DISABILITY ALLIANCE BC HELPSHEET DISABILITY BC BENEELTS



2020

COVID-19 SUPPORTS AND PROGRAMS

This Help Sheet is funded by the Law Foundation of BC.

Disability Alliance BC (DABC) has prepared this Help Sheet to provide an overview of the additional supports and measures that may assist you during the COVID-19 health emergency. Please note that this Help Sheet is not a comprehensive guide, nor does space permit a full discussion of eligibility criteria for each benefit; rather, it is intended to help direct you to available resources.

Due to the evolving situation concerning COVID-19, many of these benefits are under development and/or changing daily, so it is important to check the news and government websites for the most current information.

Financial Supports

Canadian Emergency Response Benefit (CERB)

The CERB is a temporary federal income support for eligible workers who have lost income because of COVID-19. It is a taxable benefit of \$2,000 every four weeks for up to 16 weeks.

To receive the benefit:

- You must have had employment or self-employment income of at least \$5000 in 2019 or in the 12 months prior to the date of the application.
- You must have lost employment or self-employment income due to COVID-19.
- Your current income from employment and self-employment must be less than \$1000 • per month.
- You must be 15 years old or older.



Information in this Help Sheet is based on the legislation that was current at the time of writing. The legislation and policy may be subject to change. Please check the date on this Help Sheet.



Seasonal workers and people receiving EI may also qualify to receive the CERB.

For more information: https://www.canada.ca/en/services/benefits/ei/cerb-application/questions.html

There have been news reports saying that everyone who applies for CERB will receive it, even if they are not eligible. We have not been able to verify these reports, but note that the government will likely review eligibility later. If you receive the CERB even though you do not qualify for it, you will have to pay it back to the government, so it is important to review the eligibility criteria before applying.

As CERB is a taxable benefit, we encourage those eligible for CERB to also contact DABC about eligibility for the Disability Tax Credit.

CPP-Disability

As of the date of publication of this Help Sheet, there have been no major COVID-related changes to the CPP-D program, and no official announcement about how receipt of the CERB will affect CPP-D benefits.

For more information: <u>https://www.canada.ca/en/services/benefits/publicpensions/notice-covid-19.html</u>.

Income Assistance & Persons with Disabilities (PWD) Benefits

COVID-19 Emergency Measures

The BC government has announced the following new COVID-19 emergency measures:

- People who receive Income Assistance, PWD benefits, or the Seniors Supplement, <u>but</u> <u>do not qualify for EI or the CERB</u> will receive a supplement of \$300 per month in April, May, and June 2020.
- It is not necessary to apply for the \$300 supplement. If you already receive PWD or Income Assistance, the supplement will automatically be added to your cheque. <u>You do</u> <u>not need to apply for this benefit</u>.
- EI and the CERB are temporarily exempt. This means that if you receive EI or the CERB, it will not affect your PWD or Income Assistance benefits (but you will not receive the \$300 supplement). You are still required to report EI and CERB income to the Ministry, even though it is exempt.



For more information: <u>https://www2.gov.bc.ca/gov/content/family-social-supports/incomeassistance/on-assistance/covid</u>.

Emergency / Disaster Supplement

The Emergency / Disaster Supplement is also temporarily available for income assistance and PWD recipients. <u>You must apply (and be approved for) this supplement in order to</u> <u>receive it</u> (i.e. it is not an automatic entitlement).

To be eligible:

- You must be receiving income assistance, PWD, Medical Services Only (MSO) or hardship assistance;
- You require the supplement to pay for an unexpected expense or obtain an item unexpectedly needed due to COVID-19;
- You are unable to pay for the expense or item because of COVID-19, and
- Failure to pay the expense or obtain the item will result in <u>imminent financial loss or</u> danger to the physical health to you or someone in your family unit.

The application process for the Emergency / Disaster Crisis Supplement is the same as for regular crisis supplements. You can contact the Ministry by phone (1-866-866-0800), <u>My Self Serve</u>, or in person to apply.

For more information: <u>https://www2.gov.bc.ca/gov/content/governments/policies-for-gov-ernment/bcea-policy-and-procedure-manual/general-supplements-and-programs/crisis-supplement</u>.

BC Emergency Benefit for Workers

The BC Emergency Benefit for Workers will provide a one-time, tax-free, \$1,000 payment for BC residents whose ability to work has been affected by COVID-19.

Unfortunately, people who receive income assistance or PWD are not eligible for this benefit.



Climate Action Tax Credit

A one-time enhancement to the <u>Climate Action Tax Credit</u> will be paid in July 2020 for moderate to low-income families:

- An adult will receive up to \$218.00 (increased from \$43.50).
- A child will receive \$64.00 (increased from \$12.75).
- You need to file your income taxes to qualify for the Climate Action Tax Credit.

For more information: <u>https://www2.gov.bc.ca/gov/content/employment-business/covid-19-financial-supports</u>.

