# COVID-19: Consolidated Briefing Of Federal And Provincial Measures



In this Bulletin, we outline details of Canada's Economic Response Plan, and corresponding measures in select provinces.

- Economic Support for Individuals and Families;
- Economic Support for Businesses;
- Industry-Specific Support;
- Travel Restrictions and Self-Isolation; and
- Provincial Measures in Ontario, Québec, Alberta, and British Columbia

## FEDERAL MEASURES

Bill C-13, the *COVID-19 Emergency Response Act* provides the government with the authority to implement and administer Canada's **COVID-19 Economic Response Plan**. These measures aim to protect Canadians' health and safety while also stabilizing our country's economy. This Response Plan extends economic support to individuals and families as well as businesses.

#### Individuals and families

- Families receiving the **Canada Child Benefit** ("CCB") will receive an extra \$300 per child as part of the scheduled payment in May.
- Low and modest income individuals will receive a one-time special payment of approximately \$400 by early May through the **Goods and Services Tax credit** ("GSTC").
- The Canada Revenue Agency ("CRA") has **deferred income tax** filings and payment. For individuals, the filing date for the 2019 tax year has been extended to **Jun 1, 2020**, with payments due on **September 1, 2020**.
- Insured Mortgage Purchase Program offers government-guaranteed insurance to the following mortgages funded prior to March 20, 2020:
  - Low loan-to-value mortgages with a maximum amortization term up to 30 years commencing from when the loan was funded; and
  - Low loan-to-value mortgages whose purpose includes the purchase of a property, subsequent renewal of such a loan, or refinancing.

## **Employment**

• The Canada Emergency Response Benefit ("CERB") will provide a taxable benefit of up to \$2,000 a month for up to 4 months to individuals facing unemployment as a direct result of COVID-19. Online applications may be submitted starting in on April 6<sup>th</sup>. This benefit is available to workers

#### who:

- ∘ reside in Canada and are at least 15 years old;
- have been unemployed as a result of the pandemic and have not voluntarily quit their job;
- ∘ had an income of at least \$5,000 in 2019 or in the 12 months prior to the date of their application; and
- are or expect to be without employment or self-employment income for at least 14 consecutive days in the initial four-week period.
- On April 15, the Government **expanded the CERB** to allow individuals to **earn up to \$1,000 per month while collecting the benefit**. The CERB is also now available to workers, including seasonal workers, who have exhausted their EI regular benefits and are unable to find a job or return to work because of COVID-19.
- The government has also announced that it will be working with the
  provinces and territories to develop a new transfer to cost-share
  a temporary top-up to the salaries of essential workers who make less than
  \$2,500 a month. More details are expected to be announced in the coming
  week.
- Unemployed individuals may also apply for **Employment Insurance** ("EI") provided they meet the eligibility criteria for this benefit. Note that EI benefits and CERB **cannot be paid for the same period**.
  - If an individual became eligible for EI prior to March 15<sup>th</sup>, the individual's claim will be processed under the pre-existing EI rules.
  - $\circ$  For those individuals eligible for EI regular or sickness benefits on March  $15^{\rm th}$  or onwards, the claim will be automatically processed through CERB.
- EI Sickness Benefits provide up to 15 weeks of income replacement to eligible claimants who are unable to work because of illness, injury or quarantine. Individuals may receive 55% of their earnings up to a maximum of \$573 a week. The one-week waiting period for EI sickness benefits has been waived for new claimants who are quarantined. Also, people claiming EI sickness benefits due to quarantine will no longer have to provide a medical certificate.

## Seniors

- Measures include reducing the required minimum withdrawals from **Registered Retirement Income Funds** ("RRIFs") by 25% for 2020.
- The government also is contributing \$9 million through United Way Canada for local organizations providing practical **services to Canadian seniors**. These services include the delivery of groceries, medications, or other needed items, or personal outreach to assess individuals' needs and connect them to community supports.

