_benefit</p>	Effective March 15, 2020
Canada Emergency Response Benefit	<p>This benefit replaces both the Emergency Support Benefit and the Emergency Care Benefit. Applicants will receive \$500 a week for up to 16 weeks.</p> <p>Eligibility:</p> <ul style="list-style-type: none"> • Workers (Canadians aged 15+ and who made at least \$5000 from employment in 2019 or in the 12 months prior to application) who: <ul style="list-style-type: none"> • have stopped or will stop working for reasons related to COVID-19, or because they are unable to work due to illness, or because they lost their employment for other reasons beyond their control; and <ul style="list-style-type: none"> ○ if submitting for their first benefit period, have stopped or will stop working for at least 14 consecutive days within the 4 week benefit period; or ○ if filing for a subsequent benefit period, did not receive any employment or self employment income for the period for which they previously claimed the benefit and do not expect to receive any employment or self employment income in the 4 week benefit period; recipients must re-attest eligibility every 4 weeks • have not quit their job voluntarily • are not receiving nor applied for the CERB from the CRA, nor are they receiving Employment Insurance benefits for the same benefit period 	<p>Applications available via CRA website April 6-9, based on applicant month of birth.</p> <p>Funds received within 10 days of application.</p> <p>Payments retroactive to March 15, 2020.</p> <p>Payments available until October 3, 2020</p>

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	<p>Students and individuals in training, who did not make at least \$5,000 in employment income in the last 12 months are not eligible for the CERB.</p> <p>Federal EI benefits and CERB are not stackable. If benefits for Canadians currently in receipt of EI totals less than \$500 per month, those individuals will receive a CERB top-up.</p> <p>Canadians who have recently applied for EI will have their applications automatically transferred to the CERB.</p> <p>https://www.canada.ca/en/department-finance/economic-response-plan/covid19-individuals.html#new_canada_emergency_response_benefit</p> <p>https://www.parl.ca/DocumentViewer/en/43-1/bill/C-13/third-reading#ID0E01C0AA</p>	
Increased Canada Child Tax Benefit	<p>The Government is proposing to increase the maximum annual Canada Child Benefit (CCB) payment amounts, only for the 2019-20 benefit year, by \$300 per child. The overall increase for families receiving CCB will be approximately \$550 on average; these families will receive an extra \$300 per child as part of their May payment. In total, this measure will deliver almost \$2 billion in extra support. Individuals are encouraged to file their income tax before the new June deadline to ensure their CCB credit is calculated appropriately.</p> <p>https://www.canada.ca/en/department-finance/economic-response-plan/covid19-individuals.html#increasing_canada_child_benefit</p> <p>https://www.parl.ca/DocumentViewer/en/43-1/bill/C-13/third-reading#ID0E0CD0AA</p>	May 2020
GST Credit	<p>Qualifying low- and modest-income families will receive a one-time special payment through the Goods and Services Tax Credit. This will double the maximum annual GST payment amounts for the 2019-20 benefit year. The average boost to income will be close to \$400 for single individuals and close to \$600 for couples.</p> <p>Qualifying adults will now receive the GST credit in April, instead of May</p> <p>https://www.canada.ca/en/department-finance/news/2020/03/canadas-covid-19-economic-response-plan-support-for-canadians-and-businesses.html</p>	April 2020
Extra time to file income taxes and pay taxes owing	<p>The Canada Revenue Agency will defer the filing due date for the 2019 tax returns of individuals, including certain trusts.</p> <p>https://www.canada.ca/en/department-finance/economic-response-plan/covid19-individuals.html#extra_time_income_taxes</p>	For individuals, filing due date is deferred to June 1, 2020; May 1, 2020 for trusts

