

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.



Ctrl +Clicking on the agency logos and text highlighted in **blue** will take you to the appropriate online resource.



For more information on the Provincial Government of British Columbia's economic response to COVID-19, please visit [British Columbia's Response to COVID-19 website](#).



For more information on the Federal Government of Canada's economic response to COVID-19, please visit [Canada's COVID-19 Economic Response Plan website](#).

For interactive online assistance in finding which benefits you and your family are eligible for, please visit the following Federal Government websites: [Benefit Finder](#) and [Find Financial Help During COVID-19](#).



For free assistance by phone and email in navigating benefits, as well as free financial coaching, please contact the [Family Services of Greater Vancouver](#) by phone at [1-800-609-3202](tel:1-800-609-3202) or by email at moneynavigator@fsgv.ca.

HOUSING

Support	Description	How to Access
 New Westminster Electrical Utility	Flexible repayment plans available for residential and business customers in arrears due to COVID-19 pandemic.	Call 604-527-4555 for more information
 Freeze on rental rates	From the BC Government Housing and Tenancy website: "The rent increase freeze has been extended until July 10, 2021. If you received a notice that your rent was set to increase on December 1, 2020, don't pay the increased amount. Continue to pay your current pre-increase rent amount until July 10, 2021. If your landlord does collect the increased amount between December 1, 2020 and July 10, 2021, you can deduct the additional amount from future rent payments."	No action needed. Contact Residential Tenancy Branch with questions.
 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 newwestminsterrentbank@purposesociety.org
 Seniors Services Society Seniors Loan Program	The Seniors Loan Program can offer funding up to \$1,000 to seniors aged 60 and older who are at risk of eviction due to a temporary shortage of funds, or financial crisis. Funding may also be available for a utility payment or damage deposit, if the person is homeless or their current housing is unsafe or unsuitable. Funding is provided in the form of short-term interest free loans.	For more information, please visit the Seniors Services Society Seniors Loan Program website or phone the Seniors Services Society at 604-520-6621.
 Fortis- Covid-19 Customer Recovery Fund	Fortis's Customer Recovery Fund Program supported residential customers who were unable to work or lost their livelihood, and small businesses that experienced income loss or were forced to close as a result of the COVID-19 outbreak. Customers were able to defer their FortisBC energy bills for the period of April 1 to June 30, 2020. Customers who took part in the program have been automatically enrolled in an interest-free repayment program, with payments spread over one year from July 1, 2020 to July 1, 2021. Those customers can begin repayments as part of their regular bills. Up until February 28, 2021, Fortis will waive all late payment fees for natural gas and propane bills as well as suspended disconnections due to financial hardship, regardless of the amount owing. As of March 1, 2021, late payment fees will be charged on overdue balances unless the client has a customized payment plan and are up to date on payments or have participated in the Customer Recovery Program and are up to date on payments.	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.	
Moratorium on evictions for non-payment of rent	The Government of British Columbia is continuing the moratorium on evictions for non-payment of rent, but this moratorium was lifted on August 18, 2020. A landlord must not issue a Notice to	

	End Tenancy for unpaid rent or utilities that came due during the specified period of March 18, 2020 to August 17, 2020 unless the landlord has given the tenant a repayment plan for the unpaid amount and the tenant has defaulted on the repayment plan.	
Rent Repayment Plan	The Government of British Columbia has introduced a repayment framework for tenants to enter into repayment plans with landlords for unpaid rent and/or utility during the COVID-19 pandemic.	The Rental Repayment Plan template is now available on the BC Government website.
No late fees for renters	As per The Government of British Columbia law, a landlord cannot charge a late fee for any unpaid rent during the emergency period of March 18, 2020 to August 17, 2020.	
CleanBC - Better Homes and Home Renovation Rebate Program	The rebates are for customers switching from natural gas, propane or oil to an electric heat pump or heat pump water heater. Rebate amounts available on the Clean BC Double the Rebate website .	Application details are available on the CleanBC Double the Rebate website . The upgrades must be completed and invoiced by June 30, 2021. Must register for a promo code by March 31, 2021.

