



BRITISH COLUMBIA
ASSEMBLY OF FIRST NATIONS




FIRST
NATIONS
SUMMIT



UNION OF
BRITISH COLUMBIA
INDIAN CHIEFS

FNLC COVID-19

Resource Information



***This document is about
benefits available to
Indigenous communities,
businesses, and individuals
during the COVID-19 novel
coronavirus emergency.***

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Communities

The federal government is continuing the following existing services for communities during the emergency:

- Primary health care and management of health facilities;
- Regional health emergency management coordinators, regional communicable disease nurses, and regional medical officers to support First Nation communities and lead public health emergency preparedness and responses. Contact the FNHA: COVID19needs@fnha.ca
- First Nations including:
 - continuing support for First Nations youth who reach age of majority during the outbreak;
 - work towards reducing the number of Indigenous children in care;
 - work towards funding the actual cost of Indigenous child and family services;
- Funding for community services including:
 - on-reserve [income assistance](#); including matching the \$300 emergency supplement grant for individuals who don't qualify for the provincial benefit because they live on reserve;
 - [Family Violence Prevention Program \(FVPP\)](#) shelter funding;
- **Emergency management** measures including for floods and fires;
- Environmental remediation site safety.

There are new federal and provincial programs to support communities:

1. **Indigenous Community Support Fund (\$305 Million)**

Money is distributed automatically to communities. In British Columbia, First Nations will receive \$39,567,000, and Métis will receive \$3,750,000. Initially, each community will receive:

- \$50 thousand per community;
- Plus an additional amount based on the number of people living in the community (based on the 2016 Census population);
- Plus an additional amount based on for remoteness and Community Wellbeing Index scores.
- First Nations without a land base or which are associated with land deemed unpopulated will get \$50 thousand.

2. New public health funding (\$100 Million)

Funding is for First Nations, Inuit and Métis community public health needs. In BC, FNIHB will fund the program, and the First Nations Health Authority (FNHA) will coordinate community requests. This funding requires an outlay by the community which is reimbursable. Contact the FNHA: COVID19needs@fnha.ca

3. Emergency Management Assistance Program (EMAP)

Communities can access the federal stock of Personal Protective Equipment (PPE). The program is administered through the First Nations Health Authority. Contact the FNHA: COVID19needs@fnha.ca

4. Reaching Home (\$157.5 Million)

A community-based program that prevents and reduces homelessness by providing direct support and funding to Designated Communities (urban centers), Indigenous communities, territorial communities, and rural and remote communities across Canada.

5. New funding for women and children fleeing violence (\$1.4 Million)

Funds go directly to Han Knakst Tsitwx Society; Nuxalk Nation Transition House Society; Journeys Into Tomorrow Transition House; Three Sisters Haven Society; Xolhemet Society; Okanagan Nation Emergency Transition House; and Carrier Sekani Family Services.

6. New provincial Health funding support including:

- Improved medical transportation options to larger centres, including flight and ambulance;
- Housing options for people looking to self-isolate near their families while remaining in their home communities;
- New and faster COVID-19 testing technology;
- Culturally safe contact tracing that respects privacy in small communities;
- Access to Virtual Doctor of the Day, a program that connects First Nations members and their families in remote communities to a doctor or a nurse practitioner using video-conferencing;
- Options for accommodation near larger centres with more medical services;
- Increased mental-health supports in communities.

Local leadership will determine how these services operate in their communities.

7. Community Living BC

More funding is available for people with developmental disabilities. Contact [CLBC](#).

8. Emergency Management BC (EMBC)

EMBC is the Province's lead coordinating agency for emergency response to non-health related needs of COVID-19 impacts. This work is done in collaboration with local governments, First Nations, provincial and federal departments, industry, non-government organizations and volunteers. They also host regular regional coordination calls, which First Nations and local governments are invited to join. Provincial Regional Emergency Operations Centres (PREOCs) function as a universal entry for Indigenous communities seeking supports. The Province has taken a "no wrong door" approach. As requests come into the PREOC, they will be directed to the appropriate agency in a timely manner. First Nations can contact the [appropriate regional office](#).

9. Reaching Home Program In Metro Vancouver

First Nations on reserve had an opportunity to apply for funding to deliver food and provide other essential services to elders at risk of homelessness in Greater Vancouver. The Application process closed in April. Contact Reaching Home Program [Information](#).

10. VanCity and MODO car share support for food delivery

Non-profit food relief organizations in Vancouver can get support to deliver food directly to individuals isolating (including Seniors and Elders). Some communities are partnering with BC Automobile Association, others with Uber Eats). Contact those organizations directly.

11. Rural and remote food delivery

BC Ferries has started providing some food delivery services to isolated communities including Bella Bella and Klemtu; Sysco Foods is able to transport food directly to First Nations communities that request service.

12. [Connecting British Columbia](#) funding for rural internet connectivity (\$50 Million)

Internet service providers throughout the province can apply for grants of up to \$50,000 - or 90% of their expenses - to cover the cost of equipment, including antennas, electronics, or other types of devices that relate to the performance or range of their network. Applications are now being accepted by [Northern Development Initiative Trust](#). Submissions will be reviewed on a first-come-first-served basis, with funding decisions made within three to five business days. Internet service providers must complete their projects by June 30, 2020. [Apply here](#)

13. Arts and Culture Resilience Supplement (\$3 Million)

A fund administered by the BC Arts Council for artists (which should include carvers, sewers, sculptors and others). Application deadline is May 31, 2020. Contact [BCAC](#).



Other Programs for Communities

- [Leadership selection in First Nations: elections can be postponed](#)
- [Annual treaty payments: events postponed but payments available by mail form here \[https://www.sac-isc.gc.ca/DAM/DAM-INTER-HQ/STAGING/texte-text/br_frms_traa_83088fl_1315099050062_eng.pdf\]\(https://www.sac-isc.gc.ca/DAM/DAM-INTER-HQ/STAGING/texte-text/br_frms_traa_83088fl_1315099050062_eng.pdf\)](#)
- [Ministerial Loan Guarantees: payment deferrals](#)
- Ministerial Loan Guarantees for the loan security required by lenders who are financing housing loans on-reserve.