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	https://www.parl.ca/DocumentViewer/en/43-1/bill/C-13/third-reading#ID0E0CDOAA	Amounts owing are deferred until after August 31, 2020
Mortgage support	<p>The Canada Mortgage and Housing Corporation (CMHC) is providing increased flexibility for homeowners facing financial difficulties to defer mortgage payments on homeowner CMHC-insured mortgage loans. CMHC will permit lenders to allow payment deferral beginning immediately.</p> <p>https://www.canada.ca/en/department-finance/economic-response-plan/covid19-individuals.html#mortgage_support</p>	Application opened March 19
Increased goods and services tax credit	<p>The Government is proposing to provide a one-time special payment through the Goods and Services Tax credit (GSTC). This will double the maximum annual GSTC payment amounts for the 2019-20 benefit year. The average boost to income for those benefitting from this measure will be close to \$400 for single individuals and close to \$600 for couples. Individuals are encouraged to file their income tax before the new June deadline to ensure their GST credit is calculated appropriately.</p> <p>https://www.canada.ca/en/department-finance/economic-response-plan/covid19-individuals.html#increased_goods_services_tax_credit</p>	By May 2020
Enhancement to Reaching Home Initiative	<p>Providing the Reaching Home initiative with \$157.5 million to continue to support people experiencing homelessness during the COVID-19 outbreak. The funding could 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.</p> <p>https://www.canada.ca/en/department-finance/economic-response-plan/covid19-individuals.html#enhancing_reaching_home_initiative</p> <p>https://www.canada.ca/en/employment-social-development/programs/homelessness.html</p>	Unknown- TBD
Support women's shelters and sexual assault centers	<p>The Government of Canada is supporting women and children fleeing violence, by providing up to \$50 million to women's shelters and sexual assault centres to help with their capacity to manage or prevent an outbreak in their facilities. This includes funding for facilities in Indigenous communities.</p>	A call for proposals will be opened soon and available at sac-is.gc.ca

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	<p>On-reserve and self-governing First Nations communities, as well as Inuit Nunangat Regions will receive funding directly from ISC. Métis will receive funding through existing mechanisms. Regional, urban, and off-reserve Indigenous organizations will apply through a call for proposals.</p> <p>https://www.canada.ca/en/department-finance/economic-response-plan/covid19-individuals.html#support_women_shelters_and_sexual_assault_centers</p>	
New Indigenous Community Support Fund	<p>The Government of Canada is providing \$305 million for a new distinctions-based Indigenous Community Support Fund to address immediate needs in First Nations, Inuit, and Métis Nation communities.</p> <p>https://www.canada.ca/en/department-finance/economic-response-plan/covid19-individuals.html#indigenous_community_support_fund</p> <p>https://www.sac-isc.gc.ca/eng/1585189335380/1585189357198</p>	Unknown- TBD
Enhanced support for Kids Help Phone	<p>As a result of school closures and reduced access to community resources, Kids Help Phone is experiencing increased demand for its 24/7 confidential online, telephone, and text counselling services across Canada. The Government of Canada will give \$7.5 million in funding to Kids Help Phone to provide young people with the mental health support they need during this difficult time.</p> <p>https://pm.gc.ca/en/news/news-releases/2020/03/29/prime-minister-announces-support-vulnerable-canadians-affected-covid</p>	TBD
Enhanced funding for food banks	<p>The Government of Canada has announced new funding to help food banks and local food organizations deliver food to vulnerable populations. Of the \$100 million investment, \$50 million is going to Food Banks Canada; \$20 million will be divided between the Salvation Army, Second Harvest, Community Food Centres Canada, and Breakfast Club of Canada; and \$30 million will go to local-level organizations focused on food insecurity.</p>	
Enhanced Services for Seniors through United Way Canada	<p>The Government of Canada will contribute \$9 million through United Way Canada for local organizations to support practical services to Canadian seniors. These services could include the delivery of groceries, medications, or other needed items, or personal outreach to assess individuals' needs and connect them to community supports.</p> <p>https://pm.gc.ca/en/news/news-releases/2020/03/29/prime-minister-announces-support-vulnerable-canadians-affected-covid</p>	TBD

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Eased rules for Registered Retirement Income Funds	<p>The Government of Canada is reducing required minimum withdrawals from Registered Retirement Income Funds (RRIFs) by 25% for 2020, in recognition of volatile market conditions and their impact on many seniors' retirement savings. This will provide flexibility to seniors that are concerned that they may be required to liquidate their RRIF assets to meet minimum withdrawal requirements. Similar rules would apply to individuals receiving variable benefit payments under a defined contribution Registered Pension Plan.</p> <p>https://www.canada.ca/en/department-finance/economic-response-plan/covid19-individuals.html#eased_rules_registered_retirement_income_funds</p> <p>https://www.parl.ca/DocumentViewer/en/43-1/bill/C-13/third-reading#ID0E0CD0AA</p>	Effective immediately
Moratorium on repayment of Canada Student Loans	<p>The Government of Canada is placing a six-month interest-free moratorium on the repayment of Canada Student Loans for all individuals currently in the process of repaying these loans.</p> <p>https://www.canada.ca/en/department-finance/economic-response-plan/covid19-individuals.html#canada_student_loans</p>	Effective immediately

