













The below table is to present a summary of available information on **COVID 19 Financial Supports** in one single place. While we will continue to ensure the correctness of the information, please contact Tristan Johnson at tjohnson@newwestcity.ca should you find any inaccuracies.

HOUSING






Support	Description	How to Access
 New Westminster Electrical Utility	Bill deferral and flexible payments available for residential and business customers	Call 604-527-4555 for more information
 Freeze on rental rates	No rent increases are allowed in BC, effective April 1.	No action needed. Contact Residential Tenancy Branch with questions.
 Rental supplement	The program gives \$300 per month for eligible households with no dependents, and \$500 per month for eligible households with dependents. Eligibility criteria is available on the BC Housing website.	Please apply through BC Housing
 Mortgages (CMHC-insured)	Mortgage payment deferrals available for CMHC-insured loans.	Check with your lender.
 Mortgages (non-CMHC)	Check with your lender about payment deferral options.	Check with your lender.
 Emergency Housing	Existing shelters are still active and additional emergency options may be available.	Call 2-1-1 or search online .
 New Westminster Rent Bank	Offers low-fee, no interest, short-term loans to individuals and families in New Westminster who are at risk of eviction or utility disconnection due to a temporary and unexpected financial crisis.	Contact Purpose Society at 604-526-2522 or newwestminsterrrentban@purposesociety.org
 Fortis- Covid-19 Customer Recovery Fund	Residential customers can apply or phone Fortis to let them know about loss of employment or livelihood to enter Covid-19 Customer Recovery Fund Program. Residential customers in the program will have natural gas bills automatically deferred from April 1, 2020 to June 30,2020 with interest free repayment schedule.	Customers can go to Fortis Covid-19 Customer Recovery Fund website for more information or phone 1-888-292-4104.
YEAH! Program Housing Subsidy for youth	This program is offered by WATARI: "The YEAH! Program offers support with housing searches, viewing places to rent, communicating with landlords, outreach support, individualized wellness planning, learning life-skills, group sessions focusing on psychoeducational and life-skills topics, connecting with education and employment support and opportunities, access to Food Bank, start-up supplies, and a rental supplement of up to \$450 per month." Youth 16-24 years old who are homeless or at risk of homelessness are eligible for this program.	




 [See more re: Housing.](#)

PERSONAL INCOME – WORKFORCE















Support	Description	How to Access
 Employment Insurance (EI)	Existing EI benefit continues to be available. Provides up to \$573/week to people who have lost income.	Apply online.
 EI Sickness Benefit	One-week waiting period has been waived.	Call 1-833-381-2725 or apply online.
 Canada Emergency Response Benefit (CERB)	Provides \$2,000/month to workers who lose income due to COVID-19, including contractors and self-employed people. <i>(Note: Previous description implied only those who do not qualify for EI are eligible for CERB. However, CERB may actually take the place of EI for new applicants when available. In the meantime, those who qualify for EI should continue to submit for EI, as it is a benefit that lasts up to 45 weeks and can continue after the CERB benefit ends on Oct 3. Program has recently been expanded to reach people who are earning \$1,000 or less per month, seasonal workers, workers who are still employed but are not receiving income because of their work situation or those who ran out of EI recently)</i>	Apply online.
 BC Emergency Benefit	One-time additional tax-free payment of \$1,000 to those whose work has been affected due to COVID-19	Check back for application instructions.

INCOME SUPPLEMENTS FOR PEOPLE

Support	Description	How to Access
 GST-credit	One-time boost of up to \$600 per eligible couple, \$400 for eligible individuals in May.	Benefit is paid out automatically according to your income tax return. More info here.
 Climate Action Tax Credit	One-time boost of up to \$564 for eligible families of 4 and \$218 for eligible individuals in an enhanced payment in July.	
 Canada Child Benefit (CCB)	One-time boost of \$300 per children under 18 years old in May.	No action if you are already registered for CCB. Otherwise, apply online.
 Youth in Care	Youth in care will not age out of services during the pandemic. Agreements with Young Adults (AYA) program payments will continue despite school closures and training interruptions.	
 Young Adults Program (AYA)	Agreements with Young Adults (AYA) program payments will continue to former youth-in-care despite school closures and training interruptions.	