## Youth, Students, and New Graduates

• On April 23, the government announced a \$9 billion proposal to provide post-secondary and recent graduates with financial support. The Canada Emergency Student Benefit would provide students and recent graduates who do not qualify for the CERB \$1,250 per month, or \$1,750 per month for those with disabilities or dependents. Moreover, the Canada Service Grant will provide students with an opportunity to do national service during the COVID-19 pandemic, and provide up to \$5,000 towards education fees in the upcoming fall term.

- As of March 30<sup>th</sup>, students and recent graduates repaying their **Canada Student Loans** will be granted with a 6 month interest-free moratorium. The government has also announced that to provide financial assistance to students, eligibility requirements for student financial assistance will be broadened by removing the expected student's and spouse's contributions in the 2020-21 period.
- The government is providing \$7.5 million in funding to Kids Help Phone to provide young people with mental health support during this difficult time.

# Other Vulnerable Populations

- The government is investing \$350 million to support vulnerable Canadians through charities and non-profit organizations delivering essential services. The Emergency Community Support Fund will flow to local chapters through national organizations that serve vulnerable populations in a myriad of ways including: providing transportation services, delivering groceries and medications, and helping Canadians access government benefits.
- Recognizing the unique needs of Northern communities during these challenging times, the government will be providing additional funding to the governments of Nunavut, Yukon, and the Northwest Territories. This includes \$72.6 million to support COVID-19 health and social service preparations and response, \$17.3 million to support northern air carriers, \$15 million in non-repayable support for businesses, and an addition \$25 million to Nutrition North Canada.
- The government has provided \$157.5 million to the Reaching Home initiative to **support people experiencing homelessness** during the COVID-19 outbreak
- Women's shelters and sexual assault centers will receive \$50 million to help with their capacity to manage or prevent an outbreak within their facilities. This funding includes support for Indigenous Services Canada ("ISC"), an organization helping Indigenous women and children fleeing violence.
- On April 3<sup>rd</sup>, the Prime Minister announced new support for **Canada's food banks and local food organizations** that reach out to people and communities experiencing food insecurity. These organizations include Food Banks Canada, Salvation Army, Second Harvest, Community Food Centres Canada, and Breakfast Club of Canada.

## **BUSINESSES**

# Canada Emergency Wage Subsidy

- On April 11, Bill C-14, the *COVID-19 Emergency Response Act, No. 2*, received Royal Assent. This legislation provides further details and flexibilities with respect to the **Canada Emergency Wage Subsidy** ("CEWS").
- The Canada Emergency Wage Subsidy is offering temporary wage subsidies of up to 75% (up to a maximum benefit of \$847 per week per employee) to employers of all sizes and across all sectors of the economy, with the exception of the public sector. This program will be applied retroactively as of March 15, 2020 for a period of up to 3 months. Eligible employers who suffer a drop in gross revenues of at least 15% in March and 30% in the following months when compared to 2019 will be able to access the subsidy. Moreover, all eligible employers are entitled to receive a 100% refund for certain employer-paid contributions to Employment Insurance, the Canada

Pension Plan, the Quebec Pension Plan, and the Quebec Parental Insurance Plan.

- On April 21, the Minister of National Revenue launched the Canada Emergency Wage Subsidy Calculator to support employers as they prepare to apply for the CEWS. The CRA is set to begin the application process on April 27, 2020. Funds for approved applications are set to be released on May 5, 2020.
- The 10% Temporary Wage Subsidy for Employers is a three-month assistance program that supports eligible employers by reducing the amount of payroll deductions required to be remitted to the CRA. Eligible employers include individuals, trusts, partnerships, non-profit organizations, registered charities, and Canadian-controlled private corporations that have an existing business number and payroll program account with the CRA as of March 18, 2020, and pay remuneration to employees. This subsidy is equal to 10% of the remunerations paid from March 18, 2020 to June 19, 2020 (up to \$1,375 per employee, to a maximum total of \$25,000 per employer).
  - While it is possible to apply to both the CEWS and the temporary 10% subsidy, any benefit from the 10% wage subsidy generally reduces the amount available to be claimed under the CEWS for that same period.