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BC Emergency Benefit for Workers	<p>The BC Emergency Benefit for Workers will provide a one-time \$1,000 payment to people who lost income because of COVID-19. B.C. residents who receive federal Employment Insurance, or the new federal Emergency Care Benefit, or the new federal Emergency Support Benefit are eligible</p> <p>https://www2.gov.bc.ca/gov/content/employment-business/covid-19-financial-supports#BCEBW</p>	<p>Applications open in April 2020</p> <p>One-time payment will be paid in May 2020</p>
Disability and income assistance supplement	<p>B.C. has announced \$300 in monthly financial aid for people on disability and income assistance seniors who receive the B.C. Senior's Supplement for the months of April, May and June. 250,000 British Columbians are eligible for the monthly benefit.</p>	First benefit to be paid April 22, 2020

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	<p>Individuals who are receiving federal EI or the CERB <i>as well as</i> income assistance of disability assistance are not eligible for the \$300 supplement.</p> <p>CERB and EI are temporarily exempt, meaning they will have no effect on your <i>regular</i> income assistance or disability assistance.</p> <p>https://www2.gov.bc.ca/gov/content/family-social-supports/income-assistance/on-assistance/covid</p>	
Job-protected leave	<p>An employee can take unpaid, job-protected leave related to COVID-19 if they're unable to work for any of the following reasons:</p> <ul style="list-style-type: none"> • They have been diagnosed with COVID-19 and are following the instructions of a medical health officer or the advice of a doctor or nurse • They are in quarantine or self-isolation and are acting in accordance with an order of the provincial health officer, an order made under the Quarantine Act (Canada), guidelines from the BC Centre for Disease Control or guidelines from the Public Health Agency of Canada • Their employer has directed them not to work due to concern about their exposure to others • They need to provide care to their minor child or a dependent adult who is their child or former foster child for a reason related to COVID-19, including a school, daycare or similar facility closure • They are outside of BC and unable to return to work due to travel or border restrictions <p>https://www2.gov.bc.ca/gov/content/employment-business/employment-standards-advice/employment-standards/time-off/leaves-of-absence#covid19</p>	Effective immediately, retroactive to January 27, 2020
Climate Action Tax Credit	<p>A one-time enhancement to the climate action tax credit will be paid for moderate to low-income families:</p> <ul style="list-style-type: none"> • An adult will receive up to \$218.00 (increased from \$174.00) • A child will receive \$64.00 (increased from \$51.00) <p>https://www2.gov.bc.ca/gov/content/employment-business/covid-19-financial-supports#CATC</p>	Benefit will be paid in July 2020

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Temporary Rent Supplement	<p>The B.C. government is offering up to \$500 in rent supplements for each of the next three months to help people stay in their homes as their income is affected by COVID-19. The new fund is reserved for people with low to moderate incomes who have lost their jobs, had hours cut, or are confined at home due to the virus threat. Layoff notices or other documentation will be required. The funds will be paid directly to landlords on behalf of renters to ensure landlords continue to receive rental income during the pandemic.</p> <p>https://news.gov.bc.ca/releases/2020MAH0048-000561</p>	<p>The application through BC Housing is in development.</p> <p>Funds will not be available before April 1, 2020.</p>
Temporary freeze on rent increases	<p>The B.C. government is applying for a rent freeze effective April 1, 2020. The purpose is to provide security for renters, who will be able to stay in their homes without fear of increasing rents during this emergency.</p> <p>https://news.gov.bc.ca/releases/2020MAH0048-000561</p>	Retroactive to March 1, 2020
Temporary freeze on evictions	<p>Under this temporary measure, a landlord may not issue a new notice to end tenancy for any reason. However, in exceptional cases where it may be needed to protect health and safety or to prevent undue damage to the property, landlords will be able to apply to the Residential Tenancy Branch for a hearing.</p> <p>Enforcement of existing eviction notices issued by the Residential Tenancy Branch are also halted, except in extreme cases where there are safety concerns. The smaller number of court ordered evictions are up to the courts, which operate independently of government.</p> <p>https://news.gov.bc.ca/releases/2020MAH0048-000561</p>	Effective March 25, 2020
Additional measures to protect the health of renters and landlords	<p>These will include:</p> <ul style="list-style-type: none"> • Preventing landlords from accessing rental units without the consent of the tenant (for example, for showings or routine maintenance), except in exceptional cases where it is needed to protect health and safety or to prevent undue damage to the unit. • Restricting methods that renters and landlords can use to serve notices to reduce the potential transmission of COVID-19 (no personal service and allowing email). 	Effective March 25, 2020