PERSONAL INCOME – WORKFORCE

Support	Description	How to Access
6 Employment Insurance (EI)	Existing EI benefits continues to be available, including regular benefits, sickness benefits, maternity and paternity benefits and caregiving benefits. There are also three new EI benefits, including the Canada Recovery Benefit , the Canada Recovery Sickness Benefit , and the Canada Recovery Caregiving Benefit . The Canada Recovery Benefit “gives income support to employed and self-employed individuals who are directly affected by COVID-19 and are not entitled to Employment Insurance (EI) benefits.” The Canada Recovery Sickness Benefit “The Canada Recovery Sickness Benefit (CRSB) gives income support to employed and self-employed individuals who are unable to work because they are sick or need to self-isolate due to COVID-19, or have an underlying health condition that puts them at greater risk of getting COVID-19.” The Canada Recovery Caregiving Benefit “gives income support to employed and self-employed individuals who are unable to work because they must care for their child under 12 years old or a family member who needs supervised care.” As per the January 29, 2021 News Release from the Federal Government of Canada , “EI regulations will be amended to temporarily waive the waiting period for EI claimants who establish a new claim between January 31, 2021 and September 25, 2021. This includes claimants of regular, fishing and special benefits. This temporary change will allow people who are applying for benefits to be paid for their first week of unemployment.”	Apply online (for existing benefits). To apply for the new EI Benefits, please go to their websites: Canada Recovery Benefit , the Canada Recovery Sickness Benefit , and the Canada Recovery Caregiving Benefit .
Changes to workers' compensation	As per July 14, 2020 news release from the Provincial Government of British Columbia: changes have been proposed to the Workers Compensation Act including raising the maximum annual salary amount on which workers' compensation benefits are based and simplifying the process for workers who make a workers' compensation claim if they contract viruses on the job. These proposed changes and other changes came into effect on August 14, 2020.	
Job Protected Leave	The Province of British Columbia Government has regulations for various job-protected leaves (i.e., leaves which you are allowed to take with no threat of loss of employment), including COVID-19 leave, personal illness or injury leave and family responsibility leave.	

INCOME SUPPLEMENTS FOR PEOPLE

Support	Description	How to Access
 Youth in Care	From the BC Government COVID-19 support for youth and young adult website: “For youth in foster care, out-of-care placements and contracted residential agencies, you can keep staying where you’re living past your 19th birthday until March 31, 2022. For youth on Independent Living Agreements and Youth Agreements, you will receive monthly living expenses past your 19th birthday until March 31, 2022.” The Youth Futures Education Fund provides additional financial support with expenses beyond tuition (e.g., rent, utilities, groceries) for youth who have aged out of government care and are going to attend post-secondary education.	For more information on Youth Futures, including how to apply for financial support, please visit the Youth Futures Education Fund website
 Income Assistance	Existing Income Assistance program continues to be available for those in need with no other resources. People receiving Income Assistance will automatically receive a monthly \$150 temporary BC Recovery Supplement from January 2021 to March 2021.	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 . People receiving Disability Assistance will automatically receive a monthly \$150 temporary BC Recovery Supplement from January 2021 to March 2021.	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) : \$615/mo (max) - Guaranteed Income Supplement (GIS) : \$919/mo (max) - Canada Pension Plan (CPP) - Allowance/Allowance for Survivor : \$1389/mo (max) - BC Senior’s Supplement : \$49.30/mo for single seniors (max), \$120.50 senior couples (max) People receiving the BC Seniors Supplement will automatically receive a monthly \$150 temporary BC Recovery Supplement from January 2021 to March 2021.	
Canada Child Benefit	“The Canada child benefit (CCB) is administered by the Canada Revenue Agency (CRA). It is a tax-free monthly payment made to eligible families to help with the cost of raising children under 18 years of age.	
GST HST Credit	“The goods and services tax/harmonized sales tax (GST/HST) credit is a tax-free quarterly payment that helps individuals and families with low and modest incomes offset all or part of the GST or HST that they pay”.	
Special Care Facility Comforts Allowance	“Clients in a special care facility receive a monthly comforts allowance in the amount of: \$95 per month for persons on income assistance, disability assistance and hardship assistance who do not have the PWD designation, or, \$222 per month for persons with the PWD designation.” A special care facility is defined by the BC Government as “an adult community care facility licenced under the Community Care and Assistance Living Act (CCALA)” or “certain specialized adult residential care settings that are not licenced under the CCALA but are approved by the Minister of Social Development and Poverty Reduction”. People receiving the Comforts Allowance will automatically receive a monthly \$150 temporary BC Recovery Supplement from January 2021 to March 2021.	
Hardship Assistance	Existing Hardship Assistance program continues to be available for those in need who are currently not eligible for income or disability assistance – criteria is available on the Hardship	

Assistance website. All hardship assistance is provided on a temporary basis for one month at a time, and eligibility must be re-established for each month it is requested. People receiving Hardship Assistance will automatically receive a [monthly \\$150 temporary BC Recovery Supplement](#) from January 2021 to March 2021.

BC Recovery Benefit

From the BC Government BC Recovery Benefit website: “The BC Recovery Benefit (the benefit) is a one-time direct deposit payment for eligible families, single parents or individuals. Benefit eligibility is based on net income from your 2019 tax return. You must apply to receive the benefit. \$1,000 for eligible families and single parents with a net income of up to \$125,000. Reduced benefit amount for eligible families and single parents with a net income of up to \$175,000. \$500 for eligible individuals with a net income of up to \$62,500. Reduced benefit amount for eligible individuals with a net income of up to \$87,500.”