### Access to Credit

- The Canada Emergency Business Account ("CEBA") is a new loan program that will provide interest-free loans of up to \$40,000 to small businesses and not-for-profits. To qualify, these organizations will need to demonstrate they paid between \$20,000 to \$1.5 million in total payroll in 2019. Repaying the balance of the loan on or before December 31, 2022 will result in loan forgiveness of up to \$10,000.
- On April 16, the government announced its intent to introduce **Canada Emergency Commercial Rent Assistance** ("CECRA") for small businesses. This program is in collaboration with the provinces and territories, and seeks to provide loans, including forgivable loans, to commercial property owners who in turn will **lower or forgo the rent of small businesses for the months of April, May, and June**. The launch date of this program is expected to be communicated in April.
- The Business Credit Availability Program ("BCAP") offers additional credit support to small and medium-sized business businesses in all sectors and regions. Through this program, Export Development Canada ("EDC") and the Business Development Bank of Canada ("BDC") will provide \$65 billion in direct lending and other types of financial support at market rates to businesses with viable business models whose access to financing would otherwise be restricted.

# Work Sharing Program

• Work-Sharing is an EI program that helps employers and employees avoid layoffs. This program allows employers to retain skilled employees when there is a temporary decrease in business activity beyond the control of the employer. On a temporary basis, the maximum duration of this program has been extended from 38 to 76 weeks.

## Tax Relief

• The CRA has **extended the payment date of income tax** for corporations and self-employed individuals to September 1, 2020.

- Businesses, including self-employed individuals, can defer the payment of the Goods and Services Tax/Harmonized Sales Tax ("GST/HST") as well as customs duties owing on their imports until June 30, 2020. Note that the deadline to file returns remains unchanged.
- The CRA has also committed to not initiating any post assessment GST/HST or income tax audits for the next 4 weeks.

## Canada Summer Jobs

- Temporary changes have been introduced to the **Canada Summer Jobs** program to help small businesses hire and retain the workers they need to deliver essential services. These measures include:
  - An increase to the wage subsidy so that private and public sector employers can also receive up to 100% of the provincial or territorial minimum hourly wage for each employee;
  - An extension to the end date for employment to February 28, 2021;
  - Flexibility for employers to adapt their projects and job activities to support essential services; and
  - Allowing employers to hire staff on a part-time basis.

## Other Measures

- The Bank of Canada has responded to the outbreak by **lowering interest rates**, and providing liquidity support for financial institutions.

  Moreover, the Office of the Superintendent of Financial Institutions has announced that it is lowering the **Domestic Stability Buffer** by 1.25% of risk-weighted assets to expand banks' lending capacity.
- The federal government is providing \$675 million to Canada's Regional Development Agencies. This **Regional Relief and Recovery Fund** ("RRRF") will support small and medium-sized businesses that are unable to access the government's existing COVID-19 measures.
- Small and medium sized businesses who do not qualify for the CEWS or loans may be eligible to receive funding from the Community Futures Network, an organization which has recently received \$287 million in support from the federal government. Similarly, \$20.1 million in funding has been announced to support young entrepreneurs across Canada through Futurpreneur Canada.
- The government has allocated \$306.8 million to support **small and medium sized indigenous businesses** via short-term, interest-free loans, and non-repayable contributions through Aboriginal Financial Institutions.

## INDUSTRY-SPECIFIC SUPPORT

The government's COVID-19 Response Fund aims to support Canada's existing industrial and innovation programs to prioritize the fight against the virus. Manufacturing lines of existing Canadian businesses are also being retooled to rapidly scale up the production of essential supplies.

# Food Supply

The Government of Canada is providing \$20 million to the Canada Food Inspection Agency ("CFIA") to support the hiring and training of additional staff to conduct critical inspection activities and minimize supply disruptions during the course of this pandemic.