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	<ul style="list-style-type: none"> Allowing landlords to restrict the use of common areas by tenants or guests to protect against the transmission of COVID-19. <p>https://news.gov.bc.ca/releases/2020MAH0048-000561</p>	
Temporary suspension of evictions in BC Housing	<p>BC Housing has put in place a temporary moratorium on evictions of tenants in subsidized and affordable housing during the COVID-10 outbreak. Until further notice, BC Housing contractors must not issue any Notice to End Tenancies for non-payment of rent.</p> <p>https://www.bchousing.org/COVID-19</p>	Effective immediately
Temporary rent adjustment for BC Housing	<p>Rent-Geared-to-Income tenants, subsidized through an agreement with BC Housing, can apply for a rent re-calculation. Any tenant whose household income is in full, or in part, from employment can apply for a rent adjustment if they experience a reduction or loss of employment income as a result of COVID-19.</p> <p>https://www.bchousing.org/COVID-19</p>	Effective April 1, 2020
Moratorium on repayment of B.C. student loans	<p>B.C. student loan payments are automatically frozen for six months.</p> <p>https://www2.gov.bc.ca/gov/content/employment-business/covid-19-financial-supports</p>	Effective March 30, 2020
BC Hydro bill deferral and credit	<p>Customers can defer bill payments or arrange for flexible payment plans with no penalty through the COVID-19 Customer Assistance Program</p> <p>https://www.bchydro.com/news/press_centre/news_releases/2020/bill-relief-covid-19.html</p> <p>Residential customers who have lost jobs or had wages reduced as a result of COVID-19 will receive a non-repayable credit worth three times their average monthly bill over the past year.</p> <p>https://www.bchydro.com/news/conservation/2020/covid-19-updates.html</p>	March 13, 2020
BC Hydro crisis grants	<p>Customers experiencing job loss, illness or lost wages due to COVID-19 can access grants up to \$600 to pay their hydro bills through the Customer Crisis Fund</p> <p>https://app.bchydro.com/accounts-billing/bill-payment/ways-to-pay/customer-crisis-fund.html</p>	Pre-existing fund
ICBC payment deferral	<p>Customers on a monthly payment plan who are facing financial challenges due to COVID-19 may defer their payment for up to 90 days with no penalty</p>	March 24, 2020

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	https://www.icbc.com/about-icbc/contact-us/Pages/covid-19.aspx	
Enhanced MSP coverage	<p>To assist BC residents during the COVID-19 environment, the Chair of the Medical Services Commission has made the following decisions regarding MSP coverage:</p> <ul style="list-style-type: none"> • The MSP coverage wait period will be waived for those who are returning from impacted areas and intend to stay in BC. • MSP Beneficiaries who are out of the province and unable to return may be provided with temporary coverage. • For those who are in the province with an expired work or study permit, a period of temporary MSP coverage may be provided. <p>https://www2.gov.bc.ca/gov/content/health/health-drug-coverage/msp/bc-residents</p>	Effective immediately
211 phone line expanded to northern B.C.	<p>The province has expanded the 211 phone line for community services to match seniors who need help coping with COVID-19 isolation with volunteers who can help. The 211 service is now available to people in northern B.C.</p> <p>http://www.bc211.ca/</p>	TBD
Increased funding for Better at Home program	<p>The province will increase funding for the Better at Home program, which helps seniors remain independent at home and stay connected with their community.</p> <p>https://www2.gov.bc.ca/gov/content/family-social-supports/seniors/health-safety/health-care-programs-and-services/better-at-home</p>	TBD
Increased funding for food banks	<p>The province announced \$3 million in emergency funding to help struggling food banks keep up with the surge in demand due to COVID-19. Food Banks British Columbia will distribute the money to food banks province-wide, so the centres can buy and distribute food, pay employees and cover other costs essential to the delivery of their food programs.</p>	TBD
Transit Fares and Passes	<p>BC Transit and Translink have temporarily suspended fare collection, and are limiting ridership to ensure social distancing on all routes.</p> <p>https://buzzer.translink.ca/ https://www.bctransit.com/covid19</p>	Effective immediately
Emergency supports for students	<p>B.C. will invest \$3.5 million in emergency financial assistance for students attending B.C. public post-secondary institutions. The funding will support domestic B.C. students experiencing a COVID-19 related emergency that could affect their ability to finish their studies and handle expenses. The assistance is non-repayable and can be used to help with a broad range of costs</p>	