For people who were not on income assistance, disability assistance, hardship assistance or receiving the seniors supplement in December 2020 or January 2021: Applications can be done via telephone, on-line or in person at a Service BC Location. Application eligibility and other information is available on the [BC Recovery Benefit website](#). Application deadline is by June 30, 2021.

For people who were on income assistance, disability assistance, hardship assistance or receiving the seniors supplement in December 2020 or January 2021: as per information from the BC Government Ministry of Social Development and Poverty Reduction (SDPR) (*not yet available on BC Recovery Benefit website): “as of February 2021, the BC Recovery Benefit will be automatically paid to people on income, disability or hardship assistance and people receiving the senior’s supplement who were receiving assistance in December 2020 or January 2021. If a SDPR client in these categories has NOT already applied on their own for BC Recovery Benefit then they will receive the full amount of \$500 for a single person or \$1,000 for single-parent families and two parent families. The funds will be sent to the client in the same form that they receive their funding from the Ministry (EFT, Mail, Pickup). NO action is needed if a client has not applied for the BC Recovery Benefit and the funds will automatically be sent to them. Payments are expected to arrive by the end of March 2021.”

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 . As per the February 2, 2021 news release from ICBC, ICBC customers will receive one-time rebates averaging \$190 in Spring 2021 – eligibility and rebate amount details are available in the news releases – rebates will be sent as cheques by mail.	For payment deferral: Call 1-800-665-6442 or 604-661-2723 or apply online .
 Emergency Travel Loan	Emergency loan of \$5000 available to Canadians travelling abroad who are trying to return to Canada.	Phone +1 613-996-8885 or email at CAN.finances.CV19@international.gc.ca
 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, Spanish, French and English, as well as videos on COVID-19 resources in American Sign Language. The IRCC Federal Government website - COVID-19: financial assistance for newcomers, temporary residents and refugees has information on the Canada Child Benefit, Canada Emergency Response Benefit, and other updates and links, including information in English, Punjabi, Chinese (both traditional and simplified), Korean, Arabic, Vietnamese, French , Spanish, Portuguese and Italian.	
Internet for low income households from  Telus and  Shaw	Low-cost internet and other technology products for low-income households through TELUS (Internet for Good) and Shaw (Connecting Families). Telus has programs specific to low-income families, low-income seniors, people with disabilities, and youth aging out of care.	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 .
Canada Student Grant	In response to increased need for the 2020 to 2021 school year, the maximum amount of Canada Student Grants will be doubled. The Canada Student Grant for Full-Time Students will increase up to a maximum of \$6,000 and the grant for part-time studies to \$3,600. The Canada Student Grants for Students with Permanent Disabilities and Students with Dependents will also be doubled. The doubling of this grant will be for the period from August 1, 2020 to August 1, 2021.	For more information on the Canada Student Grant and to apply for the Canada Student Grant, please visit the Canada Aid website .
Indigenous Emergency Assistance Fund	The BC Provincial “Government is providing an additional \$1.5 million to supplement the Indigenous Emergency Assistance Fund, which assists Indigenous students who are experiencing an unexpected financial emergency that may affect their ability to finish their studies. Support is available through all 25 public post-secondary institutions in B.C., as well as Native Education College (NEC).”	Please contact the Indigenous student services at post-secondary institutions for more information. A list of contacts at post-secondary institutions is available here .

VanCity Credit Union COVID-19 response

VanCity Credit Union is offering various financial supports to their members, including a loan payment deferral program and credit card payment deferrals (at 0% interest).

BC Access Grant

The BC Access Grant is available to low and middle income students in full and part-time undergraduate degree, diploma and certificate programs at BC public post-secondary institutions who are eligible for and receiving a student loan. The Grant does not need to be repaid.

Students applying for student aid programs at BC public post-secondary institutions will be automatically assessed for the BC Access Grant.

Free mental health supports

The BC Provincial Government and various partners are offering various free mental health programs during the COVID-19 pandemic, including virtual counselling, peer supports, mental health supports for healthcare workers, mental health supports for students, educators, youth, children, seniors and parents.

Health Career Access Program

This program is sponsored by the British Columbia Provincial Government, which describes the program as follows; "COVID-19 has increased the need for health care assistants in long-term care and assisted living services. Normally, to become a health care assistant, you must complete six to eight months of post-secondary education at your own expense before you can apply for a position. Through the Health Career Access Program, the Province will pay for your post-secondary education."

Canada Student Loans Medical and Parental Leave

From the Federal Government of Canada website: "Medical Leave and Parental Leave is for borrowers taking a break from studies for medical or mental health reasons, or after welcoming a child. During the leave, no interest is added to your loan, and you do not have to make payments. The leave applies to federal student loans, and provincial student loans from New Brunswick, Newfoundland and Labrador, Saskatchewan, and British Columbia."