 Income Assistance	Existing Income Assistance program continues to be available for those in need with no other resources. Persons on Income Assistance who are not receiving EI or the CERB will be eligible for an additional \$300 supplement on cheques for April, May and June.	Apply online , by phone at 1-866-866-0800, or visit your local office .
 People with Disabilities	Existing Disability Assistance program continues to be available. See also full list of additional supports here . Persons on Disability Assistance who are not receiving EI or the CERB will be eligible for an additional \$300 supplement on cheques for April, May and June. Disability Assistance recipients who are also receiving the BC Bus Pass will automatically receive the \$52 Transportation Supplement on their cheque starting in April	Apply online , by phone at 1-866-866-0800, or visit your local office .
 Seniors	Existing programs continue to be available, including: - Old Age Security (OAS) : \$614/mo (max) - Guaranteed Income Supplement (GIS) : \$916/mo (max) - Allowance/Allowance for Survivor : \$1389/mo (max)	

OTHER SUPPORTS FOR PEOPLE






Support	Description	How to Access
Hospital Parking	Parking is free of charge at all health authority owned/operated health care sites and is for the use of hospital patients, hospital workers, and hospital visitors.	
 ICBC	Monthly payment deferral for up to 90 days with no penalty. ICBC is also waiving cancellation and re-plating fees for people who choose to cancel their insurance during the COVID-19 pandemic .	Call 1-800-665-6442 or 604-661-2723 or apply online .
 Emergency Child Care Funding	Child care providers receiving emergency government funding cannot charge parent fees for any periods of closure or for vacant spaces and must reserve spaces for families, starting April.	Check with your provider to see if they are in this program.
 BC Student Loans	Six-month interest-free moratorium on repayment, starting April.	Repayment will be paused automatically.
 Canada Student Loans	Six-month interest-free moratorium on repayment, starting April.	Repayment will be paused automatically.
 TransLink	Fare-free boarding on all buses. Enter through rear of the bus, unless accessible loading is required. Monthly passes and day passes are refundable to customers if they have not been used.	
 Registered Retirement Income Funds (RRIFs)	Minimum withdrawals from Registered Retirement Income Funds (RRIFs) has been reduced by 25% for 2020.	Learn more here.
 Emergency Travel Loan	Emergency loan of \$5000 available to Canadians travelling abroad who are trying to return to Canada.	Dial +1 613-996-8885 or send an email .
 Income tax return	Filing due date is deferred to June 1. Payments owed are deferred until after August 31.	
 Resources in other languages	Information on resources and COVID-19 are available on the BC Centre for Disease Control website in Traditional Chinese, Simplified Chinese, Punjabi, Farsi, French and English. The Refugee Sponsorship Training Program has a resource page on financial benefits available under Canada's COVID-19 Economic Response Plan in English, French, Amharic, Arabic, Armenian, Dari, Somali, Spanish and Tigrinya.	
 Emergency Relief Funding for Children and Youth with Special Needs	Families who were deemed eligible to receive MCFD Children and Youth with Special Needs (CYSN) Family Support Services prior to March 30, 2020 are eligible to receive emergency relief funding . This includes children/youth who are eligible for the Autism Funding Program and the At Home Program medical benefits.	
 MSP (Medical Services Plan) response to COVID-19	Temporary MSP coverage available for Temporary Foreign Workers and people with expired temporary work or study permits. Three month MSP coverage wait period will be waived for eligible individuals effective March 1, 2020, onwards. Access to provincially insured health care coverage for COVID-19 treatment may be available.	Contact Health Insurance BC at 604-683-7151 for more information.
Free internet for low income households from  Telus and  Shaw	Free internet for low-income households through TELUS (Internet for Good) and Shaw (Connecting Families)	For more information on the Internet for Good program through TELUS, please contact TELUS at 1-866-835-8744 or community.affairs@telus.com For more on the Connecting Families program through Shaw, please contact Shaw .
 Computers, tablets and other supports for New Westminster School District students	For more information on loaned computers and tablets and other supports for New Westminster School District students, please contact the principals of your child's school .	
Canada Emergency Student Benefit	As per the Federal Government of Canada website: "We are proposing the Canada Emergency Student Benefit (CESB) that would provide support to students and new graduates who are not be eligible for the Canada Emergency Response Benefit or Employment Insurance or unable to work due to COVID-19. This benefit would provide \$1,250 per month for eligible students or \$1,750 per month for eligible students with dependents or disabilities. This benefit would be available from May to August 2020. More details will be made available soon."	
Canada Student Grant	Under the "Helping students continue their studies in the fall": "doubling the Canada Student Grants for all eligible full-time students to up to \$6,000 and up to	Changes are currently proposed but not yet implemented. Please check back on the Federal

	\$3,600 for part-time students in 2020-21. The Canada Student Grants for Students with Permanent Disabilities and Students with Dependents would also be doubled.”	Government of Canada website for more details.
Support for student researchers and post-doctoral fellows	<p>From the Federal Government of Canada website under the “Helping students continue their studies in the fall”: “We are providing \$291.6 million to support student researchers and post-doctoral fellows through the federal granting councils.</p> <p>Funding would support a one-semester extension for eligible students whose research scholarships or fellowships end between March and August 2020 and who intend to continue their studies. It would also provide a 3-month extension in funding for holders of federal research grants to support eligible trainees and staff paid out of these awards.”</p>	
Canada Student Service Grant	<p>From the Federal Government of Canada website under the “Launching a new national service initiative”: We are launching the Canada Student Service Grant (CSSG), which will help students gain valuable work experience and skills while they help their communities during the COVID-19 pandemic. For students who choose to do national service and serve their communities, the new CSSG will provide up to \$5,000 for their education in the fall.”</p>	More details will be made available on the “I Want to Help” platform soon.

