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ANCIENT SPIRIT, MODERN MIND

Support for Individuals and Families

The Federal Government announced today a new program to support those out of work due the Covid-19 virus. Those of you that have already applied for or are receiving Employment Insurance (EI) do not need to reapply as you will continue to receive your benefits. Both EI and non-EI eligible individuals will be able to access this new benefit. The new benefit will provide a flat amount of \$2,000 a month, paid in four-week instalments for up to 16 weeks. This benefit is available until October 3, 2020, retroactive to March 15, 2020, and can apply online starting in April. If you qualify for EI benefits you can apply today. Link:

<https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit/apply.html>

The Canada Emergency Response Benefit (CERB) is available to wage earners, contract workers and self-employed people who do not qualify for EI. However, the program registration will not be available until April 6th with payments expected within 10 days. Income support will provide up to about \$2,000 per month and financial support will be available for 16 weeks.

<https://www.canada.ca/en/department-finance/economic-response-plan/covid19-individuals.html> (press release)

On March 25, the Federal Government announced two additional support programs in addition to the new CERB program: https://www.canada.ca/en/department-finance/economic-response-plan/covid19-individuals.html#improved_access_employment_insurance

The Canada Child Benefit Program will provide an additional \$300 per child through the program. You do not need to apply for this additional funding, it will be included as part of your May regular payment. If you need to apply:

<https://www.canada.ca/en/revenue-agency/services/child-family-benefits/canada-child-benefit-overview/canada-child-benefit-apply.html>

In addition, the Government has announced an increase in the Special Goods and Services Tax Credit. This will provide a one-time payment of about \$400 for individuals and up to \$600 for couples. The Tax credit will be based on your 2018 taxes and you will receive it automatically if you qualify. Link:

<https://www.canada.ca/en/revenue-agency/services/child-family-benefits/gsthstc-eligibility.html>

Mortgage support: <https://cba.ca/mortgage-deferral-to-help-canadians-experiencing-financial-hardship-due-to-covid-19>



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Renters support: The BC Government announced yesterday a support program for those who rent, and for landlords. **There were no details released on how to apply for the program.** Rental support goes to the landlord, not the renter.

The funds will support renters experiencing a loss of income by helping them pay their rent and will be paid directly to landlords on their behalf, to ensure landlords continue to receive rental income during the pandemic. Benefiting people with low to moderate incomes, this supplement will be available to renters who are facing financial hardship as a result of the COVID-19 crisis, but do not qualify for existing rental assistance programs.

- The new temporary rent supplement will provide up to \$500 per month, paid directly to landlords.
- Halting evictions by ensuring a landlord may not issue a new notice to end tenancy for any reason. However, in exceptional cases where it may be needed to protect health and safety or to prevent undue damage to the property, landlords will be able to apply to the Residential Tenancy Branch for a hearing.
- Halting the enforcement of existing eviction notices issued by the Residential Tenancy Branch, except in extreme cases where there are safety concerns. The smaller number of court ordered evictions are up to the courts, which operate independently of government.
- Freezing new annual rent increases during the state of emergency.
- Preventing landlords from accessing rental units without the consent of the tenant (for example, for showings or routine maintenance), except in exceptional cases where it is needed to protect health and safety or to prevent undue damage to the unit.
- Restricting methods that renters and landlords can use to serve notices to reduce the potential transmission of COVID-19 (no personal service and allowing email).
- Allowing landlords to restrict the use of common areas by tenants or guests to protect against the transmission of COVID-19.

The Press Release can be found at <https://news.gov.bc.ca/releases/2020MAH0048-000561>

Ministry of Health and Addictions information:

<https://www2.gov.bc.ca/gov/content/governments/organizational-structure/ministries-organizations/ministries/mental-health-addictions>

Support for businesses:

Provincial Tax Changes: <https://www2.gov.bc.ca/gov/content/taxes/tax-changes/covid-19-tax-changes>

Other info:

- [enhancing the Work-Sharing program](#) to support employers and their workers who are experiencing a downturn in business

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- a new [Business Credit Availability Program](#) to make more than \$10 billion available to Canadian businesses in financing and credit insurance solutions through:
- the Canada Revenue Agency will [defer tax payments until August 31](#), 2020, to help businesses with cash flow
- immediate relief for small businesses with a [10% wage subsidy](#) for the next 90 days, up to a maximum of \$1,375 per employee and \$25,000 per employer
- a new [Emergency Care Benefit](#) of up to \$900 biweekly for up to 15 weeks for self-employed people and others who are not eligible for EI sickness benefits

Links:

Helping Canadians with the economic impact of the Covid-19 Pandemic:

<https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update.html>

Resources for Canadian Businesses:

<https://www.canada.ca/en/services/business/maintaingrowimprovebusiness/resources-for-canadian-businesses.html>

Support for employees: The BC government has introduced a one-time, tax free payment of \$1,000 to BC workers whose work has been affected by COVID-19. Link:

https://www.canada.ca/en/departement-finance/economic-response-plan/covid19-individuals.html#improved_access_employment_insurance

Canadian Federation of Independent Business Help Center: <https://www.cfib-fcei.ca/en/small-business-resources-dealing-covid-19#govt>

BDC bank video on the state of the economy and continuity and strategy planning:

<https://www.youtube.com/watch?v=ZWtYS2XwovM&feature=youtu.be>

Trudeau's Response Plan: <https://pm.gc.ca/en/news/news-releases/2020/03/18/prime-minister-announces-more-support-workers-and-businesses-through>

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