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	<p>and expenses. Students can access these funds through their school's financial aid office. Institutions will determine the specific amount a student can receive based on their individual needs.</p> <p>https://news.gov.bc.ca/releases/2020AEST0018-000615</p>	

Supports for business and non-profit

Federal Supports for Business and Non-Profit		
<i>Support</i>	<i>Description</i>	<i>Expected Launch</i>
Extended Work-Sharing program	<p>The Government of Canada is Implementing the EI Work Sharing Program, which provides EI benefits to workers who agree to reduce their normal working hour as a result of developments beyond the control of their employers, by extending the eligibility of such agreements to 76 weeks, easing eligibility requirements, and streamlining the application process.</p> <p>https://www.canada.ca/en/department-finance/economic-response-plan/covid19-businesses.html#extending_workshare_programs</p> <p>Service Canada has created a bilingual enquiry unit for employers affected by COVID-19 that are seeking information related to the Work-Sharing Program. Enquiries can be sent to the mailbox below for specific Work-Sharing information or to request general information about the Program:</p> <p>EDSC.DGOP.TP.REP-RES.WS.POB.ESDC@servicecanada.gc.ca <mailto:EDSC.DGOP.TP.REP-RES.WS.POB.ESDC@servicecanada.gc.ca></p>	Announced March 11, 2020

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Federal Supports for Business and Non-Profit		
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Employer wage subsidies	<p>To support businesses that are facing revenue losses and to help prevent lay-offs, the government is proposing to provide employers a temporary wage subsidy for a period of three months. The subsidy will be equal to 75% of salary on the first \$58,700 earned- or up to \$847 per week per employee. Employers benefiting from this measure will include corporations as well as non-profit organizations and charities. Businesses can reduce their remittances of income tax withheld on their employees' remuneration.</p> <p>To qualify, employers must show their revenues have fallen by at least 30% because of COVID-19. There are no restrictions or requirements around the number of employees- small and larger employers are eligible. Eligible employers are encouraged to rehire workers who might have been laid off over the past two weeks, to ensure that funds are going directly to employees.</p> <p>https://www.canada.ca/en/department-finance/economic-response-plan/covid19-businesses.html#wage_subsidies</p> <p>https://ottawacitizen.com/news/local-news/covid-19-trudeau-announces-government-will-pay-75-of-wages-for-small-and-medium-sized-businesses/</p> <p>https://www.canada.ca/en/department-finance/news/2020/04/government-announces-details-of-the-canada-emergency-wage-subsidy-to-help-businesses-keep-canadians-in-their-jobs.html</p>	<p>Applications available soon through CRA website</p> <p>Subsidy will be retroactive to March 15, 2020</p> <p>Funds available in approximately 6 weeks (from April 1, 2020)</p>
Business Credit Availability Program	<p>The BCAP will allow the Business Development Bank of Canada (BDC) and Export Development Canada (EDC) to provide more than \$65 billion of additional support, largely targeted to small and medium-sized businesses. This will be an effective tool for helping viable Canadian businesses remain resilient during these very uncertain times. BDC and EDC are cooperating with private sector lenders to coordinate on credit solutions for individual businesses, including in sectors such as oil and gas, air transportation and tourism.</p> <p>https://www.canada.ca/en/department-finance/economic-response-plan/covid19-businesses.html#business_credit_availability_program</p> <p>https://www.canada.ca/en/department-finance/economic-response-plan/covid19-businesses.html#increasing_credit_available</p>	<p>BCAP programs will roll out three weeks after March 27, 2020</p> <p>Interested businesses should work with their current financial institutions</p>
Loan Guarantee for Small and Medium-Sized Enterprises	<p>As part of the BCAP, Export Development Canada is working with financial institutions to issue new operating credit and cash flow term loans of up to \$6.25 million to small and medium-size businesses.</p> <p>https://www.canada.ca/en/department-finance/economic-response-plan/covid19-businesses.html#guarantee_loans</p> <p>https://www.edc.ca/en/about-us/newsroom/edc-covid-business-support.html</p>	<p>To roll out three weeks after March 27, 2020</p>

