



School District 8
Kootenay Lake

Memorandum

To: All District staff

From: Chandra Singh, Director of Human Resources Services

Date: April 2, 2020

RE: COVID-19 update – Financial Support Resources

Hello everyone,

All of us are being inundated with a lot of information from different sources regarding various aspects of COVID-19. One especially important topic for many of us is what financial allowances are the Federal and Provincial Government providing as we move through this crisis. To lessen feeling overwhelmed with a vast amount of information, we have attached easy-to-follow charts that explain a number of benefits. These charts were prepared by our Financial Empowerment Team. Attached are the following:

- Federal Government COVID-19 Financial Supports
- Provincial Government COVID-19 Financial Supports
- BC Utility COVID-19 Financial Supports.

Federal Government COVID-19 Financial Supports

Federal Government Benefit	What is it?	More information	How to Apply
Increased Canada Child Benefit	<i>Increased Canada Child Benefit this year</i>	Additional \$300/child for May 2020 payment. Those who already receive the Canada Child Benefit do not need to re-apply	Application is not required if already receiving this benefit
Increased GST for low-income individuals	<i>One-time payment of increased GST</i>	One-time special payment by early May 2020 through the Goods and Services Tax credit (GSTC). This will double the maximum annual GSTC payment amounts for the 2019-20 benefit year. The average boost to income for those benefitting from this measure will be close to \$400 for single individuals and close to \$600 for couples	Application is not required for this payment. If eligible, it will be received automatically
Employment Insurance	<i>Improved access to Employment Insurance (EI)</i>	1 week waiting period is waived	Apply online at EI
Emergency Response Benefit (for those not eligible for EI)	<i>For those not covered under EI and those unable to work for COVID-19 related reasons, up to \$2000/month for 4 months</i>	The Canada Emergency Response Benefit (CERB) would be paid every 4 weeks and be available from March 15, 2020 until October 3, 2020. Applicants would begin to receive CERB payments	Apply via website which will be available April 6, 2020 Applicants can also apply via an automated telephone line or a toll-free number

		within 3-5 days of application through direct deposit	
People who may qualify for Emergency Response Benefit	Workers, including the self-employed, who are quarantined or sick with COVID-19 but do not qualify for EI	Workers, including the self-employed, who are taking care of a family member who is sick with COVID-19, such as an elderly parent, but do not qualify for EI Sickness Benefits Parents with children who require care or supervision due to school or daycare closures, and are unable to earn employment income, irrespective of whether they qualify for EI	Apply via website which will be available April 6, 2020 Applicants can also apply via an automated telephone line or a toll-free number Applicants would begin to receive CERB payments within 3-5 days of application through direct deposit
Students	Effective March 30, 2020 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	Application is not required

March 29, 2020

Provincial Government COVID-19 Financial Supports March 29, 2020

Provincial Government Benefit	What is it?	Additional information	How to Apply
BC Emergency Benefit for Workers	A one-time \$1,000 payment to people who lost income because of COVID-19, the one-time payment will be paid in May 2020	BC residents who receive Federal Employment Insurance, or the new Federal Emergency Care Benefit, or the new Federal Emergency Support Benefit are eligible	Applications will open in early April https://www2.gov.bc.ca/gov/content/employment-business/covid-19-financial-supports#BCEBW
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) A child will receive \$64.00 (increased from \$12.75)	Application is not required if already receiving this credit, it is based on BC residency and adjusted individual or family net income
Renters, Homeowners and People Experiencing Homelessness	Funding for housing supports are increased to ensure people can maintain their housing in the event of job or income loss	BC Housing has temporarily suspended evictions of tenants in subsidized and affordable housing due to non-payment of rent	For further information, see the BC provincial government website BC Housing website
Eviction Ban	Upcoming evictions banned with a few exceptions	New and active evictions, except for exceptional circumstances, will be halted so that no one is evicted because of COVID-19 and people can remain in their homes during this crisis	For further information, see the BC provincial government website BC Housing website
Rent Relief	Up to \$500 for 3 months	Will be applied through BC Housing and payments will go directly to landlords	Information coming soon on the BC Provincial Government website BC Housing website

			May also consider reaching out to your landlord to make individual arrangements
Additional Rent Relief	Shelter Aid for Elderly Renters (SAFER) and Rental Assistance Program (RAP) clients may be eligible for a supplement	These are temporary changes to SAFER and RAP	For further information, see the BC provincial government website BC Housing website
Rent increase freeze	Annual rent increase banned as of Wednesday, March 25, 2020	All new rent increases will be frozen during the state of emergency	For further information, see the BC provincial government website BC Housing website
Translink	Bus fares suspended indefinitely	Riders on buses must enter from the rear of the bus (except riders requiring mobility assistance) Skytrain fares still apply	For further information, see https://new.translink.ca/rider-guide/coronavirus-precautions
ICBC	Deferral of premiums extended to 90 days	People may now be able to defer their insurance premiums for up to 90 days	Customers can use ICBC's Online Resource Tool www.icbc.com , or call the customer support team at 1-800-665-6442
ICBC	Renewal of driver's licence by phone	A customer can renew their driver's licence up to six weeks in advance of the expiry date	Contact ICBC Driver Licensing Call Centre at 1-800-950-1498 to temporarily extend your licence over the phone
BC Student Loans	Starting March 30, 2020, BC Student Loan payments are automatically frozen for six months	BC Student Payments will be automatically frozen as will Canada Student Loan Payments	Freezing of loan payments will be automatic

BC Utility COVID-19 Financial Supports

Provincial Government Benefit	What is it?	Additional information	How to Apply
BC Hydro	Customer Assistance Program	Provides customers with the option to defer bill payments or arrange for flexible payment plans with no penalty, disconnections for non-payment have been stopped during the duration of the Covid-19 crisis	1 800 BCHYDRO (1-800-224-9376) to discuss bill payment options
BC Hydro	BC Hydro 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	Apply online https://app.bchydro.com/accounts-billing/bill-payment/ways-to-pay/customer-crisis-fund.html Call 1 800 BCHYDRO (1-800-224-9376) to discuss bill payment options
Fortis Gas	Billing Support	Late payment fees waived, disconnections suspended, flexible payment arrangements https://www.fortisbc.com/about-us/supporting-british-columbia-during-the-covid-19-outbreak/billing-support-during-covid-19	Call: Natural Gas - 1-888-224-2710 Electricity - 1-866-436-7847

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