Housing

Temporary Rental Supplement Program

The BC Temporary Rental Supplement Program can pay \$300 per month towards your rent for eligible households with no dependents, or \$500 for households with dependents. Payments are made directly to the landlords of eligible households. Both the tenant and the landlord must apply to BC Housing to get the Supplement.

To be eligible:

- Your gross household income for 2019 must have been less than \$74,150, in households with no dependents, or less than \$113,040 for households with dependents.
- You must be receiving EI or the CERB or you must have lost at least 25% of your household income due to COVID-19.
- Your rent must be at least 30% of your household income.
- You must not be receiving a rent subsidy from any other government program. <u>Unfortunately, this means that people who receive provincial income assistance or PWD</u> <u>are not eligible for the Rental Supplement</u>.

For more information: <u>https://www.bchousing.org/BCTRS</u>.

Evictions

There is a temporary ban on most evictions. This means landlords are not allowed to try to evict tenants until the COVID-19 emergency is over, and if you receive an eviction notice it is likely not enforceable. There are some exceptions to the ban (e.g. if a tenant causes harm to another resident or the landlord, or if a tenant causes severe damage to the rental property).



For more information: <u>https://www2.gov.bc.ca/gov/content/housing-tenancy/residential-ten-ancies/covid-19</u>.

Rent Increases

Your rent cannot be increased until the COVID-19 emergency is over. Even if your landlord previously notified you that your rent would be increased, the increase will be cancelled until the COVID-19 emergency is over.

For more information: <u>https://www2.gov.bc.ca/gov/content/housing-tenancy/residential-ten-ancies/covid-19</u>.

Utilities

BC Hydro

a) COVID-19 Relief Fund (Bill Credit) (Available from April - June 2020)

If you are a BC Hydro customer, and you or your spouse/partner stopped working due to COVID-19, you may be eligible to receive <u>three months of free credit</u> on your BC Hydro bill (based on your average consumption). If your application for the credit is approved, the credit is automatically applied to your account.

To be eligible:

- You must be the account holder (and have had an account as of March 31, 2020).
- You need to be eligible for EI, the CERB, or the BC Emergency Benefit for Workers (when it becomes available).
- You or your spouse/partner have stopped working due to COVID-19.
- You must be able to upload a document that proves your eligibility (i.e. something that shows you have stopped working, like a letter of termination or layoff, or a document showing approval for EI, CERB, etc.).
- Your average monthly electricity consumption must not exceed 2,500 kWh.

For more information:

https://app.bchydro.com/accounts-billing/bill-payment/ways-to-pay/covid-19-relieffund/residential.html

Apply online at: http://bchydro.com/covid19relief.



b) Customer Crisis Fund (CCF)

BC Hydro customers facing temporary financial hardship and unable to pay their bills due to job loss, illness, or loss of a family member may also be eligible for grants of up to \$500 or \$600 (depending on heating type) through the CCF. You can apply for both the CCF and COVID-19 Relief Fund if you meet the eligibility criteria for both.

To be eligible:

- You need to be the account holder (only your primary residence is eligible).
- Your account must have overdue payments.
- You must have experienced a life event, within the last 12 months, that caused a temporary financial crisis.
- To apply for a grant, you need to have an outstanding balance of \$1,000 or less and should have made some attempt to payments toward your bill.
- You may receive one CCF grant per account holder per year. If your application is denied and your circumstances change, you can reapply.

For more information:

https://app.bchydro.com/accounts-billing/bill-payment/ways-to-pay/customer-crisis-fund.html.

Apply online at: http://bchydro.com/ccf.

c) Bill Deferrals

If you are a BC Hydro customer and are not eligible for the COVID-19 Relief Fund or the CCF, you can contact BC Hydro to defer bill payments or arrange a flexible payment plan. If you do this, you will not incur a late payment charge. Payment plans are available for terms up to 6 months.

Contact BC Hydro at: 1 800 BCHYDRO (1-800-224-9376).

FortisBC (Electricity & Gas) COVID-19 Customer Recovery Fund

FortisBC customers that have lost employment, livelihood, or been forced to take a voluntary leave due to COVID-19 may apply to the Customer Recovery Fund.

If you apply to the program and are approved, you will have your bills automatically deferred, from April 1 to June 30, 2020. You will still need to repay the deferred balance but will be entered into a repayment plan that will be spread out over the next 12 months.



For more information: <u>https://www.fortisbc.com/about-us/supporting-british-columbia-dur-ing-the-covid-19-outbreak/covid-19-customer-recovery-fund</u>.



This Help Sheet was prepared by Advocacy Access, a program of Disability Alliance BC. Thank you to the Law Foundation of British Columbia for funding this BC Disability Benefits Help Sheet.

> 204-456 W. Broadway, Vancouver, BC V5Y 1R3 • tel: 604-872-1278 • fax 604-875-9227 toll free 1-800-663-1278 • <u>www.disabilityalliancebc.org</u>

The full Help Sheet series and all DABC publications are available free at: www.disabilityalliancebc.org/publications.



we are all connected