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Canada Emergency Business Account	<p>As part of the BCAP, the government will also guarantee loans of up to \$40,000 for small businesses and not-for-profits, which will be interest-free for the first year. Some small businesses may qualify for forgiveness of \$10,000 of that loan.</p> <p>To qualify for a loan, organizations will need to demonstrate they paid between \$50,000 and \$1 million in total payroll in 2019.</p> <p>https://ottawacitizen.com/news/local-news/covid-19-trudeau-announces-government-will-pay-75-of-wages-for-small-and-medium-sized-businesses/</p>	To roll out three weeks after March 27, 2020
Co-Lending Program or Small and medium-Sized Enterprises	<p>As part of the BCAP, the Business Development Bank of Canada (BDC) is working with financial institutions to co-lend term loans to SMEs for their operational cash flow requirements. Eligible businesses may obtain incremental credit amounts of up to \$6.25 million through the program.</p> <p>https://www.canada.ca/en/department-finance/economic-response-plan/covid19-businesses.html#wage_subsidies</p>	To roll out three weeks after March 27, 2020
Farm Credit Canada Loans	<p>Canada is supporting Farm Credit Canada by allowing an additional \$5 billion in lending capacity to producers, agribusinesses, and food processors. This will offer increased flexibility to farmers who face cashflow issues and to processors who are impacted by lost sales, helping them remain financially strong during this difficult time.</p> <p>https://www.fcc-fac.ca/en/about-fcc/media-newsroom/news-releases/2020/lending-capacity-increases-to-alleviate-industry-financial-pressure.html</p>	
Lower the Domestic Stability Buffer	<p>The Office of the Superintendent of Financial Institutions (OSFI) announced it is lowering the Domestic Stability Buffer by 1.25% of risk-weighted assets. This action will allow Canada's large banks to inject \$300 billion of additional lending in to the economy.</p> <p>https://www.osfi-bsif.gc.ca/Eng/osfi-bsif/med/Pages/nr_20200313.aspx</p>	March 14, 2020
Lower interest rate	<p>The Bank of Canada took a series of actions to support the Canadian economy during this period of economic stress, enhance the resilience of the Canadian financial system, and help ensure that financial institutions can continue to extend credit to both households and businesses. This included cutting the interest rate to 0.75% as a proactive measure in light of the negative shocks to Canada's economy arising from the COVID-19 pandemic and the recent sharp drop in oil prices.</p> <p>https://www.canada.ca/en/department-finance/economic-response-plan/covid19-businesses.html#bank_of_canada_actions</p>	March 14, 2020

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<i>Support</i>	<i>Description</i>	<i>Expected Launch</i>
Insure Mortgage Purchase Program	<p>Under this program, the government will purchase up to \$50 billion of insured mortgage pools through the Canada Mortgage and Housing Corporation (CMHC). This action will provide long-term stable funding to banks and mortgage lenders, help facilitate continued lending to Canadian consumers and businesses, and add liquidity to Canada's mortgage market.</p> <p>https://www.canada.ca/en/department-finance/economic-response-plan/covid19-businesses.html#insure_mortgage_purchase_program</p>	March 24, 2020
More time to pay income taxes	<p>The Canada Revenue Agency will allow all businesses to defer the payment of any income tax amounts that become owing on or after today and before September 2020. This relief would apply to tax balances due, as well as instalments, under Part I of the <i>Income Tax Act</i>. No interest or penalties will accumulate on these amounts during this period. Businesses can also defer payment of GST/HST and duties and taxes on imports.</p> <p>For the vast majority of businesses, the Canada Revenue Agency will temporarily suspend audit interaction with taxpayers and representatives.</p> <p>The Liaison Officer service offers help to owners of small businesses to understand their tax obligations. Traditionally available in-person, this service is now available over the phone and will be customizing information during these challenging times by ensuring small businesses are aware of any changes such as filing and payment deadlines, proactive relief measures, etc.</p> <p>https://www.canada.ca/en/department-finance/economic-response-plan/covid19-businesses.html#more_time_to_pay_their_income_taxes</p>	<p>Payments deferred until after August 31, 2020</p> <p>GST/HST deferred until June 2020</p> <p>Duties and taxes on imports deferred until June 2020</p>