# Cultural, Heritage, and Sport Organizations

On April 17, the government announced a new COVID-19 Emergency Support Fund for Cultural, Heritage, and Sport Organizations. This fund will provide \$500 million to help address the financial needs of affected organizations, which will in turn continue to support artists and athletes.

# **Energy and Natural Resources**

Recognizing the significant challenges faced by Canada's energy sector in this time of pandemic, the government has committed over \$2 billion to create and protect jobs in this industry. The federal government will be collaborating with the Governments of Alberta, Saskatchewan, and British Columbia to support the clean up inactive oil and gas wells.

# Canadian Journalism

On April 17, the government released draft legislative proposals relating to the *Income Tax Act* that would support Canadian news and broadcasting sectors during the COVID-19 pandemic. These tax measures include expanding the qualification criteria for the **Canadian journalism labour tax credit**.

# Air Transportation

In order to reduce cost pressures and preserve cash flow, the government announced on March 30<sup>th</sup> that it will be waiving rents paid on ground leases for the 21 airport authorities that form the National Airport System. Rent payments will be waived from March 2020 until December 2020. Similar relief has been extended to PortsToronto, which operates Billy Bishop Toronto City Airport, whereby payments made to the government on revenues generated by the airport will be temporarily waived.

# **Agriculture**

On March 23, the Prime Minister announced that **Farm Credit Canada** will receive support that will allow for an additional \$5 billion in lending capacity to producers, agribusinesses, and food processors. In addition, all eligible farmers who have an outstanding Advance Payments Program (APP) loan due on or before April 30 will receive a Stay of Default, allowing them an additional six months to repay the loan.

Recognizing the contributions of foreign workers in Canada's agriculture industry, Canada will allow temporary foreign workers to continue to travel to Canada despite the travel restrictions enforced in response to the pandemic. On April 13, the government announced \$50 million of additional support to assist farmers, fish harvesters, and all food production and processing employers to implement necessary measures for the mandatory 14-day isolation period required of all workers arriving from abroad. Employers can face significant penalties if they prevent adherence to the self-isolation order. During the two-week isolation period, employers are responsible for paying workers, in addition to providing accommodation and access to food and basic supplies. The government is offering financial support to compliant employers (\$1,500 per temporary foreign worker).

### Medical Research and Health Care

In an effort to quickly mobilize Canadian researchers and life sciences companies, the Government is contributing \$275 million for coronavirus research and medical countermeasures. The majority of this funding will be directed towards Canadian private sector companies engaged in the research and supply of potential vaccines and treatments.

The Government of Canada has also announced that it has entered into an agreement with Amazon Canada to help manage the distribution of personal protective equipment and supplies.

On April 17, the government announced \$250 to assist innovative, early-stage companies that are unable to access existing COVID-19 business support. The National Research Council of Canada's Industrial Research Assistance Program ("NRC IRAP") is set to accept applications as of **April 22**.

## Travel restrictions and self isolation

Canada has implemented a ban on foreign nationals from all countries, other than the U.S. Moreover, as of March 21, 2020 there is a 30-day restriction on all non-essential travel at the Canada-U.S. border. Commercial supply chains remain open and trade between Canada and the U.S. continues uninterrupted despite these measures.

# Mandatory Self-Isolation

On March 25, the Minister of Health announced an Emergency Order under the Quarantine Act that requires any person entering Canada to self-isolate for 14 days whether or not they have symptoms of COVID-19. Failure to comply with this Order is an offense punishable by a monetary fine of up to \$750,000 and/or imprisonment for six months. This Order does not apply to those who regularly cross to border to provide essential services and ensure the continued flow of goods.

On April 14, the Department of Justice and the Public Health Agency of Canada announced that regulatory amendments under the *Contraventions Act* have come into force to provide law enforcement agencies with increased flexibility to issue tickets to individuals who do not comply with orders under the Federal *Quarantine Act*. Offences could result in **tickets with fines ranging from \$275 to \$1,000** based on the seriousness of the conduct.

