

Provincial Supports for Individuals / Residents Program/Initiative Who is eligible? Where do I apply? **Description** Eligible tenants can be paid up to BC Housing is working on **Temporary Rent** TBD – More information available on Supplement developing the application process Wednesday, April 1st \$500 per household. The benefit is and more information will be paid directly to your landlord. available on BC Housing's website in early April. The program is currently slated to last for 3 months, beginning in April. **Eviction prevention** Temporary moratorium on Tenants who have a residential tenancy N/A: this measure relates to the Residential Tenancy Act and does evictions, except in certain special agreement under the Residential Tenancy not require an application. circumstances. Act. Tenants in BC Housing funded buildings are also protected from eviction for nonpayment of rent during this time. Special circumstances for eviction include tenants jeopardizing the health and safety of other occupants of the building, tenants causing extraordinary damage, and putting

here.

landlord property at risk. More information



Freezing annual rent increases	Landlords cannot apply the annual CPI residential rent increase to residential tenancies.	Tenants who have a tenancy agreement under the Residential Tenancy Act. It does not apply to households in rent geared-to-income units.	N/A: this measure relates to the Residential Tenancy Act and does not require an application
Prevent landlords from accessing rental units	Tenants must consent to a landlord entering the rental unit. A landlord may not enter the unit even if they give the tenant the standard 24 hours notice.	Tenants who have a tenancy agreement under the Residential Tenancy Act.	N/A: this measure relates to the Residential Tenancy Act and does not require an application.
Landlord restrictions on use of common areas	Landlords are now entitled to restrict common areas in a building, such as gyms, pools, and courtyards.	Landlords who own buildings with common areas.	N/A: this measure relates to the Residential Tenancy Act and does not require an application.
Moratorium on BC student loan payments	Effective March 30, 2020, all British Columbia student loan borrowers will temporarily have their repayments suspended until September 30, 2020. During this time, no payment will be required, and interest that currently applies to the federal portion of student loans will not accrue.	British Columbia student loan borrowers.	N/A: this is an automatic moratorium and no application is necessary.
BC Emergency Benefit	The B.C. Emergency Benefit for Workers will provide a one-time \$1,000 payment to people who lost income because of COVID-19.	Residents of BC who receive federal Employment Insurance, or the new federal Canada Emergency Response Benefit are eligible.	Applications for the one-time payment will open soon.
Climate Action Tax Credit	A one-time enhancement to the climate action tax credit will be paid in July 2020 for moderate to low-income families: An adult will receive up to \$218.00 (increased from \$43.50)	For low to moderate income families. Details <u>here</u> .	Canada Revenue Agency will calculate the benefit when you file your taxes.



	A child will receive \$64.00 (increased from \$12.75)		
ICBC payment deferral	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.	Customers on a monthly Autoplan payment plan.	Details here.
BC Hydro bill deferral	BC Hydro customers affected by COVID-19 can call to arrange an option to defer bill payments or arrange for flexible payment plans with no penalty.	BC Hydro customers.	Call 1-800-224-9376
BC Hydro's Customer Crisis Fund	Customers 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 facing financial hardship.	Call 1-800-224-9376
BC Transit	Fares will not be collected on BC transit routes	All customers.	N/A



Federal Supports for Individuals / Residents

Program/ Initiative	Description	Who's eligible?	Where do I apply?	
Canada Emergency Response Benefit	A taxable benefit of \$2,000 a month for up to 4 months	Anyone who does not have paid leave or other income support who must stop work because of COVID-19 related causes. You must have made more than \$5,000 in the last fiscal year to be eligible. Full details on eligibility here.	The Canada Emergency Response Benefit will be accessible through a secure web portal starting in early April.	
Child Benefit Increases	An extra \$300 per child through the Canada Child Benefit	Parents giving primary care to at least one child, and who are legally residing in Canada. Full details on eligibility here.	Details here.	
Special GST credit	One-time special payment by early May through the Goods and Services Tax credit for low- and modest-income families. The average additional benefit: ~ \$400 for single individuals, ~\$600 for couples.	Income thresholds depends on marital status and how many dependent children in the household. Income thresholds range between \$46,649 for a single person to \$61,629 for a couple with four children. Full details on income thresholds here.	<u>Details here</u> .	
Mortgage Support	Mortgage payment relief through deferred mortgage payments, provided by banks on a case-by-case basis.	All customers holding mortgages with one of the big 6 banks (TD, CIBC, BMO, Scotia, NBC, RBC) who are currently in good standing and have been impacted by COVID-19 can apply for mortgage deferment.	Provided on a case by case basis. Individuals must contact their bank.	



Moratorium on Student Loan repayment	Note: while payments are deferred, interest continues to accrue. From March 30 th to September 30 th , interest-free moratorium on the repayment of Canada Student Loans for all student loan borrowers. No payment will be required and interest will not accrue during this time.	More details here . All Canada student loan borrowers. Students do not need to apply for the deferment. More details here .	The deferral will automatically apply for all borrowers.
Income tax deadlines extended	The filing date for the 2019 tax year has been extended to June 1st, 2020.	All tax filers	N/A
Changes to Employment Insurance	 The one-week waiting period for El sickness benefits will be waived for new claimants who are quarantined so they can be paid for the first week of their claim Establishment of a new dedicated toll-free phone number to support enquiries related to waiving the El sickness benefits waiting period People claiming El sickness benefits due to quarantine will not have to provide a medical certificate People who cannot complete their claim for El sickness benefits due to quarantine may apply later 	Employment Insurance (EI) sickness benefits provide up to 15 weeks of income replacement and is available to eligible claimants who are unable to work because of illness, injury or quarantine, to allow them time to restore their health and return to work. Canadians quarantined can apply for Employment Insurance (EI) sickness benefits.	Details here.



	and have their El claim backdated to cover the period of delay		
Reduced minimum	The required minimum withdrawals	Individuals with RRIFs	Details <u>here.</u>
withdrawals for Registered	from Registered Retirement Income		
Retirement Income Funds	Funds (RRIFs) are reduced by 25% for		
	2020.		