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## COVID-19: List of Federal and Provincial Programs

Current as of April 2, 2020

The following is a non-exhaustive list of federal and provincial programs that may be of assistance to Nisga'a citizens. As the situation is evolving, we encourage Nisga'a citizens to visit the government of Canada's [website](#) and the government of British Columbia's [website](#), each setting out information on the programs provided in response to the COVID-19 pandemic, for the most up to date information. These websites will include a complete list of the programs being offered, including eligibility requirements and application processes for these programs.

The links to the relevant government website for each program listed below are embedded in the title for each program.

### The Government of Canada

1. [Canada Emergency Response Benefit \("CERB"\)](#):
  - i. **Information:** This taxable benefit will provide \$500 a week for up to 16 weeks to workers who lose their income as a result of the COVID-19 pandemic. The benefit will cover the period from March 15, 2020 to October 3, 2020. The CERB is available to workers who have stopped working because of COVID-19, whether or not they are eligible for Employment Insurance ("EI"). This includes workers who have stopped working because they have been let go from their job or their hours have been reduced to zero, they are in quarantine or sick due to COVID-19, they are away from work to take care of others because they are in quarantine or sick due to COVID-19; and/or they are away from work to take care of children or other dependents whose care facility is closed to due COVID-19.
  - ii. **Application process:** The CERB will be accessible through a secure web portal starting on April 6, 2020. Applicants will also be able to apply via an automated telephone line or via a toll-free number – this number is not yet available. The Canada Revenue Agency has provided information

on documentation that will be required to apply for the CERB on its [website](#). To manage the application process, the CRA has set up specific days for individuals to apply based on the month they were born. This information is available on the CERB website and the CRA's website for the CERB.

- iii. **Eligibility:** The basic eligibility requirements include workers: (i) residing in Canada, who are at least 15 years old, (ii) who have stopped working because of COVID-19 or are eligible for EI regular or sickness benefits, (iii) who had income of at least \$5,000 in 2019 or in the 12 months prior to the date of their application, and (iv) who are or expect to be without employment or self-employment income for at least 14 consecutive days in the initial four-week period. For subsequent benefit periods, they expect to have no employment income. The income requirement of at least \$5,000 may be from any or a combination of the following sources: employment, self-employment, maternity and parental benefits under EI and/or similar benefits paid in Quebec under the Quebec Parental Insurance Plan. Please visit the CERB website for more information on eligibility requirements.
  - iv. **EI and CERB:** Individuals who were already receiving EI benefits as of March 15, 2020 will continue to receive benefits through EI. Any applications made after March 15, 2020, for which the claim is related to COVID-19, will be automatically processed through the CERB. Individuals who are already receiving EI regular benefits will continue to receive these benefits until the end of their benefit period. Individuals whose EI benefits run out before October 3, 2020 will be able to apply for the CERB if they are unable to return to work because of COVID-19 and meet the eligibility requirements for the CERB. Individuals cannot be paid EI benefits and the CERB for the same period. Please visit the website for the CERB for more information on EI and the CERB.
2. **EI:** Individuals whose EI benefits run out before October 3, 2020 will be eligible to apply to CERB if they are unable to return to work because of COVID-19. If you are sick, quarantined or have been directed to self-isolate, the requirement to provide a medical certificate to access EI sickness benefits is waived.
  3. **GST/HST tax credit payment:** Canada is providing a one-time special payment starting April 9 through the GST/HST tax credit for low- and modest-income families. There is no need to apply for this payment. If you are eligible, you will get

it automatically. The average additional benefit will be close to \$400 for single individuals and close to \$600 for couples.