Resources for Communities

- [COVID-19 guidance for long term care homes facilities and nursing homes in Indigenous communities](#)
- [COVID-19: First Nations community guide on accessing additional supports](#)
- <https://www.canada.ca/en/public-health/services/diseases/2019-novel-coronavirus-infection/awareness-resources.html>
- Prevention poster: <http://www.bccdc.ca/Health-Info-Site/Documents/COVID19-Prevention.pdf>
- Handwashing poster: http://www.bccdc.ca/Health-Professionals-Site/Documents/COVID19_Handwashing%20Poster_MD%20offices.pdf
- Law firm blog on how to restrict access to communities: <https://gowlingwlg.com/en/insights-resources/articles/2020/covid-19-and-indigenous-communities/>
- COVID-19: Information for First Nations and Indigenous Peoples in B.C. <https://www2.gov.bc.ca/gov/content/governments/indigenous-people/covid19>
- COVID-19: Local Government & First Nations Frequently Asked Questions: <https://www2.gov.bc.ca/gov/content/safety/emergency-preparedness-response-recovery/local-emergency-programs/local-government-first-nations-faq>
- [For Incremental EOC or health capacity costs](#) as outlined in Policy 5.13.
- For information on the [Eligibility Assessment Supplement](#)
- Note: communities on boil water advisories should wash hands with available water. If the water is unsafe to touch or contaminated, then wash with bottled water. Sufficient bottled water could be a reimbursable item. Contact FNHA: COVID19needs@fnha.ca

Indigenous Businesses

1. **Federal support for Indigenous business (\$306.8 Million)**

The program is for small and medium-sized Indigenous businesses, and Aboriginal Financial Institutions that offer financing to these businesses who are unable to access other federal support for businesses. It provides:

- Short-term, interest-free loans and grants to Indigenous businesses.
- Funding for Aboriginal Financial Institutions to cover operational expenses.
- Funding for the National Aboriginal Capital Corporations Association.

The National Aboriginal Capital Corporations Association (NACCA) is a network of 59 Aboriginal Financial Institutions. It administers the program along with Aboriginal Financial Institutions, and the Métis capital corporations in partnership with Indigenous Services Canada. Contact your Aboriginal Financial Institution, or the [NACCA](#).

2. **Fisheries: Canadian Seafood Stabilization Fund (\$62.5 Million)**

This province-wide program provides government backed loans to fish processing businesses for maintenance, inventory costs, new health regulation compliance, automation technology, and storage of unsold catch. It will be administered in British Columbia by [Western Economic Diversification Canada](#). Full details have not yet been released.

[The Department of Fisheries and Oceans \(DFO\)](#) is considering how to address the negative market impacts of the COVID-19 pandemic on various fisheries (e.g. lobster), including the impacts on Indigenous partners and participants in those fisheries, but that food, social, and ceremonial fishing would continue as normal as there is no sale component to these fisheries. Harbour Authorities may only restrict access to authorized users for health reasons.

3. **Fisheries and Agriculture: [Business Credit Availability Program](#)** for small and medium-sized businesses, through the Business Development Bank of Canada and Export Development Canada; and to agricultural businesses [Farm Credit Canada](#).

4. **Logging** stumpage fees for timber harvesting on crown land are deferred for three months.

5. **Industrial camps** for tree planting, aquaculture, forestry and resource operations have new guidelines to protect workers. [This provincial order](#) sets out prevention, control, and inspection protocols for workers and employers.

6. Indigenous Tourism BC support (\$300,000)

Indigenous Tourism BC Stakeholders who are Indigenous tourism businesses (51% or more Indigenous-owned) can access funding from Indigenous Tourism BC (ITBC). Priority is given to small business. Contact: info@indigenoussc.com, Francine Douglas at 604-997-4913. Applications closed April 16.

7. Provincial Support for Animal Care (non-feed animals)

[Animal care facility operators](#) can receive emergency funding for animal hygiene, habitat upkeep, veterinarian care, limited transportation and repairs to equipment required to ensure the welfare of the animals in care. B.C. animal refuges and rehabilitation centres that lack the revenue to ensure animals in their care will not be in distress also qualify for funding for food and veterinary care. Email: BRMB.General.Inquiries@gov.bc.ca. This does not appear to be a program for animals raised for their meat.

8. Truck Driver Programs

Truck drivers in the lower mainland and central interior will see provincially permitted food trucks along the highway at:

- Nordel CVSE Inspection Station in Delta
- Zopkios Brake Check on Highway 5, approximately 57 kilometres north of Hope
- Britton Creek Rest Area on Highway 5, approximately 62 kilometres south of Merritt
- Kamloops Weigh Scale in City of Kamloops - food served free of cost once per week by the Salvation Army

A map is updated here <https://mealsfortruckers.ca/>.

Portable toilets have also been installed.



9. [Canada Emergency Wage Subsidy](#)

The [federal government recently announced a wage subsidy of up to 75%](#) of salary on the first \$58 000 of a worker's salary, which could mean up to \$845 per week for 3 months. The benefit pays a maximum of \$1,375 per employee and \$25,000 per employer. Employers are encouraged to top up the remaining 25% of salaries to keep workers attached to their jobs and supported. It applies to all businesses, charities and non-profits who have experienced at least a 15% reduction in revenue for March, and eligible employers, including those who saw a 15% drop in revenue in March and a 30% reduction in April and May. (A threshold of 30% for the entire period had been previously announced). Make sure your employer knows about this program. It could prevent your layoffs. [The application is open now](#) through [MyBusinessAccount](#).

[This calculator](#) can help you determine the amount to claim. This is a complex program. Here is a [guide for applicant businesses](#).

A separate program, the [10% Temporary Wage Supplement for employers](#) allows [eligible employers to reduce the amount of payroll deductions required to be remitted to the Canada Revenue Agency](#).

10. EI Work Sharing Program

The EI Work Sharing Program is meant to prevent layoffs. It allows workers to agree to reduce their hours by 10-60% and receive some EI support as well. This usually means workers get more income than they would on regular EI because they get their full wage rate for the time they are at work. This program can run from between 6 and 76 weeks. All sectors can temporarily participate. Existing programs that expired can be renewed. The application process has been streamlined, and the form is one page. To be **eligible, businesses** must be year-round concerns which have operated for at least one year, with at least two employees in the Work Share unit. It cannot be used for business downturn due to labour disputes, ordinary slowdown, or seasonal shortages of work. Eligible workers are year-round permanent full-time or part-time "core staff". This excludes casuals, seasonal, student, co-op, contract, temporary, and auxiliary (on-call) workers. Senior management and executive level marketing workers, outside sales reps and technical workers doing research and development are also exempt.

Here are the federal government's resources and factsheets on Work Sharing:

- [Overview sheet for employers](#)
- [Work-Sharing fact sheet for employers](#)
- [Applications for a Work-Sharing Agreement form \(EMP5100\)](#)
- [Attachment A: Work-Sharing Unit form \(EMP5101\)](#)
- [Overview sheet for employees](#)
- [Work-Sharing fact sheet for employees](#)

Work Sharing plans must be pre-approved by Service Canada and can now start 10 days after an application is submitted (this used to take 30 days). To apply for the Work-Sharing program, employers must submit the following forms to EDSC.WT.WS-TP.ESDC@servicecanada.gc.ca. They can call for help and information here: **Toll-free:** 1-800-367-5693
TTY : 1-855-881-9874

- [Applications for a Work-Sharing Agreement form \(EMP5100\)](#)
- [Attachment A: Work-Sharing Unit form \(EMP5101\)](#)

Unless a Work Sharing agreement is in place, any top up, benefit continuation, pension contributions, severance, or retention amount will count as income and could result in a claw back of some portion of benefits.

11. Supplemental Unemployment Benefits (SUB)

Another program that shelters top ups, benefits and other income related to work from a claw back of EI benefits is the SUB. This program is traditionally used to allow employers to top up birth parent benefits. Like Work Sharing, SUB plans need to be registered with the federal government. It is meant to cover situations of temporary work stoppage, training, illness, injury, or quarantine.