#### PROVINCIAL MEASURES

#### Ontario

- **Declaration of Emergency:** Following Ontario's Declaration of Emergency pursuant to the *Emergency Management and Civil Protection Act*, the province has enacted fines of up to \$1,000 for failing to comply with an order made during a declared emergency. On April 14, the Ontario extended the provincial emergency declaration until May 12, 2020. All emergency orders issued to date have been extended until April 23.
- Coronavirus (COVID-19) Support and Protection Act: The Ontario Legislature passed Bill 189, the Coronavirus (COVID-19) Support and Protection Act to impose emergency response measures by way of amending

several key legislations. These amendments include:

- Education Act: Allowing school boards to continue charging fees on new construction in order to retain a vital source of revenue for new school projects.
- Ministry of Training, Colleges and Universities Act: Temporarily suspending student loan payments for OSAP borrowers and initiating a six-month interest-free moratorium on OSAP loans.
- Planning Act: Providing municipalities the option to suspend certain planning decision timelines during a declared state of emergency, pausing the need for municipalities and planning boards to make planning decisions within specified timelines without the risk of appeal.
- Development Charges Act: Allowing municipalities with an expiring development charge by-law to use their existing by-law during the current emergency and for six months following the end of the emergency declaration.
- Police Services Act: Allowing the Solicitor General to give municipalities an extension beyond January 1, 2021 to prepare and adopt a community safety and well-being plan.
- Ontario Together: The Ontario government has launched a new \$50 million Ontario Together Fund to help businesses provide innovative solutions or retool their operations in order to manufacture essential medical supplies and equipment.
- Pandemic Threat Response ("PANTHR"): In consultation with the Ontario Privacy Commissioner, the province is developing a new health data platform to hold secure health data that will allow researchers to better support health system planning and responsiveness. PANTHR aims to integrate anonymized data from numerous sources, including: physician claims submitted to the Ontario Health Insurance Plan ("OHIP"), medical drug claims submitted to the Ontario Drug Benefit Program, discharge summaries of hospital stays and emergency department visits, and claims for home and long-term care.
- Ontario's Action Plan: The Government of Ontario has outlined a \$17 billion response to support the health care system, communities, and economy in this time of emergency. This response includes:
  - ∘ A proposal to double the **Guaranteed Annual Income System** ("GAINS") for low income seniors to \$166 per month, for six months.
  - Assisting families to pay for extra costs associated with school and daycare closures with a one-time \$200 payment per child of up to 12 years, and \$250 for children with special needs.
  - Six months of loan and Interest accrual relief for student borrowers under the Ontario Student Assistance Program ("OSAP").
  - Setting electricity prices for time-of-use customers at the lowest rate, 24 hours a day for 45 days to support ratepayers in their increased daytime electricity usage. The Government of Ontario has also expanded eligibility for the Low-income Energy Assistance Program ("LEAP").
- **Provincial Tax Deferrals:** Providing a five-month interest and penalty-free period to make payments for the majority of provincially administered taxes. The Ontario government is also providing taxpayers in unincorporated areas of northern Ontario more time (an extra 90 days) to pay each of the four 2020 Provincial Land Tax installments.
- School Closures: On March 31, the Ontario government announced that schools

**and child care centres will remain closed** until May 4<sup>th</sup>, 2020 to protect the health and safety of students and staff. In an effort to support healthcare and frontline workers, the province is facilitating emergency childcare services across the province.