4. **Canada Child Benefit (“CCB”)**: Canada is providing an extra \$300 per child through the CCB for 2019-2020. This will mean approximately \$550 more for the average family. Those who already receive the CCB do not need to re-apply, and the benefit will be delivered as part of the scheduled CCB payment in May 2020.
5. **Tax Returns**: The filing due date for the 2019 tax returns for individuals has been extended to June 1, 2020. The CRA will allow any new income tax balances due, or instalments, to be deferred to September 1, 2020 without incurring interest or penalties. **The CRA is encouraging all individuals who expect to receive benefits under the GST/HST tax credit or the CCB to not delay their 2019 return filing to ensure that the entitlements are properly determined.** The CRA is also allowing businesses to defer, until August 31, 2020, the payment of any income tax amounts that become owing on or after March 18 and before September 2020. This relief would apply to tax balances due, as well as instalments, under Part I of the Income Tax Act.
6. **Canada Student Loans**: Effective March 30, 2020, Canada is placing a six-month 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. Students do not need to apply for the repayment pause. Pre-authorized debits will be stopped.
7. **Mortgage Support**: Canadian banks have committed to working with their customers on a case-by-case basis to find solutions to help them manage hardships caused by COVID-19. Individuals who are impacted by COVID-19 and experiencing financial hardship as a result should contact their financial institution regarding flexibility for a mortgage deferral.
8. **Canada Emergency Wage Subsidy**: The CEWS is a benefit for employers that would cover 75% of salaries for qualifying businesses, for up to 3 months, retroactive to March 15, 2020. The 75% wage subsidy will cover annual earnings up to \$58,700 for up to 12 weeks. So the maximum subsidy for each employee would be \$847 a week. Employers of all sizes and across all sectors of the economy are eligible with the exception of public sector entities. Businesses will need to demonstrate a 30% or greater loss in revenue to be eligible for this benefit. This will be measured against revenue from previous years. The program is designed to help employers hardest hit by the COVID-19 pandemic to keep and retain workers. Employers are being asked to make every effort to top-up the 75%, where possible. Eligible employers will be able to apply for the CEWS by

applying through a CRA online portal. Please visit the website for the CEWS for more information on eligibility requirements and the application process.

9. **Temporary Wage Subsidy (“TWS”)**: The TWS is a benefit for employers that will allow eligible employers to reduce the amount of payroll deductions required to be remitted to the CRA, for a period of three months. Eligible employers include individuals, partnerships (with certain conditions), non-for-profit organizations, registered charities, or Canadian-controlled private corporations eligible for small business deductions. Businesses must have an existing business number and payroll program account with the CRA on March 18, 2020, and pay salary, wages, bonus, or other remuneration to an eligible employee. An eligible employee is an individual who is employed in Canada. The subsidy is equal to 10% of the remuneration paid from March 18, 2020 to June 19, 2020, up to \$1,375 for each eligible employee and to a maximum of \$25,000 total per employer. The subsidy is calculated when businesses remit these amounts to the CRA. No drop in revenues is required to access this benefit. If a business also qualifies for the CEWS, the money received through the CEWS will be adjusted downward to account for any payments made through the TWS. For more information on how to apply for such subsidy, please visit the website for the TWS.
  
10. **Work-Sharing Program**: Canada is extending the maximum duration of the Work-Sharing program from 38 weeks to 76 weeks. The Work-Sharing program is offered to workers who agree to reduce their normal working hours because of developments beyond the control of their employers. Work-Sharing is a three-party agreement involving employers, employees and Service Canada. Please visit the website for the Work-Sharing program for more information.
  
11. **Access to Credit**: The Business Credit Availability Program (“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. The BCAP will be rolled out in the three weeks after March 27, and interested businesses should work with their financial institutions. The BCAP includes:
  - i. **Canada Emergency Business Account**: Canada is launching a new Canada Emergency Business Account – a new loan program that will be implemented by eligible financial institutions in cooperation with EDC. This program will provide interest-free loans of up to \$40,000 to small businesses and not-for-profits, to help cover their operating costs during a period where their revenues have been temporarily reduced. To qualify, these organizations will need to demonstrate they paid between \$50,000 to \$1 million in total payroll in 2019. Repaying the balance of the

loan on or before December 31, 2022 will result in loan forgiveness of 25% (up to \$10,000).

- ii. **New loan guarantee for small and medium-sized enterprises:** EDC is working with financial institutions so that they can issue new operating credit and cash flow term loans of up to \$6.25 million to small and medium-sized enterprises.
- iii. **Co-Lending Program:** The Co-Lending Program will bring the BDC together with financial institutions to co-lend term loans to small and medium-sized enterprises for their operational cash flow requirements. Eligible businesses may obtain incremental credit amount of up to \$6.25 million.