Provincial Supports for Business and Non-Profit		
<i>Support</i>	<i>Description</i>	<i>Expected Launch</i>
Deferred tax payments for businesses	<p>BC is extending filing and payment deadlines for the following taxes:</p> <ul style="list-style-type: none"> Employer health tax 	Payments deferred until September 30, 2020

Summary of Publicly-Available Information on Federal and Provincial COVID-19 Supports

Provincial Supports for Business and Non-Profit		
<i>Support</i>	<i>Description</i>	<i>Expected Launch</i>
	<ul style="list-style-type: none"> • Provincial sales tax (including municipal and regional district tax on short-term accommodation) • Carbon tax • Motor fuel tax • Tobacco tax • <p>https://www2.gov.bc.ca/gov/content/taxes/tax-changes/covid-19-tax-changes</p>	
Delayed Budget 2020 tax changes	<p>The following tax changes announced in Budget 2020 are postponed:</p> <ul style="list-style-type: none"> • Eliminating the PST exemption for carbonated beverages that contain sugar, natural sweeteners or artificial sweeteners • Expanded registration requirements for Canadian sellers of goods, along with Canadian and foreign sellers of software and telecommunication services <p>https://www2.gov.bc.ca/gov/content/taxes/tax-changes/covid-19-tax-changes</p>	Delayed until further notice
Delayed Carbon Tax increase	<p>Carbon tax rates will remain at their current levels until further notice. The tax measure announced in Budget 2020 aligning the carbon tax rates with the federal carbon pricing backstop is also postponed until further notice.</p> <p>https://www2.gov.bc.ca/gov/content/taxes/tax-changes/covid-19-tax-changes</p>	Delayed until further notice
Reduced School Tax for business	<p>School tax rates for commercial properties (Classes 4, 5 and 6) will be reduced by 50% for the 2020 tax year.</p> <p>https://www2.gov.bc.ca/gov/content/taxes/tax-changes/covid-19-tax-changes</p>	Effective for 2020 tax year
Temporary emergency funding for child care providers that remain open	<p>Licensed child care providers staying open will receive enhanced funding to keep operations going. These centres are eligible to receive seven times their average monthly operating funding from government, which is expected to cover approximately 75% of a group facility's average monthly operating expenses.</p> <p>https://www2.gov.bc.ca/gov/content/family-social-supports/covid-19-information</p> <p>https://www2.gov.bc.ca/assets/gov/family-and-social-supports/covid-19/qa_child_care_sector.pdf</p>	April 1, 2020

Summary of Publicly-Available Information on Federal and Provincial COVID-19 Supports

Provincial Supports for Business and Non-Profit		
<i>Support</i>	<i>Description</i>	<i>Expected Launch</i>
Temporary emergency funding for child care providers that close	<p>Child care providers who close due to COVID-19 will also receive support to help ensure they are able to pay their fixed costs, like rent or lease during the temporary closure, so they can reopen when able.</p> <p>Providers that close will</p> <ul style="list-style-type: none"> • Be eligible to receive two times their average monthly government funding • This is expected to cover approximately 20% of an average group facility's monthly operating expenses <p>https://www2.gov.bc.ca/gov/content/family-social-supports/covid-19-information</p> <p>https://www2.gov.bc.ca/assets/gov/family-and-social-supports/covid-19/qa_child_care_sector.pdf</p>	April 1, 2020
BC Hydro bill deferral and forgiveness	<p>Small businesses closed as a result of COVID-19 will have their April to June 2020 bills forgiven. Large businesses will have the option to defer bill payment for three months. Major industry partners, including pulp mills and mines, will be able to defer 50% of their bill for three months.</p> <p>https://www.bchydro.com/news/conservation/2020/covid-19-updates.html</p>	April 1, 2020