Payments from SUB plans **that are registered with Service Canada** are not considered as earnings and are not deducted from EI benefits (pursuant to [subsection 37\(1\)](#) of the EI Regulations). Proposals are registered at Service Canada in Bathurst, N.B. Staff can help craft a plan. Workers must apply for EI before being eligible to collect. Outside of the emergency, plans need to identify a group of employees and the duration of the plan. Workers total income from the plan is topped at 95%. This is significantly higher than other forms of benefits.

Here are the federal government's resources and factsheets on

- [The Supplemental Unemployment Benefit Program](#)
- [Plan requirements](#)
- [A sample plan to help formalize your SUB Plan](#)
- [How to register your plan](#)
- [SUB plan registration form](#)

To register, the employer must submit **a copy of the SUB plan** and

- [Supplemental Unemployment Benefit \(SUB\) Plan Registration form](#);
- Any collective agreement;
- A copy of the insurance plan or missing information required to administer the plan;
- A copy of the Trust Agreement;
- Company policies related to the plan;
- Declarations of documents employees have to sign to:

Service Canada – Supplemental Unemployment Benefit (SUB) Program
120 Harbourview Boulevard
P.O. Box 11,000
Bathurst, New Brunswick
E2A 4T5

Telephone: 1 800 561-7923
Fax: (506) 548-7473

Until a plan is registered, any top up or other amounts or benefits paid will be treated as earnings and may be deducted from the employee's EI benefits. Employers who are already participating in the program will receive a request to renew from Service Canada – SUB Program before the end date of their plan. Service Canada's decision to register a SUB plan cannot be appealed. However, a review of the decision may be requested by the employer.

12. Federal Small and Medium-sized Enterprise Loan & Guarantee program (\$40 Billion)

[Export Development Canada](#) and [Business Development Bank](#) are sources for guaranteed loans when small businesses go to their financial institutions.

13. The Canada Emergency Business Account (CEBA)

Canadian-operated businesses with federal tax registration and payroll in 2019 between \$20,000 (down from a previous \$50,000) and \$1 million can apply for loans of \$40,000 to cover non-deferrable operating costs; interest free until December 21, 2022. Applications are made online through the financial institution that holds the business operating account. Loans are backed by the government and up to 25% of the principle is forgivable. **Contact your bank or credit union to apply.**

14. [Canada Emergency Commercial Rent Assistance \(CECRA\)](#)

Loans to commercial property owners willing to forgo rent from small businesses for April-June. This program will lower rent by 75 per cent for small businesses that have been affected by COVID-19. Impacted small business tenants are businesses paying less than \$50,000 per month in rent and who have temporarily ceased operations or have experienced at least a 70% drop in pre-COVID-19 revenues. This support will also be available to non-profit and charitable organizations.

15. GST payments are delayed until June and GST audits are suspended.



16. BC Hydro business program

Business customers which have closed can waive their bill for 3 months (until June 30 2020). [Apply here](#). Small businesses that have been forced to close will have April-June Hydro forgiven, and still qualify for flexible payment and deferral. For industrial businesses, 50% of hydro bills are can be deferred for 3 months. The BC Utilities Commission approved a 1% decrease in rates for all customers.

17. Provincial Tax

Taxes for business (PST, municipal & regional, tobacco, motor fuel, carbon, employer health), delayed until September, as well as a delayed tax increase planned for April 1. Additionally, B.C. cut the school tax in half for small business and light industry [and reduced commercial property tax by 25%](#).

18. [Temporary changes to the Canada Summer Jobs program](#)

Will help employers hire summer staff and provide young Canadians access to the jobs they need. This program will help create up to 70,000 jobs for youth between 15 and 30 years of age, it and will help small businesses hire and keep the workers they need so they can continue to deliver essential services.

19. BC-Temporary Rental Supplement

Landlord can apply with their tenants for the BC-Temporary Rental Supplement (BC-TRS) Program. A \$300 or \$500 subsidy for rent is [paid directly to landlords for up to three months](#). [Apply on line here](#) or by phone - Lower mainland: **778-452-2836**, Toll Free: **1-877-757-2577**.

Eligible tenants must make less than \$74,150 (no dependents) or \$113,040 (with dependents; must be eligible for federal benefits; be paying more than 30% of gross current (reduced) monthly income towards rent. People receiving Shelter Aid for Elderly Renters (SAFER) or Rental Assistance Program (RAP) are not eligible. BC Housing has committed not to report illegal secondary suites. Tenants will be asked to provide the following information:

- [Proof of address, such as a driver's license or utility bill](#)
- [Proof of monthly rent amount, such as a signed tenancy agreement, rent receipt, or notice of rent increase](#)
- [Their landlord's details and contact information, including email address](#)
- [For every household member who is over the age of 19:](#)
 - [Identification, such as a driver's license or BC identification card](#)
 - [Proof of 2019 income \(2019 Notice of Assessment or T-Slips\)](#)
 - [Proof of 2020 income loss related to COVID 19, and current income \(Employment Insurance, Canada Emergency Response Benefit, Record of Employment, letter from employer, etc.\)](#)

Once your application is reviewed, an email will go to your landlord asking them to:

- [Confirm details around tenancy, rental address and monthly rent amount.](#)
- [Provide their mailing address and banking information to receive payment by direct deposit](#)

The tenant and the landlord will both get a confirmation email. Tenants whose landlords will not fill out the form should call BC Housing at 1-877-757-2577. The application requires that you agree to a repayment plan with your landlord for the remainder of your rent. There is no general rent amnesty. [The Provincial Announcement is here.](#)

Resources for businesses:

- [Federal info on reopening](#)
- [Provincial info on reopening](#)
- [Safer fishing and hunting guidelines and health orders](#)
- <https://www.canada.ca/en/services/business/maintaingrowimprovebusiness/resources-for-canadian-businesses.html# 2. Support for 1>
- <https://pm.gc.ca/en/news/news-releases/2020/03/27/prime-minister-announces-support-small-businesses-facing-impacts>
- <https://www.canada.ca/en/department-finance/news/2020/03/additional-support-for-canadian-businesses-from-the-economic-impact-of-covid-19.html>
- <https://news.gov.bc.ca/releases/2020PREM0013-000545>
- <https://news.gov.bc.ca/factsheets/bc-takes-steps-to-support-people-businesses-during-covid-19-pandemic>
- <https://www.canada.ca/en/department-finance/news/2020/03/introduces-canada-emergency-response-benefit-to-help-workers-and-businesses.html>



Individuals: Basic Income Supports

If you are sick:

1. Workers Compensation

If you think you have been exposed to COVID-19 at work, tell your employer and go home*. Phone your doctor or 811 for health instructions (do not go to the office or hospital) and file a Workers Compensation Claim with Worksafe BC by phone at **1 888 WORKERS (1 888 967-5377)**. You will need to be able to show you got sick from work, and not in some other way. You will not qualify if you are quarantined or ordered to self-isolate, but you are not sick. [Here is information about WCB wage loss benefits for COVID-19](#) illness arising out of and in the course of employment. Here is [info about reporting to WCB](#).