To apply, please visit the [Government of Canada. Medical and Parental Leave – Apply page.](#)

FUNDING BOOSTS TO CHARITIES FOR PROGRAM DELIVERY

Support	Description	How to Access
Local Food Infrastructure Fund	From the Federal Government of Canada website: “The Local Food Infrastructure Fund (LFIF) is a five-year, \$50 million initiative ending March 31, 2024. Applicants under this program will be eligible to receive a minimum of \$5,000 and up to \$250,000 in non-repayable funding. Applications will be accepted until December 31, 2023 (or an earlier date) based on funding availability.” Eligible applicants consist of community or charitable organizations, indigenous groups, not-for-profit co-operatives and schools and school boards.	Eligible activities and how to apply are listed on the Local Food Infrastructure Fund website .
Investing in Canada Infrastructure Program – COVID Resilience Stream	The Investing in Canada Infrastructure Program has been modified to address the impacts of COVID-19. Maximum total costs are up to \$10 million eligible costs per project. For projects under the COVID-19 Resilience stream, the maximum federal contribution from all sources will be up to 80% for provinces, and municipalities and not-for-profit organizations. Types of eligible projects (including building improvements, physical distancing infrastructure, active transportation and disaster mitigation and adaptation) and timelines are listed on the Investing in Canada Infrastructure Program website .	
Essential Services Contingency Reserve	“Organizations that provide essential services may request access to the Government of Canada’s Essential Services Contingency Reserve (ESCR). Through the ESCR, eligible essential service business or organizations may apply to receive personal protective equipment (PPE), non-medical masks and disinfection products to address urgent, short-term (45 days) needs.”	
Grant for hosting free tax clinics	The CVITP (Community Volunteer Income Tax Program) Grant helps off-set costs incurred by community organizations that host free tax clinics and provides funding for income tax returns filed. Funding maximum depends on the number of returns per organization: for example, \$500 funding maximum for organizations doing 10 to 200 returns and \$10,000 funding maximum for organizations doing over 4,000 returns.	The CVITP Grant is being piloted over the next three years. This grant is administered by the CRA. The grant applications can be submitted for funding from May 1, 2021 to June 30, 2021.

<p>Poverty Reduction Grants</p>	<p>As per the BC Ministry of Social Development and Poverty Reduction's December 16, 2020 news release: "The Provincial Government will look at funding new projects, plans and strategies that focus on one or more of TogetherBC's priority action areas, including: housing; families, children and youth; education and training; employment; income; and social supports. " Applicants can apply for up to \$50,000 to undertake local poverty reduction actions.</p>	<p>Application guides and more information is available on the UBCM (Union of British Columbia Municipalities)'s Poverty Reduction Grant website. The application deadline is March 5, 2021.</p>
<p>Work Experience Opportunities Grant</p>	<p>As per the BC Ministry of Social Development and Poverty Reduction's January 18, 2021 news release: "With \$10 million from StrongerBC: BC's Economic Recovery Plan, the grant helps eligible, provincial non-profit organizations and federally registered charities provide 12-week work experience opportunities for people with disabilities and multiple barriers who are eligible for disability benefits from the Province and Government of Canada. Non-profit organizations can also partner with businesses for work experience placements. Organizations can apply for \$5,000 per participant, to a maximum of five participants. Eligible participants include people with the provincial Persons with Disabilities designation, Persons with Persistent Multiple Barriers status and Indigenous peoples on reserve who have the equivalent federal designation."</p>	<p>The first round of applications ended on February 16, 2021, but there will be a new round of intakes starting February 22, 2021. Please check back with the Work Experience Opportunities Grant Program website for more information on February 22nd.</p>
<p>Supported Employment Recovery Fund</p>	<p>From the Inclusion BC website: "The \$9.7 million investment from the Province of BC will provide funding to approximately 100 CLBC contracted employment service providers who deliver specialized employment services to the people CLBC serves. Funding amounts will be based on the number of people they are working with who require assistance to reconnect to employment. Inclusion BC is administering the grant over two years on behalf of the Province of BC and Community Living BC."</p>	<p>Eligible organizations will receive an email invitation to apply on January 25, 2021. Inclusion BC is currently reaching out to eligible service providers to confirm contact information for application invitations.</p>
<p>Canada Learning Bond Pilot Project</p>	<p>From the Government of Canada Employment and Social Development's Canada Learning Bond Pilot Project website: "Under Phase II, we will fund organizations to test supported enrolment models for CLB eligible children in the following populations: children from families with low incomes, children of single parents, children in care, children and families living in rural or remote regions of Canada and youth transitioning to post-secondary education. Eligible organizations can apply for a project up to \$1,000,000 and up to 24 months in duration. " Eligibility criteria is available on the Pilot Project website.</p>	<p>The application deadline is March 17, 2021 at 12 pm Pacific Time. Funding decisions are expected to be made by June 2021.</p>
<p>Sectoral Initiatives</p>	<p>From the Government of Canada Employment and Social Development's Sectoral Initiatives website: "Eligible organizations can apply for up to \$2,500,000 (per project, per year). We will fund projects that identify, forecast and address sectoral or cross-sectoral human resources and skills development needs. Projects must be a maximum of 36 months." Eligibility information is available on the Sectoral Initiatives website.</p>	<p>The application deadline is March 4, 2021 at 12 pm Pacific Time.</p>
<p>Canada Healthy Communities Initiative</p>	<p>From the Community Foundations of Canada website: "The Healthy Communities Initiative will provide funding to a broad range of organizations, including local governments, charities, Indigenous communities and nonprofits, for projects, programming and services that help communities: create safe and vibrant public spaces, improve mobility options and provide innovative digital solutions to connect people and improve health. The minimum funding amount for projects is \$5,000 and the maximum funding amount is \$250,000 for each project." Non-profit organizations, municipal governments and a variety of other organizations are eligible to apply. For more information on eligibility and other details, please review the Application Guide.</p>	<p>An Application website is available, as well as an Application Guide. "For round one of applications: The application portal will open on February 9, 2021, at 9:00 AM AST. Applications must be submitted by March 9, 2021, at 5:00 PM PST. Review committees will start meeting to make decisions from March 10, 2021 onwards and all applicants will receive results by April 30, 2021. For round two of applications: The application portal will open May 14, 2021, at 9:00 AM AST. Applications must be submitted by June 25, 2021,</p>