FUNDING BOOSTS TO CHARITIES FOR PROGRAM DELIVERY

Support	Description	How to Access
Food Banks BC	Funding boost to Food Banks British Columbia, who will distribute the money among food banks province wide.	For more information on Food Bank programs, please visit Food Banks BC
 Kids Help Phone	Funding boost to Kids Help Phone , which provides young people with mental health support.	
 United Way Canada	Funding boost to United Way Canada for local organizations to support practical services to Canadian seniors, such as: Delivery of groceries, medications, or other needed items, or personal outreach to assess individuals’ needs and connect them to community supports.	For more information on local programs, please visit the United Way of the Lower Mainland website .
Women's shelters and sexual assault centres	“\$40 million will go to Women and Gender Equality Canada (WAGE) with up to \$30 million of which will address immediate needs of shelters and sexual assault centres.	
Reaching Home Initiative	From the Federal Government of Canada website: ““We continue to support people experiencing homelessness during the COVID-19 outbreak by providing \$157.5 million to the Reaching Home initiative. The funding could be used for a range of needs such as purchasing beds and physical barriers for social distancing and securing accommodation to reduce overcrowding in shelters.”	For more information on Reaching Home in Metro Vancouver, please visit the Vancity Community Foundation - Reaching Home website . Must apply by April 29, 2020 to receive funding.

BUSINESS (GENERAL)

Support	Description	How to Access
 New Westminster Electrical Utility	Bill deferral and flexible payments available for residential and business customers.	Call 604-527-4555 for more information
 Fortis- Covid-19 Customer Recovery Fund	For natural gas: small business owners can apply or phone Fortis to let them know about loss of employment or livelihood to enter Covid-19 Customer Recovery Fund Program. Small business owners may be able to receive support in the form of bill credits or defe bill payments from April 1 to June 30, 2020, with a spread-out repayment plan.	Customers can go to Fortis Covid-19 Customer Recovery Fund website for more information or phone 1-888-292-4104.
 Canada Emergency Wage Subsidy	Covers up to 75% of wages for businesses, charities, and non-profits that have lost at least 15% of their revenue in March 2020 and 30% for the following months. Max subsidy of \$847 per week per employee, backdated to March 15.	Check back for application instructions.
 Temporary changes to Canada Summer Jobs program	<p>From Federal Government of Canada website: ‘We are making temporary changes to the Canada Summer Jobs program to allow employers to:</p> <ul style="list-style-type: none"> • receive an increased wage subsidy, so that private and public sector employers can also receive up to 100 per cent of the provincial or territorial minimum hourly wage for each employee; • extend the end date for employment to February 28, 2021; • adapt their projects and job activities; • hire staff on a part-time basis.” 	
Work--Sharing program	Work-Sharing (WS) is a program that helps employers and employees avoid layoffs when there is a temporary decrease in business activity beyond the control of the employer. The program provides Employment Insurance (EI) benefits to eligible employees who agree to reduce their normal working hours and share the available work while their employer recovers. The Work-Sharing program has been extended from 38 weeks to 76 weeks for employers affected by COVID-19.	
 Business Credit Availability Program (BCAP)	<p>Financing support for small and medium-sized businesses. Available mid-April.</p> <p>— Canada Emergency Business Account: Loans of up to \$40,000 for small businesses and not-for-profits, interest-free for one year. A portion may be forgivable. Available mid-April.</p> <p>— Loan Guarantee: Operating credit and cash flow term loans of up to \$6.25 million to SMEs. Available mid-April.</p>	Speak with your financial institution. Learn more.