*Different rules may apply to healthcare workers who are delivering essential services because there is a state of emergency declaration in place. Check with your employer and your union about what to do if you are exposed to COVID-19 if you are in this category.

2. STIPP - Short Term Injury and Illness Plan/sick leave

If you are an employee with a sick plan, and you are sick with COVID-19 or anything else, investigate the terms of your work's sick leave plan. In union environments, there is often paid sick leave with sickness benefits equivalent to your pay. Some of these plans cover workers who are not themselves sick, but are quarantined, self-isolating, caring for a sick dependent, or protecting the health of an immune-compromised person in their household. Check your plan.

3. Medical Employment Insurance

If you don't have a sick plan, don't qualify, or have used up all your sick time, and you are still sick, in quarantine, injured, recovering from surgery, and are unable work because of COVID-19 or some other illness, you might qualify for Federal [Employment Insurance Sickness Benefits](#) (essentially medical EI). You could qualify for up to 15 weeks income replacement. The waiting period can be waived if you call 1-833-381-2725 (toll-free). Expect to wait many hours. The requirement for a medical note has been waived. If you need to apply later because of quarantine your application can be backdated. On September 30, 2020, medical certificate requirements will be reinstated. [Apply online here](#).

Apply for the BC Benefit for Workers if you are receiving Medical EI.

If you are not sick:

If you are a worker, apply for basic income support. There are three federal options: EI, CERB, and CESB for students. You may only apply for one. People who don't qualify for any of these programs should apply for Income Assistance.

1. Employment Insurance

If you are an employee, not a contractor or self-employed, and are not sick, but you have been temporary or permanently laid off because your employer's business is closed or downsizing, you should apply for Federal [Employment Insurance](#) (EI). You will need a **Record of Employment (ROE)**. Ask your employer to give you one.

To qualify you need to have been an employee insured by the plan, lost your job through no fault of your own, worked 700 hours in the last 52 weeks, and been without work or pay for 7 days in the last 52 weeks. You need to be available for work. The ordinary requirement that you be looking for work is suspended. The waiting period can be waived if you call 1-833-381-2725 (toll-free). Expect to wait many hours.

Any severance pay will be calculated as pay and will delay the start of your benefits. Employer salary top ups, health benefit continuance and pension plan payments will be considered income unless you have a special plan (a Supplementary Unemployment Plan; or a Workshare Plan) and will be deducted from your benefits. EI pays 55% of your insurable weekly wage rate to a maximum of \$573 a week, for 14-45 weeks.

[Apply for EI here](#) or by telephone at **1-833-699-0299**. Expect phone application to take many hours. Do not go to a Service Canada office; they are closed to the public. New EI applications are being paid through CERB (see below), and currently you receive the CERB rate of \$500/week rather than the EI maximum rate of \$573.

You will need to **report any work or pay** to EI every 2 weeks. [You can report here](#) or by phone: **1-800-206-7218**, Monday to Friday from 8:30 am to 4:30 p.m. local time, and press "0" to speak to a representative. You will need your SIN# and access code (which should have come in the mail).

If you are already on EI or medical EI, you will continue to receive your benefits. If your EI benefits end before October 3, 2020, you can apply for other benefits (see CERB below) after your EI ends. If your EI application is pending you will be automatically considered for other federal benefits (see CERB below).

If you are having problems with the online form, cannot get through on the phone or have a special situation, you can fill out a [Service Canada Service Request Form and an agent will call you within 2 days](#).

2. Canadian Emergency Relief Benefit (CERB)

If you don't qualify for any of the benefits listed above, or if your benefits are ending, you should apply for the [Canadian Emergency Relief Benefit \(CERB\)](#). The CERB covers people who have temporarily stopped working, reduced their hours, lost their jobs, are sick or in quarantine, or need to care for a child or a family member, either because they are sick or because daycare and schools are closed. It is designed to fill the gaps around EI. You might qualify even if you are still employed, self-employed, a freelancer or contract worker, or on government benefits (income assistance, PWD). This plan replaces two federal benefits that were previously announced, the Emergency Care Benefit and the Emergency Support Benefit.

[Trudeau promised](#) to expand eligibility for seasonal workers, students, people who have run out of EI and people whose hours are reduced. Details were announced April 15 with [Bill C-14 The COVID-19 Emergency Response Act, No. 2](#).

The substantive change is that first time applicants no longer need to be 14 days without work; they only need to see their income reduced to \$1000 during that two-week period. To continue on the program, applicants cannot have earned more than \$1000 in the four-week period on their new/renewal claim. An [updated government FAQ about CERB is here](#). The \$1000 includes wages, tips, honoraria, royalties, and non-eligible dividends, but does not include pensions, students loans, or bursaries.

To qualify you need to be:

- At least 15;
- Living in Canada;
- Have earned at least \$5000 in 2019 from any combination of employment, self-employment, employment insurance, birth parent and parental benefits;
- Have income below \$1000 for 14 consecutive days in a 4-week period because of COVID-19; and income below \$1000 for periods of renewal.

Payments should arrive by post 10 days after you apply, or within 3 days if you have direct deposit. The CERB will pay about \$2000/month, every 4 weeks for 16 weeks to a maximum of \$8000.

The application is open. You can apply in three ways: [online through CRA or BC Service Card online account services here](#) (you can also sign up if you don't have these accounts yet) or by telephone at **1-800-959-2019** or **1-800-959-2041**. Expect phone application to take many hours. Do not go to a Service Canada office; they are closed to the public.

To avoid crashing multiple government systems, Service Canada is asking people born in January, February, and March to apply on Mondays; April, May, and June on Tuesdays; July, August, and September on Wednesdays; October, November, and December on Thursdays; and Friday through Sunday is for everyone.

If you are already receiving EI and sickness benefits, you will continue to receive your benefits and should not apply to the CERB until those benefits end. If you have already applied for EI and your application hasn't been processed yet, you will automatically be applied for the CERB instead. If you are still unemployed after the 16-week period covered by the CERB, you can then apply for EI or Medical EI if you qualify.

You must [reapply](#) for CERB every month. If you have earnings, you will report them when you reapply. Note the earning exemption for renewals is \$1000 over a four-week period, and not \$1000 over 14 days for initial applications.

1. [Canada Emergency Student Benefit \(CESB\)](#)

Students who do not qualify for CERB can apply for the [Canada Emergency Student Benefit \(CESB\)](#). The Canada Emergency Student Benefit provides \$1,250 per month for eligible students from May through August 2020, and \$1,750 for students with dependents and those with permanent disabilities. This program is designed for students who do not qualify for CERB. This program will be operated by the CRA. More info has not been released and the application is not yet open, and this information is therefore based on our best estimation. It will likely be open to:

- Post-secondary students who are currently enrolled in a program leading to a degree, diploma, or certificate
- High school graduates who have applied for and will be starting post-secondary education in the coming months (before February 1, 2021)
- Recent graduates who graduated no earlier than December 2019 and are unable to find work due to COVID-19
- Canadian students who are studying abroad and meet one of the above criteria
- Canadian citizen or permanent resident.

