

COVID19 Financial Aid Available

The following is intended to assist folks who are currently having financial difficulties as a result of the recent COVID19 challenged. It is not an exhaustive list of resources, as new sources of funding appear/disappear each week. (I welcome input on missed sources, and will update accordingly.)

Benefit	Agency	Amount
Canada Recovery Benefit	ESDC	\$500/week X 26 weeks, for folks who are not eligible for EI and either can't work, or had their income reduced by at least 50%, due to COVID https://www.canada.ca/en/revenue-agency/services/benefits/recovery-benefit.html
Canada Recovery Caregiving Benefit	ESDC	\$500/week X 26 weeks, folks who are unable to work at least 50% of the week because they must care for a child or other family member because schools, day-cares or care facilities are closed due to COVID and/or the child/family member has health issues related to COVID https://www.canada.ca/en/revenue-agency/services/benefits/recovery-caregiving-benefit.html
Canada Recovery Sickness Benefit	CRA	\$500/week X 2 if you are unable to work or must self-isolate due to COVID https://www.canada.ca/en/revenue-agency/services/benefits/recovery-sickness-benefit.html
BC Emergency Benefit for Workers	EB&ED	People on EI, CRB, or CRCB can get a one-time, tax-free \$1000 payment (Expires: December 2, 2020) https://www2.gov.bc.ca/gov/content/employment-business/covid-19-financial-supports/emergency-benefit-workers
Employment Insurance	Service Canada	Broader eligibility, automatic transfer from CERB to EI https://www.canada.ca/en/services/benefits/ei/cerb-application/transition.html#h2.1

GST/HST Credit	CRA	Increase: to \$886 – single; to \$1,160 – couples; to \$306 per child
Canada Child Tax Benefit	CRA	Increase: \$300/child (for 2021)
RRIFs	CRA	25% reduction in minimal withdrawal for 2020
CMHC Funding	CMHC	Mortgage deferral program – CMHC insured mortgages, mortgage payments deferred for up to six months https://www.cmhc-schl.gc.ca/en/finance-and-investing/mortgage-loan-insurance/the-resource/covid19-understanding-mortgage-payment-deferral
Canada Student Loans	NSLSC	Canada Student Grants have been doubled.
No evictions	BC Housing	No evictions due to non-payment of rent between March 18 – August 17, 2020 (unless tenant has defaulted on repayment plan)
BC Hydro grants	BC Hydro	Can get \$600 grant via Customer Crisis Fund, if unable to pay bill due to COVID
ICBC Payments	ICBC	Defer monthly payments for 90 days https://onlinebusiness.icbc.com/eforms/dotcom/jsp/ACG398.jsp
Vehicle lease deferrals	Honda, Ford, Toyota	These companies, and possibly other auto manufacturers, are offering lease and purchase payment deferral options
Insurance Premium relief	Manulife, Wawanesa, Industrial Alliance, Sun Life, BMO	Offering 90-day deferral programs for insurance premiums
Free food	Food banks	Many of the municipal food banks have modified their policies, given the increased number of folks who are struggling to purchase basic staples

Free food – children

Starfish Pack

Not a COVID19 specific program. Rotary International, through municipality-specific groups, provides weekend “meal packs” for children who are not receiving adequate food on weekends.

<https://starfishpack.com/>

Free food – children

Backpack Buddies

Not a COVID19 specific program. Connects volunteer students who assist in providing weekend “meal packs” for children who are not receiving adequate food on weekends.

<https://www.backpackbuddies.ca/>

CREDIT COUNSELLING SOCIETY – has a great list of sources. However, it’s not always up to date.

<https://www.nomoredebts.org/coronavirus>

As always, if folks are feeling stressed, and would like assistance reaching sources of support, feel free to contact the undersigned.

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