at 5:00 PM PST. Applicants who did not receive funding in round one may re-apply to round two but will not be guaranteed funding. Review committees will start meeting on June 26, 2021 and all applicants will receive results by August 13, 2021, at the latest.”

Eligible applicants must apply by February 28th, 2021 at 11:59pm Pacific Time. There is an [Online Application Portal](#) available.

Second Harvest Emergency Funding

From the Second Harvest website: “Second Harvest has received an additional \$8 million from the Government of Canada’s Emergency Food Security Fund, to help improve access to healthy food to charities and non-profits supporting people experiencing food insecurity. Canadian Non-Profit Organizations, Registered Charities, Indigenous Groups/Organizations, Towns/Municipalities/Hamlets are eligible to apply for funding. You must not be a member of, or applied for emergency funding in 2021 from the following organizations: Food Banks Canada and their affiliates, Community Food Centres Canada, Salvation Army and Breakfast Clubs of Canada. The funding must go towards food programming (food related expenses and operating costs) with an objective to facilitate access to safe and nutritious food for at-risk populations. Funding must be spent by December 31, 2021.”

BUSINESS (GENERAL)

Support	Description	How to Access
 New Westminster Electrical Utility	Flexible repayment plans available for residential and business customers in arrears due to COVID-19 pandemic.	Call 604-527-4555 for more information
 Fortis- Covid-19 Customer Recovery Fund	Fortis’s Customer Recovery Fund Program supported residential customers who were unable to work or lost their livelihood, and small businesses that experienced income loss or were forced to close as a result of the COVID-19 outbreak. Customers were able to defer their FortisBC energy bills for the period of April 1 to June 30, 2020. Customers who took part in the program have been automatically enrolled in an interest-free repayment program, with payments spread over one year from July 1, 2020 to July 1, 2021. Those customers can begin repayments as part of their regular bills. Up until February 28, 2021, Fortis will waive all late payment fees (for small businesses) for natural gas and propane bills as well as suspended disconnections due to financial hardship, regardless of the amount owing. As of March 1, 2021, late payment fees will be charged on overdue balances unless the client has a customized payment plan and are up to date on payments or have participated in the Customer Recovery Program and are up to date on payments.	Customers can go to Fortis Covid-19 Customer Recovery Fund website for more information or phone 1-888-292-4104.
 Canada Emergency Wage Subsidy	The Canada Emergency Wage Subsidy website has information on the eligibility criteria, calculating the subsidy amount, how to apply and other details for this subsidy. The Canada Emergency Wage Subsidy assists Canadian employers who have seen revenue drops due to COVID-19 with re-hiring workers, helping to prevent further job losses and easing them back into normal operations. The Canada Emergency Wage Subsidy has been extended until June 2021, with several other changes made to the program, including subsidy calculations.	Please go to the Canada Emergency Wage Subsidy website to apply online .
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, this change and other temporary special measures will be in place until March 14, 2021.

Financing support for small and medium-sized businesses:

Canada Emergency Business Account (CEBA): The CEBA program has been extended to March 31, 2021. **As per the Federal Government of Canada news release (October 9, 2020):** “there is expanded Canada Emergency Business Account (CEBA), which would enable businesses, and not-for-profits eligible for CEBA loans—and that continue to be seriously impacted by the pandemic—to access an interest-free loan of up to \$20,000, in addition to the original CEBA loan of \$40,000.” **As of October 26, 2020, the CEBA is now available to businesses that have been operating out of a non-business banking account.**

Loan Guarantee: Operating credit and cash flow term loans of up to \$6.25 million to small and medium sized enterprises. This support is available until **June 2021**.