Apply through [MyCRA Account](#) in May when the application is posted.

Overpayment

You may only collect benefits under one federal relief program. Do not apply for both EI and CERB, but [do not panic if you think you were paid twice](#). [This article](#) says they will sort out any over-payment at tax time next year. If you know right away you were over-paid and you can afford to, set the extra money aside.

The Province of BC has also made support available. Apply for federal benefits first (Medical EI, Regular EI or the CERB or CESB) to show the province you qualify.



2. B.C. Emergency Benefit for Workers

For working people, the [B.C. Emergency Benefit for Workers](#) will pay a one-time, non-taxable benefit of \$1000 for people who are unable to work. [The application is open](#) online and by phone [1-855-955-3545](tel:1-855-955-3545). Premier Horgan has publicly stated he is working with Ottawa to determine how those who do not qualify for federal benefits could access this provincial benefit.

To be eligible for the emergency benefit, you must:

- Have been a resident of British Columbia on March 15, 2020
- Meet the eligibility requirements for the Canada Emergency Response Benefit (CERB)
- Have been approved for the Canada Emergency Response Benefit, even if you haven't received a federal benefit payment yet
- Be at least 15 years old on the date you apply
- Have filed, or agree to file, a 2019 B.C. income tax return
- Not be receiving provincial income assistance or disability assistance.

On May 4th additional criteria were publicized:

- Not be incarcerated in a provincial or federal correctional facility for a period of 90 days or longer that includes March 15, 2020.

This information was also added to the application:

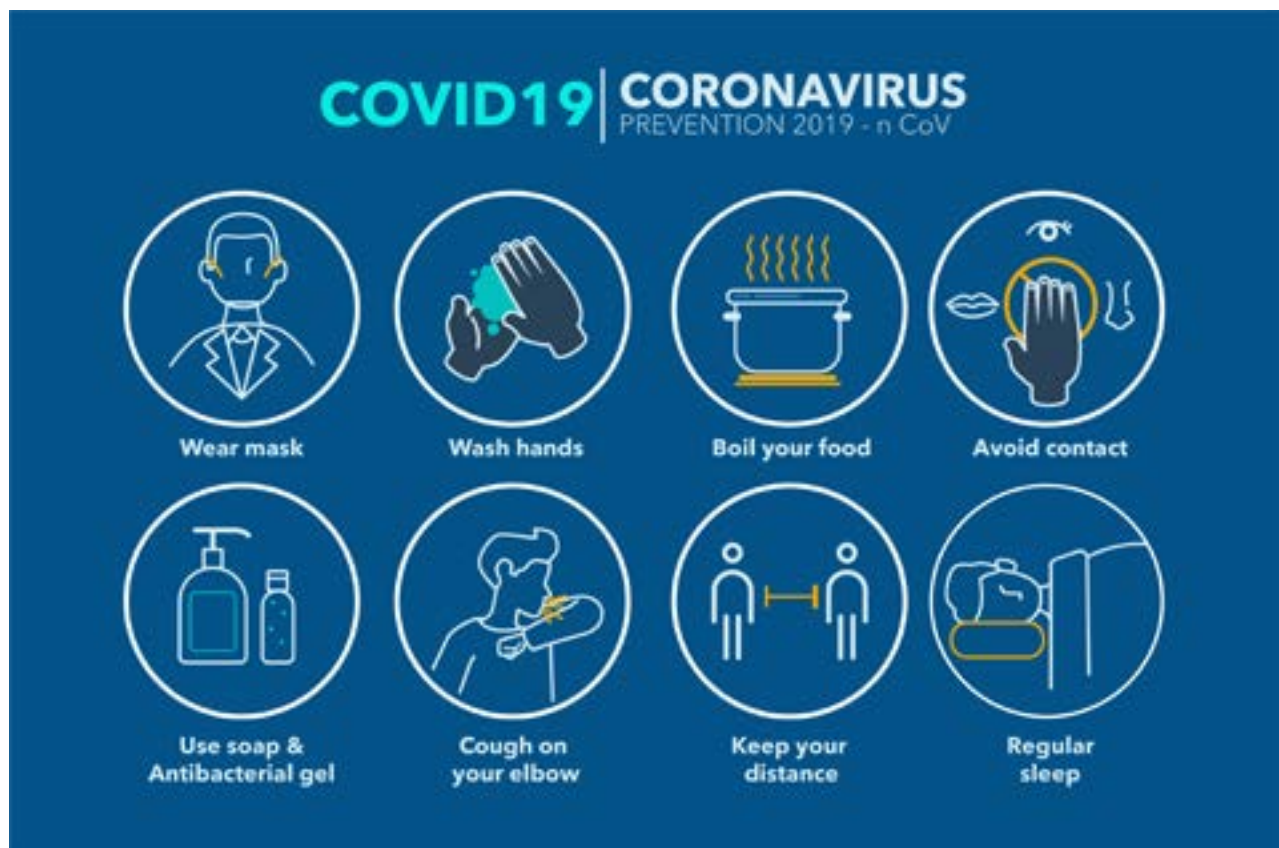
"If you're eligible for the Canada Emergency Response Benefit and receive a CERB payment, then return to work, you may still be eligible for the B.C. Emergency Benefit for Workers if all other requirements are met, provided you are not required to repay the CERB benefit."

A social insurance number is required to apply. Payment is **only** by direct deposit. Applications can be made by phone after May 4 at [1-855-955-3545](tel:1-855-955-3545).

**Caution: like the CERB, this benefit will be paid without an initial screen on eligibility. This means it is likely that people who do not qualify will be paid this amount, and the government will seek to recover the amount from you later, when they have time to verify applications. If you receive an amount from the government you were not expecting and for which you may not qualify, contact the issuing office. Do not spend the money if you will need to repay it.

Resources for Individuals and Families

- <https://www2.gov.bc.ca/gov/content/safety/emergency-preparedness-response-recovery/covid-19-provincial-support/financial-benefits>
- https://fnps.ca/wp-content/uploads/2020/04/resources_for_individuals.pdf
- https://seureservercdn.net/198.71.233.204/15f.472.myftpupload.com/wp-content/uploads/2020/04/isc_access_benefits.pdf
- https://15f.472.myftpupload.com/wp-content/uploads/2020/04/CERB-All_003_E-2020-04-16-FINAL-IRBV.pdf
- <https://fnps.ca/covid-19#other>
- https://15f.472.myftpupload.com/wp-content/uploads/2020/04/sc_outreach_poster.pdf - includes a dedicated phone line from Service Canada for Indigenous communities and vulnerable populations to call Service Canada and get navigation support to federal benefits.
- <https://15f.472.myftpupload.com/wp-content/uploads/2020/04/individual.pdf>



Help with Expenses for Individuals and Families

1. **BC-Temporary Rental Supplement (BC-TRS) Program** will [be paid directly to landlords for up to three months. Apply online here](#) or by phone: lower mainland: **778-452-2836**, Toll Free: **1-877-757-2577**.

