

Housing

[BC Hydro](#)

- Bill deferral, payment plans, as well as [crisis funding](#) is available.
- Call 1-800-BC-HYDRO or [apply online](#).

[Freeze on rental rates](#)

- No rent increases are allowed in BC, effective April 1.
- No action needed. [Contact RTB](#) with questions.

[Rental supplement](#)

- Provides up to \$500/month towards rent, paid directly to landlords.
- Check back for application instructions.

[Mortgages \(CMHC-insured\)](#)

- Mortgage payment deferrals available for CMHC-insured loans.
- *Check with your lender.*

[Mortgages \(non-CMHC\)](#)

- Check with your lender about payment deferral options.
- *Check with your lender.*

Emergency Housing

- [Existing shelters](#) still active and additional emergency options may be available.
- Call 2-1-1 or search online.

- *Immediate halt on all [evictions](#), except for extreme case involving safety concerns and court-ordered evictions.*
- **[Freeze](#)** on rental rates. No rent increases are allowed in BC, effective April 1.
- Landlords may now [restrict use](#) of common areas and **restrict visitors** to rental properties.
- Landlords may **[not enter tenants' homes](#)** without their expressed consent, unless there is a clear threat to people or property.

PERSONAL INCOME SUPPLEMENTS

In-Person Canada Service Centres are now closed. [Apply for benefits online.](#)

[Employment Insurance](#) (EI)

- Existing EI benefit continues to be available. Provides up to \$573/week to people who have lost income.
- [Apply online.](#)

El Sickness Benefit

- One-week waiting period has been waived
- Call 1-833-381-2725 or [apply online](#).

Canada Emergency Response Benefit (CERB)

- \$2000/month to workers who have lost their income and do not qualify for EI.
- Applications are not yet open.
- [More info here](#).

Who qualifies?

All workers residing in Canada who are at least 15 yrs. of age and who have worked for the past 12 months; have earned at least a minimum income of \$5,000 and then had stop working due to Covid-19 related reasons. "Stop working" must equate to zero income/will have no income for at least 14 consecutive days. A worker is either an employee or self-employed.

What are Covid-19 related reasons for being unemployed?

- Lay-offs (company shut-down/closure)
- Furlough (file leave of absences because there's no work)
- Directed/Mandated quarantine or self-isolation
- Sick, need to take care of a sick family member due to corona, need to take care take children because of school and day care closures.

Duration Period: March 15 to October 3, 2020

The Canada government has yet to determine the date of portal or site of CERB will be opened for application. At this moment, the latest I've heard is the portal will be ready in early April. The duration period is the time frame you could file an application for the CERB. The latest you could apply is on Oct. 3. It is \$2,000 monthly for 4 months, and it will be a taxable benefit.

BC Emergency Benefit

- One-time additional tax-free payment of \$1000 to those on EI or CERB.
- Check Canada.ca in April for application instructions.

GST-credit

- One-time boost of up to \$600 per eligible couple, \$400 for eligible individuals in May
- Benefit is paid out according to your income tax return
- [More info here](#).

Climate Action Tax Credit

- One-time boost of up to \$564 for eligible families of 4 and \$218 for eligible individuals in an enhanced payment in July., Children under 18 years old must be registered for the CCB to qualify. No other action is needed; benefit is paid out according to your income tax return.

→ [More info here.](#)

[Canada Child Benefit](#) (CCB)

- One-time boost of \$300 per child in May.
- No action if you are already registered for CCB
- [Apply online](#)

[Income tax return](#)

- Filing due date is deferred to June 1
- Payments owed are deferred until after August 31
- No action needed

[Income Assistance](#)

- Existing [Income Assistance](#) program continues to be available for those in need with no other resources
- Apply [online](#), by phone at 1-866-866-0800, or visit [your local office](#).

[People with Disabilities](#)

- Existing [Disability Assistance](#) program continues to be available.
- [See also full list of additional supports here.](#)
- Apply [online](#), by phone at 1-866-866-0800, or visit [your local office](#).