Co-Lending Program: Co-lend term loans to small and medium sized enterprises for their operational cash flow requirements. Eligible businesses may obtain incremental credit amounts of up to \$6.25 million through the program. Available until or before June 2021.

EDC Mid-Market Guarantee and Financing Program: EDC’s Mid-Market Guarantee and Financing Program will bring liquidity to companies who tend to have revenues of between \$50 million to \$300 million, to sustain operations during this uncertain period. EDC will continue to work with Canadian financial institutions to guarantee 75 per cent of new operating credit and cash-flow loans – ranging in size from \$16.75 million to a maximum of \$80 million. These expanded guarantees are available to exporters, international investors and businesses that sell their products or services within Canada. Loans are available until or before June 2021.

Highly Affected Sectors Credit Availability Program (HASCAP) Guarantee: “Businesses heavily impacted by COVID-19 can access guaranteed, low-interest loans of \$25,000 to \$1 million to cover operational cash flow needs.” Eligibility and loan details are available on the HASCAP website. This HASCAP program is available until June 30, 2021.

Speak with your financial institution. [Learn more.](#)

Business Credit Availability Program (BCAP)

Student and youth work programs

The following student and youth work programs are available:

- **Student Work Placement Program:** “ESDC (Employment and Social Development Canada) works with Employer Delivery Partners. Employer Delivery Partners are a group of recognized associations and organizations that represent the interests of employers in industries. They work with businesses and post-secondary education institutions to: provide wage subsidies to employers that offer quality student work placements; and create partnerships with colleges, universities, polytechnics and CEGEPs to recruit students for these placements.”
- **MITACS:** “Mitacs powers research & development by connecting industry with the best post-secondary institutions to solve business challenges — in Canada and internationally. For 20 years, Mitacs has funded cutting-edge research, created job opportunities for graduate students and helped companies reach their business goals, achieving results that have bolstered the Canadian economy.”

	<ul style="list-style-type: none"> • Business/Higher Education Roundtable: The Business+Higher Education Roundtable brings together businesses and post-secondary leaders to help solve various challenges and provide work-integrated learning opportunities for students. 	
Indigenous business funding	<p>Aboriginal Financial Institutions and NACCA (National Aboriginal Capital Corporations Association) can provide loans (including non-repayable contributions up to \$10,000 and an interest-free loan of up to \$30,000, for a total of up to \$40,000 in funding per business). For more information, please visit NACCA's FAQs. Loans are also available to Metis entrepreneurs through the MFCBC (Metis Financial Corporation of BC).</p>	Please contact an Aboriginal Financial Institution in your area from this map .
Worksafe BC	Employers who report and pay on an annual basis may defer until March 2021. Worksafe BC is also waiving premiums for employers who are approved to receive the Canada Emergency Wage Subsidy (CEWS) for furloughed workers (employees on leave with full or partial pay).	
Large Employer Emergency Financing Facility	The Federal Government is establishing the Large Employer Emergency Financing Facility. "The LEEFF program will be open to large for-profit businesses – with the exception of those in the financial sector – as well as certain not-for-profit businesses, such as airports, with annual revenues generally in the order of \$300 million or higher. To qualify, eligible businesses must be seeking financing of about \$60 million or more, have significant operations or workforce in Canada, and not be involved in active insolvency proceedings."	
VanCity Credit Union COVID-19 response for businesses	VanCity Credit Union is offering various financial supports to their members, including a loan payment deferral program and credit card payment deferrals (at 0% interest). There are also loans available for self-employed individuals and businesses such as the Unity Bridge Loan and Unity Pivot Loan. VanCity has also launched the Unity Women Entrepreneurs Program to help women entrepreneurs navigate their businesses through COVID-19 and beyond.	
Black Entrepreneurship Program	<p>From the Industry Canada Black Entrepreneurship Website: "The Black Entrepreneurship Program (BEP) is a partnership between the Government of Canada, Black-led business organizations, and financial institutions. With an investment of up to \$221 million over four years, it will help Black Canadian business owners and entrepreneurs grow their businesses and succeed now and into the future.</p> <p>The Black Entrepreneurship Loan Fund is a partnership between the Government, Black-led business organizations, and several financial institutions. It will provide loans up to \$250,000 to Black business owners and entrepreneurs across the country.</p>	Information on applying to the Black Entrepreneurship Fund will be available soon.
BC Increased Employment Incentive	From the Provincial Government website: "As part of B.C.'s Economic Recovery Plan, the B.C. Increased Employment Incentive is a refundable tax credit for employers which encourages the creation of new jobs for B.C. workers or increases in payroll for existing low- or medium-income employees. Businesses will be able to apply online starting in March 2021".	
BC PST Rebate on Select Machinery and Equipment	From the Provincial Government website: "The B.C. PST Rebate on Select Machinery and Equipment is a temporary provincial sales tax (PST) program to help corporations recover from the financial impacts of COVID-19. The program acts like a refund but is separate from the existing PST Refund process. Under this temporary program, corporations can apply to receive an amount equal to the PST they paid between September 17, 2020 and September 30, 2021 on qualifying machinery and equipment. Businesses will be able to apply online starting in March 2021".	