Eligible tenants must make less than \$74,150 (no dependents) or \$113,040 (with dependents); must be eligible for federal benefits; be paying more than 30% of gross current (reduced) monthly income towards rent. People receiving Shelter Aid for Elderly Renters (SAFER) or Rental Assistance Program (RAP) are not eligible. BC Housing has committed not to report illegal secondary suites.

Tenants will be asked to provide the following information:

- [Proof of address, such as a driver's license or utility bill](#)
- [Proof of monthly rent amount, such as a signed tenancy agreement, rent receipt, or notice of rent increase](#)
- [Their landlord's details and contact information, including email address](#)
- [For every household member who is over the age of 19:](#)
 - [Identification, such as a driver's license or BC identification card](#)
 - [Proof of 2019 income \(2019 Notice of Assessment or T-Slips\)](#)
 - [Proof of 2020 income loss related to COVID 19, and current income \(Employment Insurance, Canada Emergency Response Benefit, Record of Employment, letter from employer, etc.\)](#)

Once your application is reviewed, an email will go to your landlord asking them to:

- [confirm details around tenancy, rental address and monthly rent amount.](#)
- [provide their mailing address and banking information to receive payment by direct deposit](#)



The tenant and the landlord will both get a confirmation email. Tenants whose landlords will not fill out the form should call BC Housing at 1-877-757-9376. The application requires that you agree to a repayment plan with your landlord for the remainder of your rent. There is no general rent amnesty. [The Provincial Announcement is here.](#)

2. **Rent banks** exist in some communities which lend money to help with rent. [See if there is one near you.](#)
3. **Homeowners can access mortgage help**, payment deferrals, loan re-amortization, capitalization of outstanding interest arrears and other eligible expenses, and special payment arrangements from Canada Mortgage and Housing Corporation (CMHC). [Info is available here.](#)
4. **Mortgage** payments can be deferred for 6 months at RBC, TD BMO, Scotiabank, CIBC, National bank and Vancity. Contact your branch.
5. **GST Tax Credit** recipients will get a one-time special payment of approximately \$400 for individuals and close to \$600 for couples, to be paid on May 12.
6. **The BC Climate Action Tax Credit** is increased and will automatically be paid to qualifying families.
7. **Income Tax** filing and payment has been moved to June 1 and there is a payment amnesty for back taxes until August 31. If you could qualify for the Child Tax Benefit and the GST rebate, and the BC Benefit for Workers, it is best to file taxes on time.
8. **Wage top up for essential services workers** who make less than \$2,500 a month, including those working in long-term care facilities for the elderly has been announced. This will be paid throughout the provinces. Details have not been released.
9. **BC Hydro** operates three relief programs:
 - Customers can defer bill payments or arrange for flexible payment plans with no penalty. Call **1 800 BCHYDRO (1 800 224 9376)**
 - [COVID-19 Customer Relief Fund](#) allows residential customers to apply for a 3 month credit (grant) on their Hydro bill. [BC Hydro's website](#) indicates "You need to be eligible for Employment Insurance, the Canada Emergency Response Benefit, or the B.C. Emergency Benefit for Workers". They also say "You must be able to upload verification of eligibility, such as your approval for the B.C. Emergency Benefit for Workers, approval for Employment Insurance, or a supporting document for your Canada Emergency Response Benefit application such as a record of employment or a closure letter from your child's daycare". There is a maximum of one COVID-19 Relief Fund bill credit per household. [Apply here.](#)
 - [BC Hydro Customer Crisis Fund](#) is a grant program that could cover bills up to \$600. Flexible payment plans and payment deferrals are available. Call 1 800 224 9376.

10. **Fortis BC** is offering [flexible payment options and waiving late payment fees](#) for gas and electricity bills, and they will not cut off anyone during the crisis.
11. **ICBC**– one monthly deferral is available. [Change the date of upcoming payment online](#). Speak to your insurance broker to see if you need to be insured for work if you are locked down or working from home. Just make sure you still have sufficient coverage.
12. **Translink** will credit unused portions of monthly passes to future passes or stored value if you will not be travelling because you are locked down or working from home.
13. Contact **your bank or credit union branch** to see if relief is available for loans, credit cards, and lines of credit. **Contact your dealership** to see about car loan relief.
14. **Healthcare Workers** travelling for work between Vancouver, Victoria, and Nanaimo, can contact [Helijet](#) for [free flights](#).

The Government of BC also:

- Banned terminations from work absences due to COVID-19;
- Added 3 days of sick leave for workers;
- Banned evictions for non-payment of rent;
- Prohibited landlord entry into units; and
- Gave landlords the ability to control common areas.



Families

The federal government is continuing the following existing services for families during the emergency:

- Primary health care and management of health facilities;
- [Non-insured health benefits](#), with some temporary changes to make it easier to renew prescriptions and access respiratory equipment;
- [Jordan's Principle](#) funding for health, educational, and social needs for children and youth which is available online and by email, through the call centre 1-855-JP-CHILD (1-855-572-4453), 24 hours a day, 7 days a week; teletypewriter: 1-866-553-0554; or through the First Nations Health Authority at 1-866-913-0033 or jordans.principle@fnha.ca.
- Inuit Children First Initiative provides similar support for Inuit children living in BC. [Information is here](#).
- First Nations [Child and Family Services](#) including:
 - continuing support for First Nations youth who reach age of majority during the outbreak;
 - working towards reducing the number of Indigenous children in care;
 - working towards funding the actual cost of indigenous child and family services;
- Funding for community services including:
 - on-reserve [income assistance](#); including matching the \$300 emergency supplement grant for those who don't qualify for the provincial benefit because they live on reserve; and
 - [Family Violence Prevention Program \(FVPP\)](#) shelter funding.

There are also new federal programs to support families, which include:

1. [Reaching Home](#) (\$157.5 Million)

A community-based program that prevents and reduces homelessness by providing direct support and funding to Designated Communities (urban centres), Indigenous communities, territorial communities, and rural and remote communities across Canada. Contact your community for more information.

2. **New funding for women and children fleeing violence** (\$1.4 Million)

Funds go directly to Han Knakst Tsitwx Society; Nuxalk Nation Transition House Society; Journeys Into Tomorrow Transition House; Three Sisters Haven Society; Xolhemet Society; Okanagan Nation Emergency Transition House; and Carrier Sekani Family Services.

3. **People fleeing violence** may benefit from \$50 million to women's shelters and sexual assault centres. For more information, **dial 211**.

4. **Community Living BC** - additional funding is available for people with developmental disabilities. Contact [CLBC](#).

Parents

1. **BC Child Tax Benefit** has been increased. This should go automatically to families receiving this benefit.
2. **The Canada Child Benefit** (CCB) payment is increased by \$300 per child. Expect this automatically in May. Info is available through this link [Canada child benefit](#), or by calling 1-800-387-1193.