[Seniors](#)

- Existing programs continue to be available, including:
 - [Old Age Security \(OAS\)](#): \$614/mo (max)
 - [Guaranteed Income Supplement \(GIS\)](#): \$916/mo (max)
- [Allowance/Allowance for Survivor](#): \$1389/mo (max)
- Eligible seniors are automatically enrolled, but applications can also be [submitted online](#).
- [bc211](#) is now also available to match volunteers with seniors in need of help with groceries, etc. Call 2-1-1 or visit online.

OTHER FINANCIAL SUPPORT

[ICBC](#)

- Renew [auto insurance](#) by email or phone
- ICBC customers on a monthly payment plan may [defer their payment](#) for up to 90 days with no penalty.
- [Remote extensions](#) for driver licensing available. Call 1-800-950-1498.
- All requests for medical information [temporarily postponed](#).
- Monthly payment deferral for up to 90 days with no penalty
- [Apply online](#).

[Emergency Child Care Funding](#)

- Child care providers receiving [emergency government funding](#) cannot charge parent fees for any periods of closure or for vacant spaces and must reserve spaces for families, starting April
- Check with your provider to see if they are in this program

[BC Student Loans](#)

- Six-month interest-free moratorium on repayment, starting April
- Repayment will be paused automatically

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[BC Transit](#)

- Free (no fare) boarding on all buses
- Enter through rear of the bus, unless accessible loading is required

[Registered Retirement Income Funds \(RRIFs\)](#)

- Minimum withdrawals from Registered Retirement Income Funds (RRIFs) has been reduced by 25% for 2020
- [Learn more here.](#)

[Emergency Travel Loan](#)

- Emergency loan of \$5000 available to Canadians travelling abroad.
- Dial +1 613-996-8885 or [send an email](#)

HELP FOR BUSINESSES

[BC Hydro](#)

- Bill deferral and payment plans
- Call 1-800-BC-HYDRO

[Wage subsidy](#)

- Wage of up to 75% for qualifying businesses.
- Details not yet available

[Business Credit Availability Program \(BCAP\)](#)

- Financing support for small and medium-sized businesses.
- Details available mid-April.

Canada Emergency Business Account

- Loans of up to \$40,000 for small businesses and not-for-profits, interest-free for one year.
- A portion may be forgivable. Available mid-April.
- [Loan Guarantee](#): Operating credit and cash flow term loans of up to \$6.25 million to SMEs. Available mid-April.
- [Co-Lending Program](#): 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. Available mid-April.
- Speak with your financial institution. [Learn more.](#)

Federal income tax

- Payments owed are deferred until after August 31

BC business taxes

- Payments for Employer health tax (EHT), provincial sales tax (PST), municipal and regional district tax, tobacco tax, motor fuel tax, and carbon tax are deferred until after Sept 30
- Scheduled April 1 increases to provincial carbon tax and PST are deferred

School Tax

- Cut of 50% for business and industry property classes, to be passed onto tenants on triple-net leases

GST/HST

- Payments owed deferred to June 30

Customs duties & taxes (for importers)

- Payments owed deferred to June 30

- *Employers cannot require doctor notes or testing for people to stay home from work.*
- *All businesses must adjust their operations to meet social distancing orders and should implement enhanced cleaning, or close.*
- *All workplaces must ensure a safe working environment.*
- *Workers may take [unpaid, job-protected leave](#) if they are unable to work for reasons relating to COVID-19, retroactive to Jan 27, 2020*
- *Workers now have [three days of unpaid, job-protected leave](#) each year for people who cannot work due to illness or injury. This is a permanent change.*

HELP FOR DIFFERENT SECTORS

[Childcare](#)

- Emergency funding is available for childcare providers that stay open and that close
- [Learn more.](#)

[Arts & Culture sector](#)

- \$3-million Arts and Culture Resilience Supplement to give operating and eligible project clients a supplement of up to \$15,000
- Clients will receive a 50% advance on 2020-21 funding
- [Via BC Arts Council.](#)

[Publishing and news sectors](#)

- New Independent Advisory Board on Eligibility for Journalism Tax Measures is now in place

[Tourism businesses in national parks and historic sites](#)