### **The Government of British Columbia**

1. **BC Emergency Benefit for Workers:** The BC Emergency Benefit for Workers will provide a one-time tax-free \$1,000 payment to BC residents who are unable to work due to COVID-19. Individuals who would qualify for the payment include workers who are sick, quarantined or have been laid off due to COVID-19, parents with sick family members, children or kids who must stay home because schools and daycares are closed, and individuals who are self-employed and losing work or closing up shop due to the virus. BC residents who receive federal EI, or the new federal Canada Emergency Response Benefit, are eligible. Further details on the eligibility requirements will be posted online soon. Applications for the one-time payment will open soon, but it is expected that the payment will only be made in early May 2020. Please visit the website for the B.C. Emergency Benefit for Workers for the most up-to-date information.
2. **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. Individuals do not need to apply for the one-time enhanced July 2020 payment. Individuals only need to file their income tax return for 2019 and the CRA will determine eligibility.
3. **Temporary Rent Supplement (“TSR”):** BC is introducing a new rental supplement to help households by offering up to \$500 per month towards their rent. It will be available to low to moderate income renters who are facing financial hardship as a result of the COVID-19 crisis, but do not qualify for existing rental assistance programs. Both renters and landlords will need to apply for this supplement, but it will be paid directly to landlords. Information on how to apply for this supplement will be posted on the BC Housing’s website, and it is expected that applications will be available in mid-April. Please visit the BC Housing’s website for the most up-to-date information.

4. **COVID-19 Leave**: An employee can take unpaid, job-protected leave related to COVID-19 if they're unable to work for any of the following reasons: (i) 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, (ii) 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, (iii) their employer has directed them not to work due to concern about their exposure to others, (iv) 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, and (v) they are outside of BC and unable to return to work due to travel or border restrictions. The COVID-19 leave is retroactive to January 27, 2020, the date that the first presumptive COVID-19 case was confirmed in BC. Once it is no longer needed, this leave will be removed from the Employment Standards Act.
5. **BC Student Loans**: BC student loan payments are frozen for six months until September 30, 2020. Individuals do not need to apply, repayment will be paused automatically.
6. **BC Hydro**: BC Hydro has announced three programs:
  - i. **COVID-19 Customer Assistance Program**: Eligible BC Hydro customers can defer bill payments or arrange for flexible payment plans with no penalty through the COVID-19 Customer Assistance Program. Arrangements must be made directly with BC Hydro.
  - ii. **Customer Crisis Fund**: Customers experiencing job loss, illness or lost wages due to COVID-19 can access grants up to \$600 for customers who heat their homes with electricity and up to \$500 for customers with non-electrically heated homes to pay their BC Hydro bills through the Customer Crisis Fund.
  - iii. **COVID-19 Relief Fund**: BC Hydro has also set up a COVID-19 Relief Fund. Individual customers may be eligible for three months of bill credit if they or their spouse/partner have lost employment or have become unable to work due to COVID-19. For small businesses forced to close during the pandemic, BC Hydro is offering bill forgiveness for April, May and June for eligible businesses. Applications must be made through the BC Hydro website.

7. **ICBC:** 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. Please visit the ICBC's website for more information on how to apply.

8. **Provincial Tax Measures:**

- i. **Deferred tax payments for businesses:** BC is extending filing and payment deadlines for the following taxes until September 30, 2020: employer health tax, provincial sales tax, carbon tax, motor fuel tax, and tobacco tax.
- ii. **Delayed PST Budget 2020 tax changes:** The following tax changes announced in Budget 2020 will be postponed until further notice: (i) eliminating the PST exemption for carbonated beverages that contain sugar, natural sweeteners or artificial sweeteners, and (ii) expanded registration requirements for Canadian sellers of goods, along with Canadian and foreign sellers of software and telecommunication services.
- iii. **Delayed carbon tax increase:** 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.

**Reduced school tax for businesses:** School tax rates for commercial (Classes 4, 5 and 6) will be reduced by 50% for the 2020 tax year.