3. **Childcare Centre Funding**

[Eligible, licensed operators](#) will receive operating funding while they are closed or running care for essential services workers. Parents will not be charged fees for periods during which centres are ordered to be closed, or for periods when children are kept at home because of COVID-19. You must notify the provider by the 15th of the month to get a refund for the month. Your child's spot should be waiting for you when the centre opens again.

4. **Essential Service Workers**

People who must work can be matched with licensed [childcare here](#). Essential service roles are Health and Health Services, Social Services, Law Enforcement, First Responders, and Emergency Response.

5. **Transit**

Travel by public bus is free. Back door only boarding is in effect. Beginning June 1, front door boarding and fare collection will resume on all buses. If you need the ramp, wait at the front door and get the driver's attention. Translink is offering refund credits for bus passes unused because of self-isolation, working from home, or quarantine.

6. [The Community Link](#) program is still feeding school children in many communities.

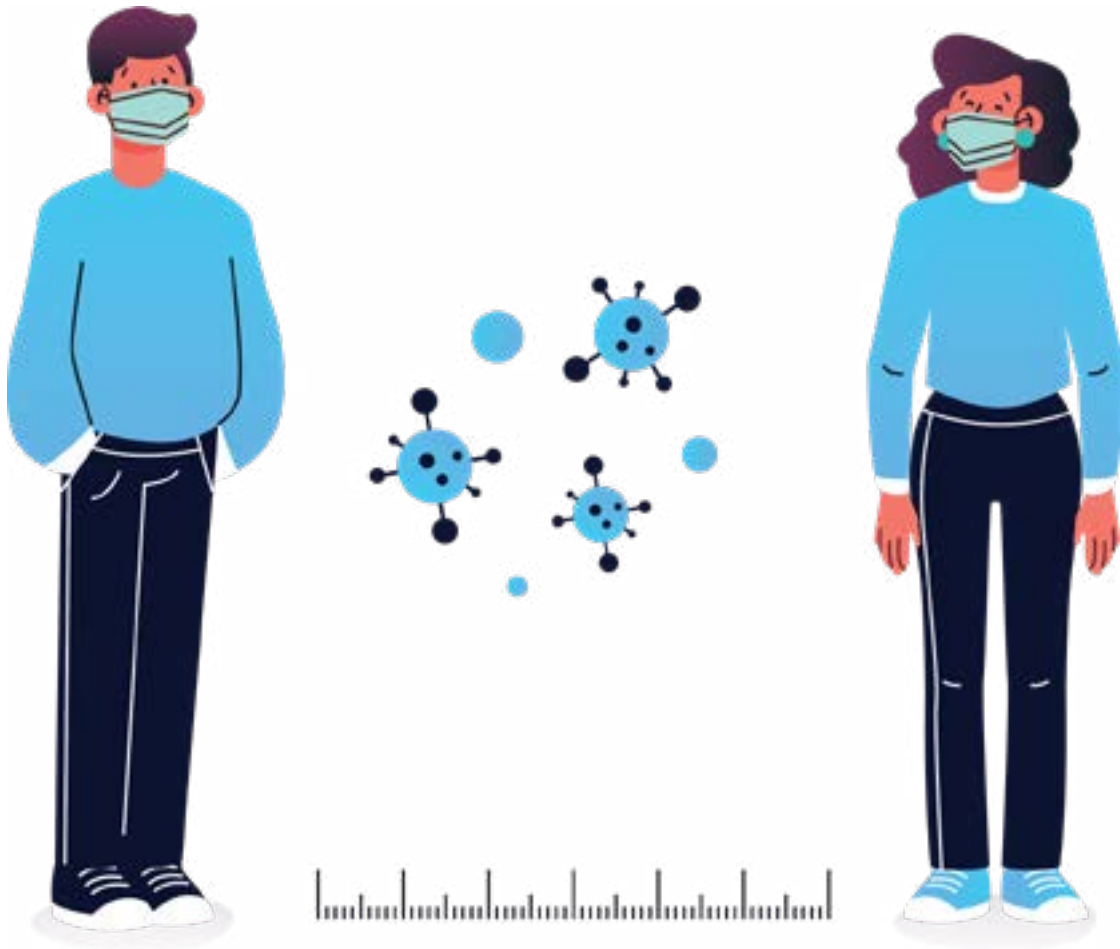
7. [Emergency funds for special needs students](#). Contact your social worker.

8. **Keep Learning BC webtool**

Families can find ideas for everyday educational activities and free resources to occupy young ones at home. www.openschool.bc.ca/keeplearning/

Children and Youth

1. **First Nations Youth** who reach age of majority during the outbreak will continue on support. **Children and youth in provincial care** who would have aged out of federal or provincial support will not be cut off during the pandemic.
2. Kids Help Phone (\$7.5 Million) - call [1-800-668-6868](tel:1-800-668-6868), text [686868](text:686868) or [chat online](#).
3. **People Fleeing Violence** may benefit from \$50 million to women's shelters and sexual assault centres. To access support, **dial 211**.



Students

1. **Canada Emergency Student Benefit (CESB)**

The Canada Emergency Student Benefit provides \$1,250 per month for eligible students from May through August 2020, and \$1,750 for students with dependants and those with permanent disabilities. This program is designed for students who do not qualify for CERB. This program will be operated by the CRA. More info has not been released and the application is not yet open, and this information is therefore based on our best estimation. It will likely be open to:

- Post-secondary students who are currently enrolled in a program leading to a degree, diploma, or certificate
- High school graduates who have applied for and will be starting post-secondary education in the coming months (before February 1, 2021)
- Recent graduates who graduated no earlier than December 2019 and are unable to find work due to COVID-19
- Canadian students who are studying abroad and meet one of the above criteria
- Canadian citizens or permanent residents.

Apply through [MyCRA Account](#) in May when the application is posted.

2. The [Indigenous Emergency Assistance Fund](#) is available through each institution's Indigenous Affairs Office.

3. **BC post-secondary students at public institutions** can access **non-repayable emergency assistance** for living expenses, food, travel, portable computers, and other supports for students who are not already able to study remotely. Contact your school's financial aid office to apply. Each post-secondary institution will determine the specific amount.

4. [Student loan](#) eligibility and [student grant](#) amounts are increased.

5. **Canada Student Loan & Canada Apprenticeship loan** repayments are deferred for six months. **BC Student loan payments** are deferred for six months and interest on provincial loans has already been removed. Volunteer opportunities will be coordinated with a government website. The Canada Summer Jobs program will change. Funding for indigenous students will increase.

6. **Graduate students** and post-docs support through tri-council funding will be increased.

7. [Existing distinctions-based support for First Nations](#), Inuit, and Métis Nation students pursuing post-secondary education is increased to \$75.2 Million in 2020-21.

8. [Temporary changes to the Canada Summer Jobs program](#) will help employers hire summer staff and provide young Canadians access to the jobs they need. This program will help create up to 70,000 jobs for youth between 15 and 30 years of age.
9. **Transit** travel by public bus is free. Back door only boarding is in effect. Beginning June 1, front door boarding and fare collection will resume on all buses. If you need the ramp, wait at the front door and get the driver's attention. Translink is offering refund credits for bus passes unused because of self-isolation, working from home, or quarantine. It is unclear what this means for the Provincial U-Pass program.