<p>Small and Medium-Sized Business Recovery Grant</p>	<p>From the Provincial Government website: “The Small and Medium-Sized Business Recovery Grant program will invest up to \$300 million in targeted financial support for some of the hardest hit businesses in B.C. that employ between two and 149 B.C. residents and have experienced declines in revenue since March 10, 2020. Grants of \$10,000 to \$30,000 are available. An additional \$5,000 to \$10,000 grant is available to eligible tourism-related businesses that have been hit especially hard by COVID-19. The program runs until March 31, 2021 or until the funds are fully allocated, whichever comes first.” As per the December 21, 2020 news release from the BC Provincial Government Ministry of Jobs, Economic Recovery and Innovation, changes have been made to eligibility requirements to make it easier to apply for this grant.</p>	<p>Apply on the Small and Medium Sized Business Recovery Grant application page.</p>
<p>CanExport SMEs</p>	<p>From the Trade Commissioner of Canada website: “Small and medium sized companies may access up to \$75,000 in funding to assist with international market development activities. We cover up to 75% of costs for export marketing of your products and services in international markets where you have little or no sales.”</p>	<p>For more information on how to apply, please review CanExport SMES - Applicant's Guide</p>
<p>Canada Emergency Rent Subsidy</p>	<p>From the Canada Revenue Agency Canada Emergency Rent Subsidy Website: “Canadian businesses, non-profit organizations, or charities who have seen a drop in revenue due to the COVID-19 pandemic may be eligible for a subsidy to cover part of their commercial rent or property expenses, starting on September 27, 2020, until June 2021. This subsidy will provide payments directly to qualifying renters and property owners, without requiring the participation of landlords.” More program details, including how to calculate subsidy amounts, who can apply, expenses you can claim for, etc., are also available on this website. In addition, there is a Lockdown Support through the Canada Emergency Rent Subsidy, as per the Government of Canada's November 19, 2020 news release: The new Lockdown Support will provide an additional 25 per cent through the Canada Emergency Rent Subsidy for qualifying organizations that are subject to a lockdown and must shut their doors or significantly restrict their activities under a public health order issued under the laws of Canada, a province or territory (including orders made by a municipality or regional health authority under one of those laws). Combined, this will mean that hard-hit businesses subject to a lockdown could receive rent support of up to 90 per cent.”</p>	<p>To learn how to apply, please go to the Canada Emergency Rent Subsidy – How to apply website.</p>
<p>50-30 Challenge</p>	<p>From the Innovation, Science and Economic Development of Canada December 10, 2020 news release: “At the heart of the 50 – 30 Challenge are two goals for the board(s) and senior management of each organization: gender parity (50%) and significant representation (30%) of under-represented groups. To address the unique needs of various sectors in Canada, the Challenge offers three streams for participation: large corporations; small and medium-sized enterprises; and post-secondary institutions, not-for-profit organizations and charities. Organizations in all three streams will commit to working toward the 50 – 30 objectives in ways that show meaningful progress toward creating a workplace that reflects the diversity of the communities in which they operate across Canada. 50 – 30 Challenge funding of \$33 million will include support for participating organizations through the development of an online toolkit; programs to assist SMEs, including through mentorship and training; and other incentives that will be linked to government programs.” For more information on the program, please visit the 50-30 Challenge website.</p>	
<p>CleanBC Commercial Vehicle Pilot Program</p>	<p>As per the BC Provincial Government Ministry of Energy, Mines and Low Carbon Innovation's January 13, 2021 news release: “The SUVI program is receiving \$31 million in funding through StrongerBC, the Province's economic recovery plan, to double the maximum rebates for medium and heavy-duty vehicles available for B.C. businesses, local and regional governments,</p>	<p>There is an application website on the CleanBC website.</p>

public sector organizations and non-profit organizations in their adoption of specialty-use zero-emission vehicles. Those purchasing eligible vehicles will have access to 33% of the cost, up to a maximum of \$100,000 per vehicle, up from \$50,000 maximum. “