- Business Closures: On April 3<sup>rd</sup>, 2020, Ontario announced a narrowing of its list of essential workplaces. As of Saturday, April 4, 2020, businesses that are not identified on this list must close their physical locations. Notably, this updated list allows only critical construction projects to continue. Businesses and employers are encouraged to develop teleworking, online commerce, and remote working strategies. All supply chains necessary for the production of vital food and healthcare supplies remain intact.
- Social Gatherings: Ontario is now restricting gatherings of more than 5 people. There are a few exceptions including households with more than five people, and funerals, which will allow up to 10 people at a time.
- **Provincial Supply Chain:** The Government of Ontario has introduced new regulations (O Reg 92/20) pursuant to the *Supply Chain Management Act* to enable the Ministry of Government and Consumer Services and the Ministry of Health to centrally manage public sector supply chains and collect key data on inventories, orders, and supply constraints. Moreover, the government has launched a web portal to connect workers with employers looking to fill positions in the agri-food sector.
- Residential Evictions: To keep Ontarians safe and secure during this challenging time, the Ministry of Attorney General has been granted an order suspending the enforcement of residential evictions until ordered otherwise by the court. Tribunals Ontario will not issue any new eviction orders until further notice.
- **Health Resources:** The Government of Ontario has issued a new Emergency Order to give hospitals the ability to cancel and postpone services, and free-up space, staff, and equipment. Ontario has also launched an online portal for the public to access their COVID-19 lab test results. The province is also providing emergency funding of up to \$12 million to expand online and virtual mental health support.
- Long Term Care Homes: On April 15, the Ontario government announced The COVID-19 Action Plan: Long Term Care Homes. This Action Plan adds new measures to prevent further outbreaks in long-term care homes, including aggressive testing, screening and surveillance; and growing the long-term care workforce. The province is also investing up to \$40 million to support the COVID-19 Residential Relief Fund. This program aims to extend support to organizations providing residential services for children, youth, people with developmental disabilities, and emergency shelters for women and families fleeing violence.

#### **Ouebec**

- **Declaration of Emergency**: Québec declared a health emergency throughout the province on March 13. This Order has been extended and continues to apply until April 16.
- Temporary Aid for Workers Program: The Gouvernement du Québec has partnered with the Red Cross to provide financial assistance for workers who are in isolation due to COVID-19. The lump-sum amount granted to eligible persons is \$573 per week for a period of 14 days of isolation.
- Incentive Program to Retain Essential Workers: The Québec government has announced a new financial assistance program for individuals working essential jobs during the COVID-19 pandemic. The assistance amount is

intended to make up the difference between the Canada Emergency Response Benefit (CERB) and an eligible individual's wages. This means that, in addition to their wages, a worker could receive a **taxable benefit of \$400 per month**, for a total of \$1,600 for the full 16-month period. Eligible workers can apply for the program online beginning on May 19.

- Emergency Support to Small and Medium Sized Businesses: The province is extending loans of up to \$50,000 to small and medium sized businesses experiencing financial difficulties due to COVID-19.
- **Provincial Tax Deferrals:** For individuals and businesses, the deadline for paying an income tax balance for 2019 has been extended to September 1, 2020.
- Closures: Gouvernement du Québec has requested the cancellation of indoor and outdoor festivals and cultural events planned in Québec until August 31, 2020. The Government has also ordered the minimization of all non-priority services and activities. During this time, all businesses can continue to engage in teleworking and e-commerce.
- ullet School Closures: Gouvernement du Québec has extended the closure of educational institutions until May 1<sup>st</sup>, 2020. Certain essential workers are entitled to emergency childcare services.
- Social Gatherings: The Gouvernement du Québec has imposed strict prohibitions on indoor and outdoor gatherings. There are only a few exceptions to this prohibition, including gatherings: in an essential workplace, gatherings to obtain an essential service or goods, and in a means of transportation.
- Residential Evictions: Evictions in the province have been suspended during this state of emergency.
- **Student Loans:** The government has suspended student loan debt repayment for 6 months, including for borrowers whose accounts are in the process of collection.
- Long Term Care Homes: Québec has prohibited non-essential visits to hospitals, residential and long-term care centres ("CHSLD"), and private senior's residences ("PSR"). Moreover, a lockdown is in place for anyone who lives in a CHSLD or PSR regardless of age.