The [federal press release](#) includes further information.



Seniors

1. **[Safe Seniors Strong Communities Program](#)** Seniors **65 and over** can get check-in calls, help with meal prep, groceries, medication delivery, and other critical items. Seniors over 65 can access this online at <https://bc211.ca/> or by **dialing 211**.
2. BC Housing is offering help with meal prep and groceries. Contact your housing operator or call 211 for help.
3. **Family Caregivers of British Columbia (\$1 Million)** Help is available for both caregivers and seniors. Supports include expanded toll-free support line hours, emotional supports, and health-care navigation. Family or friends in need of supports can **dial 211** or **1 877 520-3267** (toll-free).
4. **Seniors Shopping Hours** are available at many grocery stores at opening time to help people with at risk of COVID-19 infection to maintain social distance from others
5. **Transit Travel** by public bus is free. Back door only boarding is in effect. Beginning June 1, front door boarding and fare collection will resume on all buses. If you need the ramp, wait at the front door and get the driver's attention. Translink is offering refund credits for bus passes unused because of self-isolation, working from home, or quarantine.
6. **Minimum withdrawals** from **Registered Retirement Income Funds** (RRIFs) are reduced by 25% for 2020. Similar rules would apply to individuals receiving variable benefit payments under a defined contribution Registered Pension Plan.
7. **CPP and OAS applications** have moved online to [My Service Canada Account](#);
8. **People fleeing violence** may benefit from \$50 million to women's shelters and sexual assault centres. To access services, **dial 211**.

Further resources:

[Seniors First BC resources](#)

[COVID-19 guidance for long term care homes facilities and nursing homes in Indigenous communities](#)



Income Assistance and Persons With Disabilities (PWD)

1. Federal benefits

People on Income assistance, disability assistance, the BC seniors supplement (OAS GIS) and comfort allowance may qualify for EI or CERB. See EI and CERB in information for Individuals.

There is a temporary earning exemption for federal COVID-19 support, so people can receive federal funding without a provincial claw back (see federal benefits above).

2. Crisis supplement grant

If you are not receiving federal benefits (EI or CERB), you will automatically get a \$300 [crisis supplement grant on cheques issue day starting with April 22 cheques, and on cheque issue day for May and June.](#)

The Minister gave examples of what people might receive now: A person on disability would get the base rate of \$1183.42+ \$300. A single parent with 2 kids would get the base rate of \$1609.08+\$300. You will not get this supplement if you get EI or CERB. Use [My Self Serve](#) or **call 1-866-866-0800** for help, rather than visiting a Ministry office.

3. Transit

Travel by public bus is free. Back door only boarding is in effect. Beginning June 1, front door boarding and fare collection will resume on all buses. If you need the ramp, wait at the front door and get the driver's attention. Translink is offering refund credits for bus passes unused because of self-isolation, working from home, or quarantine.

4. BC Bus Pass

People on Disability who receive a bus pass or Compass Card will get \$52 Transportation Supplement on their cheques starting in April and each month until fares are reinstated. Cards are still valid for Skytrain and Seabus. You will not need to re-apply again later.

Note:

- People on income assistance and provincial disability do not qualify for the \$1000 B.C. Emergency Benefit for Workers.
- If you are receiving a housing allowance you do not qualify for the B.C. Emergency Rental Supplement.



People Who Use Drugs and Prescription Medication

People who need help with prescription drug costs and dispensing fees should enroll in [Fair Pharmacare](#) here or by **calling 604 683-7151**; from the rest of B.C., **call 1 800 663-7100**. You can also register using a [paper form](#).

If you use illicit (black market) drugs, you might qualify for the provincial **safe supply program**. You must have:

- A history of substance use
- High risk of withdrawal or overdose, AND
- Confirmed or suspected case of COVID-19

New prescriber guidelines have been released and federal permission was given to the province to distribute drugs. Pharmacare covers the cost. Contact your doctor, nurse practitioner, or a rapid access addiction clinic to sign up. Home delivery and virtual prescribing is available. Hydromorphone, alcohol, and cannabis are available.

Online Mental Health Support

- 1. BounceBack** – Free online, video, and phone-based coaching and skills-building program so that more seniors, adults, and youth who are experiencing low mood, mild to moderate depression, anxiety, stress or worry, can receive care. (Canadian Mental Health Association – BC Division). Available now. For more information, visit: www.cmha.bc.ca/covid-19
- 2. Virtual counselling services** – Virtual community counselling for individuals or groups at low or no cost. A list of community counselling agencies offering virtual support is online. Available now. For more information, visit: www.cmha.bc.ca/covid-19
- 3. Peer support and system navigation** – Virtual mentoring and supports by increasing the number of peer support and system navigation workers. (Canadian Mental Health Association). Available now. For more information, visit: www.cmha.bc.ca/covid-19
- 4. Living Life to the Full** – Free virtual Living Life to the Full peer support and practical skills courses for coping with stress, problem solving, and boosting mood. The eight-week course is led by a trained facilitator. (Canadian Mental Health Association – BC Division). Available now. For more information, visit: www.cmha.bc.ca/covid-19
- 5. B.C. COVID-19 mental health self-assessment tool** – Mental health screening self-tests alongside the COVID-19 self-assessment tool. (Canadian Mental Health Association). Available now. For more information, visit: www.cmha.bc.ca/covid-19
- 6. Here2Talk** online counselling for post- secondary students. <https://news.gov.bc.ca/releases/2020AEST0024-000698>
- 7. B.C.'s Gay-Straight or Gender and Sexuality Alliance (GSA)** meet-ups will be held virtually rather than in person, where students can join their friends online or over the phone. More information about hosting GSAs, including how students can control their display names on virtual platforms, and links to provincial resources for LGBTQ2S+ children and youth, are available online: www.sogieducation.org/all-educators



General Resources

People's Law School resources on [work](#), [money & debt](#), and [consumer](#) issues.

Community Legal Assistance Society Human Rights Clinic tips for employers (**COVID-19 is a disability** and you cannot discriminate against sick people) [Community Legal Assistance Society FAQ about CERB](#).

Courthouse Libraries has set up a [wiki page aggregating coronavirus resources](#), featuring hotline numbers and changes to legal services.

PovNet [lists coronavirus resources](#) impacting government benefits, health, housing, and money issues – and including notable breaks being given by certain businesses to consumers (like internet providers). They've also put together a [primer on how to effectively work remotely](#).

Great Lawyer Blogs on [medical notes for absences](#), [worker rights](#), and [leave for federally regulated worker through Bill 13](#).

<https://www.unifor.org/en/faq-new-canada-emergency-response-benefit-cerb>

https://www.vice.com/en_ca/article/k7e54z/i-lost-my-job-should-i-apply-for-ei-or-the-coronavirus-emergency-relief-benefit

<https://www.canada.ca/en/employment-social-development/programs/ei/ei-list/ei-employers-supplemental-unemployment-benefit.html>

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