	— Co-Lending Program : Co-lend term loans to SMEs for their operational cash flow requirements. Eligible businesses may obtain incremental credit amounts of up to \$6.25 million through the program. Available mid-April.	
Federal income tax	Payments owed are deferred until after August 31.	
Canadian Emergency Commercial Rent Assistance	From the Federal Government of Canada website: “The program will provide forgivable loans to qualifying commercial property owners to cover 50 per cent of three monthly rent payments that are payable by eligible small business tenants who are experiencing financial hardship during April, May, and June. The loans will be forgiven if the mortgaged property owner agrees to reduce the eligible small business tenants’ rent by at least 75 per cent for the three corresponding months under a rent forgiveness agreement, which will include a term not to evict the tenant while the agreement is in place. The small business tenant would cover the remainder, up to 25 per cent of the rent. 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 per cent drop in pre-COVID-19 revenues. This support will also be available to non-profit and charitable organizations.”	
BC business taxes	Payments for Employer health tax (EHT), provincial sales tax (PST), municipal and regional district tax, tobacco tax, motor fuel tax, and carbon tax are deferred until after Sept 30. Scheduled April 1 increases to provincial carbon tax and PST are deferred.	
School Tax	Reductions in the school property tax rate for commercial properties to achieve an average 25% reduction in the total property tax bill for most businesses	
GST/HST	Payments owed deferred to June 30.	
Customs duties & taxes	Payments owed deferred to June 30.	
Other financial support for small and medium-sized businesses	From the Federal Government of Canada website: “We are providing \$675 million to give financing support to small and medium-sized businesses that are unable to access other COVID-19 business supports, through Canada’s Regional Development Agencies.”	Please contact Western Economic Diversification Canada for more details.
Student and youth work programs	The Federal Government of Canada has provided additional funding for the following student work programs: <ol style="list-style-type: none"> 1) Youth Employment and Skills Strategy: An additional \$153.7 million in funding for a range of measures to create over 6,000 additional job placements in high-demand sectors. 2) Student Work Placement Program: An additional \$80 million for this program to support up to 20,000 post-secondary students across Canada to obtain paid work experience related to their field of study. 3) MITACS and Business/Higher Education Roundtable: An additional \$0 million to support Mitacs to create 5,000 new job placements. Mitacs provides a link between industry and post-secondary institutions. Also, the Business/Higher Education Roundtable provides links between some of Canada’s largest companies and post-secondary institutions and will create a further 5,000 to 10,000 new student placements. 	

[⚠ See more re: Businesses.](#)

[⚠ Click here: BC Government Small Business Support List](#)

[⚠ Small Business BC is a one-stop resource for helping businesses navigate available supports](#)

BUSINESS (By SECTOR)

Support	Description	How to Access
Child care sector	Emergency funding is available for child care providers that stay open and that close .	Learn more.
Arts & Culture sector	The Provincial Government of BC is providing \$3-million Arts and Culture Resilience Supplement to give operating and eligible project clients a supplement of up to \$15,000. Clients will receive a 50% advance on 2020-21 funding. There is also a \$500 million COVID-19 Emergency Support Fund from the Federal Government of Canada for cultural, heritage and sport organizations that will help address the financial needs of affected organizations so that they can support artists and athletes.	Arts and Culture Resilience Supplement is Via BC Arts Council .
Publishing and news sectors	Simplified process for Canada Book Fund and Canada Periodical Fund. Journalism Tax Measures.	
Broadcasting sector	CRTC Part I licence fees waived.	
Tourism businesses in national parks and historic sites	Tourism operators in national parks, historic sites, and marine conservation areas will have payments on commercial leases and licences of occupation deferred without interest until September 1.	Wait to be contacted by Parks Canada.
Seafood sector	Seafood growers, shellfish farmers, and processors, will have access to the \$5 billion Farm Credit Canada loan program.	Via FCC.
Farmers and Agri-Food sector	Access to the \$5 billion Farm Credit Canada loan program. For agricultural businesses that require temporary foreign workers for seasonal farm work, the Government of British Columbia is providing financial support including funding hotel, food-service and worker support costs during the 14-day self-isolation period for the arriving workers.	\$5 billion Farm Credit Card loan program is Via FCC .

→ Airports	Rents paid on ground leases waived.	
Essential services workers	A new process is available for essential services workers to find childcare.	A list of essential services workers is available on the BC Provincial Government website
💰 Wage top-up for low-income essential workers	A new transfer from the Federal Government to the Provincial Governments to provide wage top-up to low-income essential workers (those who earn less than \$2,500/month). For more information on essential workers, please visit the British Columbia Provincial Government's British Columbia Provincial Government's List of COVID-19 Essential Services .	Check back for more information.
Residential services for persons with developmental disabilities	As per the Community Living BC website: "up to \$35.6 million will be available over three months from CLBC to support service providers to continue delivering residential services, including group homes, home sharing and supported independent living that about 9,500 adults with developmental disabilities count on."	
Funding for young entrepreneurs	Futurpreneur Canada is a "non-profit organization that provides financing, mentoring and support tools to aspiring business owners aged 18-39." From the Federal Government of Canada Economic Response Plan website, under "Young Entrepreneurs": "We are providing \$20.1 million in support for Futurpreneur Canada to continue supporting young entrepreneurs across Canada who are facing challenges due to COVID-19. The funding will allow Futurpreneur Canada to provide payment relief for its clients for up to 12 months."	