## **Alberta**

- **Declaration of Emergency**: Alberta's Premier and Chief Medical Officer of Health declared COVID-19 a public health emergency on March 17. As of March 25, law enforcement agencies have been granted full authority to enforce public health orders and issue fines. Any person who contravenes a public health order is liable to a fine of not more than \$100,000 in the case of a first offence, and \$500,000 in the case of a subsequent offence.
- Closures: Non-essential places of business are no longer permitted to offer or provide services to the public.
- **School Closures:** As of March 16, all kindergarten to grade 12 classes in Alberta are cancelled until further notice. Anyone who works in the critical areas outlined as essential by the government is eligible for emergency child care services.
- Emergency Isolation Support: Eligible working Albertans can receive a onetime emergency isolation support payment of \$1,146 if they are required to self-isolate or are the sole caregiver of someone in self-isolation and they have no other source of pay or compensation.
- Social Gatherings: Alberta has limited gatherings to no more than 15 people.

- Tax Deferrals: Collection of non-residential education property tax for businesses has been deferred for 6 months.
- Residential Evictions: Tenants in residential or mobile home sites cannot be evicted for non-payment of rent and/or utilities before May 1, 2020. Late fees cannot be applied to late rent payments until June 30.
- Utility Payment Deferral: Utility companies are allowing residential, farming, and small commercial customers defer utility bills for up to 90 days. During this time, Albertans will not be cut off from services. To arrange a deferral, customers are encouraged to directly contain natural gas or electricity service providers.
- **Student Loans:** The government has suspended student loan debt repayment for 6 months, beginning March 30. Interest will not accrue during this period.
- Long Term Care Homes: Pursuant to Order 09-2020, no visitors are allowed entry to long-term care facilities, subject only to a limited set of exceptions.

### **British Columbia**

- Declaration of Emergency: On March 17, the Province of British Columbia declared a state of emergency pursuant to the Emergency Program Act. This declaration has been extended until April 28, 2020. Since this declaration, municipal bylaw officers have been authorized to enforce the provincial health officer's orders for business closures and gatherings. Moreover, police and other enforcement officers can now issue \$2,000 violation tickets for price gouging and the reselling of medical supplies and other essential goods.
- Financial Support: The B.C. Emergency Benefit for Workers will provide a one-time \$1,000 payment to people who lost income due to COVID-19. In addition, the government is providing a one-time enhancement to the climate action tax credit for low to moderate-income families.
- Temporary Rental Supplement: The BC Temporary Rental Supplement Program gives tenants and landlords temporary support towards rent payments by making payments directly to the landlords of eligible households. This three-month program provides eligible low to moderate-income households up to \$500 per month.
- **Provincial Tax Deferrals:** British Columbia has extended the filing and payment deadlines for the Sales Taxes and the Employer Health Tax until September 30.
- Business Closures: The government has issued a list of essential services that are permitted to operate during the COVID-19 pandemic. The Public Health Officer (PHO) has ordered some types of businesses to close. Any business or service that has not been ordered to close and is also not identified on the essential service list may stay open, if they can adapt their services and workplace to the orders and recommendations of the PHO.
- School Closures: As of March 17, all kindergarten to grade 12 classes in British Columbia are cancelled until further notice. Emergency child care options are available for essential service workers.
- Social Gatherings: On March 16<sup>th</sup>, the province announced that mass gatherings of more than 50 people are prohibited.
- Residential Evictions: The province has introduced a new temporary rental supplement that will help eligible households by offering up to \$500 a month towards rent. In addition, new eviction notices may not be issued at this time to end tenancy.
- Student Loans: The government has suspended student loan debt repayment for

- 6 months, beginning March 30.
- Utility Payment Deferral: The COVID-19 Customer Assistance Program has been implemented to allow customers defer Hydro bill payments and arrange for flexible payment plans with no penalty. The BC Hydro Customer Crisis Fund will also provide access to grants of up to \$600 for customers facing financial hardships.
- Long Term Care Homes: The BC Centre for Disease Control has advised longterm care facilities to restrict visitors to essential visits only. The provincial health officer has issued an Order outlining movement limitations for long-term care facilities.

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