[△ 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
 Arts & Culture sector	The Provincial Government has also started a \$2 million Domestic Motion Picture Fund that will be administered by Creative BC to “support both development and production stage activity within the province’s domestic industry.” The Federal Government of Canada has also made \$100 million available for the filming industry to compensate for a lack of insurance coverage for COVID-19 related filming interruptions and production shutdowns in the sector. The British Columbia Arts Council has a new funding program for community arts festivals , with an application deadline of March 5, 2021.	
 Broadcasting sector	As per the December 15, 2020 news release from Canadian Heritage: “the Government of Canada will provide additional relief to eligible television and radio stations by waiving Part II broadcasting licence fees in 2020-21, which are collected annually by the Canadian Radio-television and Telecommunications Commission (CRTC). Waiving these fees will provide as much as \$50 million in relief for these companies, helping them maintain their broadcasting productions for Canadians. The measure announced today does not include cable, satellite and IPTV providers (also known as broadcasting distribution undertakings) as their revenues are not as dependent on advertising.”	
Tourism	The BC Government has provided access to program experts in finance, human resources, business strategy, marketing, digital information and webinars for tourism organizations through the BC Tourism Resiliency Network .	For more information on the BC Tourism Resiliency Network, please visit BC Tourism Resiliency Network
 Seafood sector	Seafood growers, shellfish farmers, and processors, will have access to the \$5 billion Farm Credit Canada loan program. EI Fishing benefits are also available, with some recent changes (on September 27, 2020) to the EI Fishing Benefits program, including benefit calculation changes.	Farm Credit Canada program information is available 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. The BC Provincial Government is also offering free COVID-19 Business Recovery Planning Services to agriculture and seafood producers, agricultural, food and beverage and seafood processors who have lost at least 30% of revenue due to COVID-19 (applications will re-open for this Business Recovery Planning Services in April 2021).	
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.”	
Animal Care Facility Funding	“The Ministry of Agriculture will work with B.C. animal care facility operators to identify instances where emergency funding may be applicable. Funding will be available for animal hygiene,	

habitat upkeep, veterinarian care, limited transportation and repairs to equipment required to ensure the welfare of the animals in care.”

Liquor Businesses	The Province has approved a temporary wholesale pricing model to allow liquor licensees to purchase beer, wine and spirits at a reduced cost – this model will be in place from the end of July 2020 until March 31, 2021.	
Medical Goods	On May 6, 2020, the Federal Government of Canada waived tariffs on the importing of certain medical goods, including personal protection equipment such as masks and gloves.	
Outdoor recreation	As per the Provincial Government of British Columbia’s September 18, 2020 news release : “The B.C. government is stepping up to help eligible outdoor adventure businesses, fishing and hunting lodges, guest ranches, ecotourism lodges, seasonal campgrounds and other commercial recreation operators during the COVID-19 pandemic. Holders of Land Act tenures and Park Act permits that are commercial recreation operators may qualify to have the annual base rent they pay to the government waived for one year. About \$1.36 million has been earmarked for rent forgiveness, which benefits 592 Land Act tenure holders and 443 Park Act permit holders.”	
Long-term care and assisted living homes	As per the Provincial Government of British Columbia’s September 20, 2020 news release : “The EquipCare BC program begins accepting applications for its Period 2 funding allocations beginning Monday, Sept. 28, 2020. Period 2 will have IPC (infection prevention and control) items for all assisted-living and long-term care homes primarily serving seniors applying for a second round of funding, with eligible items expanded to improving safety and quality for publicly funded applicants. Funds in Period 2 will open up further eligible items for publicly funded applicants primarily serving seniors, including such items as lifts, beds, urgent-response systems and quality-of-life items, such as snoezelen rooms, sensory equipment, lighting and visual aids, music therapy and ergonomic furniture. There will be a 3 rd funding period that is expected to open on April 1 st , 2021.”. To learn more about the BC Care Providers Association and EquipCare BC, visit: https://www.bccare.ca/	To apply, please go to the Equipcare BC application page
Sports Sector	From the Federal Government of Canada November 27 th , 2020 news release: “an additional \$14 million has been made available to support the sport sector—more specifically, regional and community sport organizations—through existing bilateral agreements with the provinces and territories.” There are also a variety of grant opportunities that will be available later in 2021 through ViaSport BC .	
Restaurants	As per the BC Provincial Government of Public Safety and Solicitor General’s December 22, 2020 news release: An Emergency Program Act (EPA) order has been created to place a temporary cap on fees charged to restaurants from food delivery companies to 15%. An additional cap of 5% is also included for other related fees associated with use of the service, such as online ordering and processing fees. This will ensure that companies cannot shift their delivery costs to other fees.”	
Manufacturing	As per the Provincial Government of British Columbia’s Acceleration Manufacturing Scale-Up Grant Program : “The \$10 million Accelerating Manufacturing Scale-Up Grant Program provides up to \$250,000 in grants to eligible small and medium sized manufacturing businesses to: Pivot, retool or scale-up production to adjust to shifts in the economy, Commercialize products close to being market-ready more quickly, and Increase transparency and secure supply chains for critical goods where B.C. businesses are competitive.”	For the Acceleration Manufacturing Scale-Up Grant Program: more information on applying will be available in Spring 2021.

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