



FIRST NATIONS LEADERSHIP COUNCIL

Quick Guide for Individuals: COVID-19 Response Plan

Updated on: April 17, 2020

The Government of Canada and the Province of BC have released stimulus packages in order to ensure that Canadians can weather the impending recession in the wake of COVID-19. We will be updating this information as the federal government releases more details regarding accessing the funding. Here is the main information that is useful for individuals and families.

Federal Supports for Individuals and Families

Temporary Income Support for Workers and Parents

- Waiving the requirement to provide a medical certificate to access EI sickness benefits.
- Introducing the [Canada Emergency Response Benefit \(CERB\)](#) providing \$2000 per month, for up to 4 months. This flat-payment Benefit will be administered jointly through the Canada Revenue Agency (CRA) and Service Canada to provide income support to:
 - Workers who must stop working due to COVID19 and do not have access to paid leave or other income support.
 - Workers making less than \$1,000 a month due to COVID-related reduced hours.

- Workers who are sick, quarantined, or taking care of someone who is sick with COVID-19.
- Working parents who must stay home without pay to care for children that are sick or need additional care because of school and daycare closures.
- Workers who still have their employment but are not being paid because there is currently not sufficient work and their employer has asked them not to come to work.
- Wage earners and self-employed individuals, including contract workers, who would not otherwise be eligible for Employment Insurance. To be eligible, these workers must:
 - a. Reside in Canada and be at least 15 years old;
 - b. Have stopped working because of COVID-19 and have not voluntarily quit their job or are eligible for EI regular or sickness benefits;
 - c. Have had income of at least \$5,000 in 2019 or in the 12 months prior to the date of their application; and
 - d. Are or expect to be without employment or self-employment income for at least 14 consecutive days in the initial four-week period. For subsequent benefit periods, they expect to have no employment or self-employment income.
- There are two ways to apply to the [CERB](#):
 - a. [Online here](#)
 - b. Over the phone with an automated phone service: 1-800-959-2019 or 1-800-959-2041
**Both of these services are available 21 hours a day, 7 days a week. Both services are closed from 3:00 a.m. to 6:00 a.m. (Eastern time) for maintenance.*
- The CERB benefit is available from March 15 to Oct. 3, 2020. The deadline for applications is Dec. 2, 2020.
- Implementing the EI Work Sharing Program, which provides EI benefits to workers who agree to reduce their normal working hour as a result of developments beyond the control of their employers, by extending the eligibility of such agreements to 76 weeks, easing eligibility requirements, and streamlining the application process.
- Government is proposing a one-time special payment by early May 2020 through the Goods and Services Tax Credit (GSTC). Average boost to income for those benefiting from this measure will be approximately \$400 for individuals and \$600 for couples.

- An increase of \$300 to the maximum annual Canada Child Benefit (BBC) payment amounts will be provided.
- Placing a six-month interest-free moratorium on the repayment of Canada Student Loans.
- Placing a six-month interest-free moratorium on the repayment of Canada Student Loans for all individuals currently in the repayment process.
- Reducing required minimum withdrawals from Registered Retirement Income Funds (RRIFs) by 25% for 2020. This will provide flexibility to seniors that are concerned that they may be required to liquidate their RRIF assets to meet minimum withdrawal requirements. Similar rules would apply to individuals receiving variable benefit payments under a defined contribution Registered Pension Plan.

Flexibility for Taxpayers

- For individuals (other than trusts), the return filing due date will be deferred until June 1, 2020. However, the Agency encourages individuals who expect to receive benefits under the GSTC or the Canada Child Benefit not to delay the filing of their return to ensure their entitlements for the 2020-21 benefit year are properly determined.
- The Canada Revenue Agency will allow all taxpayers to defer, until after August 31, 2020, the payment of any income tax amounts that become owing on or after today and before September 2020. This relief would apply to tax balances due, as well as instalments, under Part I of the Income Tax Act. No interest or penalties will accumulate on these amounts during this period.
- Effective immediately the Canada Revenue Agency will recognize electronic signatures as having met the signature requirements of the Income Tax Act, as a temporary administrative measure.
- For trusts having a taxation year ending on December 31, 2019, the return filing due date will be deferred until May 1, 2020.

First Nations individuals are able to access these resources and we encourage them to do so.

Applications are through the CRA website here:

<https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html>

BC Provincial Supports for Individuals and Families

BC's COVID-19 Action Plan for Individuals

- New BC Emergency Benefit for Workers provides a tax-free \$1000 payment to British Columbians whose ability to work has been affected by COVID-19.
 - Eligibility: British Columbians who receive federal Employment Insurance, the new federal Emergency Care Benefit or Emergency Support Benefit.
 - Includes: workers who have been laid-off, parents with sick children, parents who stay at home from work to care for children, people caring for sick family members. Workers can be EI-eligible and non-EI eligible (e.g. the self-employed).
- Expanding the BC Climate Action Tax Credit in July 2020.
 - Eligible families of four will receive up to \$564, compared to \$112.50.
 - Eligible individuals will receive up to \$218, compared to \$43.50.
- Freezing BC student loans (which are already interest free) for six months, starting March 30, 2020.
- [ICBC is extending deferrals to up to 90 days.](#)
- [BC Hydro's Customer Crisis Fund grant program](#) may provide up to \$600 for people dealing with income loss.
- The [temporary rent supplement](#) provides up to \$500 per month.
 - It will be available to low to- moderate-income renters who are facing financial hardship as a result of the COVID-19 crisis, but do not qualify for existing rental assistance programs
 - Applications for the supplement will open soon on the BC Housing website
 - The supplement will be paid directly to landlords
 - Apply for the rent supplement here: <https://bchousing.org/bctrs>
- Evictions halted for any reason except major safety concerns.

More information on BC's supports for individuals here:

<https://www2.gov.bc.ca/gov/content/safety/emergency-preparedness-response-recovery/covid-19-provincial-support>

Please contact BCAFN Economic Development Policy Analyst, Maggie Mills at: margaret.mills@bcfn.ca if you have any questions that we may be able to assist with.