- Tourism operators in national parks, historic sites, and marine conservation areas will have payments on commercial leases and licences of occupation deferred without interest until September 1, 2020
- Parks Canada will contact operators

[Seafood sector](#)

- Seafood growers, shellfish farmers, and processors, will have access to the \$5 billion Farm Credit Canada loan program
- [Via FCC.](#)

[Farmers and Agri-Food sector](#)

- Access to the \$5 billion Farm Credit Canada loan program
- [Via FCC.](#)

OTHER

[Food Banks BC](#)

- Funding boost to Food Banks British Columbia, who will distribute the money among food banks province wide

[Kids Help Phone](#)

- Funding boost to [Kids Help Phone](#), which provides young people with mental health support.

[United Way Canada](#)

- Funding boost to United Way Canada for local organizations to support practical services to Canadian seniors, such as: Delivery of groceries, medications, or other needed items, or personal outreach to assess individuals' needs and connect them to community supports.

Substance Misuse Disorders

[Safe prescription alternatives](#) to the illegal drug supply available to people who use substances.

Want to CareMonger instead of FearMonger?

New Program to Support Local Businesses & Feed Someone: [Boxes of Hope](#)

- For every \$10 donated, someone who is homeless gets a meal and a local restaurant is supported (helping to keep staff employed).
- You get a tax receipt

Victoria Coming Together: <https://victoria.comingtogether.app/>

- A group of wonderful people have made it easier for people who need assistance to connect with those who can provide assistance.
- If you can offer help, please take a minute to sign up and indicate what you can help out with and then the system will let people who are looking for help near you know.
- The way this works is the site shows those who offer assistance to those needing it, not the other way around.

Categories of assistance:

Dog walking; Virtual Events; Emotional Support & Connection; Self-Isolation Activities; Action & Advocacy; Connect with local support; Financial Aid; Jobs & Opportunities; Pickup & Delivery; Resource Sharing; Low cost housing; Other support

Rapid Relief Fund:

[Join the Victoria Foundation, Times Colonist and the Jawl family in raising millions for coronavirus emergency relief.](#)

FYI

- [Island Health asks people not to donate homemade masks or other non-medical grade equipment.](#)
- [List of Covid-19 Essential Services](#)
- [How Mike Farnworth, Minister of Public Safety and Solicitor General, is using extraordinary powers under a state of provincial emergency to keep British Columbians](#)

[safe](#), maintain essential goods and services, and support the Province's ongoing response to novel coronavirus (COVID-19).

→ [Official Global Travel Advisory](#)

Social Distancing & Quarantine Orders

- Violations of Public Health Orders can carry fines of over [\\$25,000 or jail time](#).
- Violations of Quarantine Act (14 day [self-isolation order](#) for travellers re-entering the country) carry a max fine of [\\$750,000 and 6 months jail time](#).

Fattening the Curve?

- An Hour-long Follow-Along Workout. [Full body body-weight workout](#).
- [Other at home exercise](#).

Farmers' markets still open in Greater Victoria! Support them

Open, but with variations:

- Only one person allowed at a stall at a time
- No touching of items allowed
- Chalk marks laid out every 6 feet to maintain distancing in line-ups
- Vendors are moving to online ordering where feasible

[On March 27 the BC Association of Farmers Markets \(BCAFM\) announced that it will be encouraging markets to pursue an online model.](#)

Official News Updates for BC:

- Official BC Government News Releases: [BC Government News Releases](#)
- Daily update briefings with Minister of Health Adrian Dix and Provincial Health Officer Dr. Bonnie Henry are live streamed on the [BC Government Facebook Page](#).
- **Official Twitter Accounts** can often be the fastest way to get the latest information:
 - BC Centre for Disease Control: [@CDCofBC](#)
 - BC Government News: [@BCGovNews](#)
 - Vancouver Coastal Health: [@VCHhealthcare](#)
 - Minister of Health Adrian Dix: [@adriandix](#)
 - Health Canada: [@GovCanHealth](#)

Virtual Health Apps in BC (all walk-in clinics are closed + many don't have a GP)

- [Access Virtual \(formerly EQ Virtual\)](#)
- [Medimap Virtual](#)
- [Telus Babylon Health](#)