

Support for Massage Therapists Affected by COVID-19

– British Columbia

(updated April 4, 2020)

Support for Businesses	
Help Paying Employees	
<p>Canada Emergency Wage Subsidy – 75%</p> <p>Businesses may be eligible for a wage subsidy of up to 75% for up to 12 weeks, retroactive to March 15, 2020. The subsidy will be capped at \$847 per week (per employee). The subsidy will be based entirely on the salary actually paid to employees. This subsidy will be available for big and small businesses, charities, and not-for-profit organizations.</p> <p>To qualify, employers must show that:</p> <ul style="list-style-type: none">• their revenue has fallen by at least 30% in March, April, or May (compared to the same month in 2019) due to COVID-19, and• that they continue to at least make their best effort to top up salaries to 100% of the maximum wages covered. <p>Note: <i>This does not replace the previously announced “Temporary Wage Subsidy for Employers” (a 10% wage subsidy – see below). Eligible businesses may use both subsidies, but if a business collects the 10% subsidy, it will reduce how much it can receive through the Canada Emergency Wage Subsidy.</i></p>	<p><u>Learn more</u></p> <p>Eligible employers will be able to access the wage subsidy through the CRA online portal. More details regarding how to apply are expected soon.</p> <p>Employers should register for a <u>My Business Account</u> with the CRA and set up direct deposit.</p>
<p>Temporary Wage Subsidy for Employers – 10%</p> <p>Employers may be eligible to reduce the amount of payroll deductions they are required to remit to the CRA. The subsidy is equal to 10% of the renumeration the employer pays from March 18, 2020 to June 19, 2020 up to \$1,375 for each eligible employee and to a maximum of \$25,000 per employer.</p> <p>This subsidy is for small businesses and non-profit organizations and does not come with a decline in revenue requirement.</p>	<p><u>Learn more</u></p> <p>Employers do not need to apply for the subsidy. Employers may reduce their current payroll remittance of federal, provincial, or territorial tax that they send to the CRA</p>

	by the amount of the subsidy. (*Note: employers cannot reduce the remittance of CPP contributions or EI premiums)
<p>Extended Work-Sharing Program</p> <p>The Federal Work-Sharing Program allows eligible businesses to reduce the normal working hours of consenting employees. Employees who agree to reduce their working hours are eligible to receive Employment Insurance benefits.</p> <p>Due to COVID-19, the maximum duration of the Work-Sharing Program has been extended from 38 weeks to 76 weeks. The eligibility requirements have also been relaxed.</p> <p>To be eligible, employers must:</p> <ul style="list-style-type: none"> • Be a year-round business in Canada for at least 1 year, • Be a private business, a publicly held company, or a not-for-profit organization, and • Have at least two employees in the Work-Sharing Unit (a group of employees with similar job duties who agree to reduce their hours over a specified time). <p>Employers experiencing reduced business activity due to a labour dispute, a seasonal work shortage, a pre-existing or recurring production slowdown, or a recent increase in the size of a workforce are not eligible for the program.</p> <p>To be eligible, employees in a Work-Sharing Unit must:</p> <ul style="list-style-type: none"> • Be year-round, permanent full-time employees, • Be needed to carry out the day-to-day functions of the business, • Be eligible for EI benefits, and • Agree to reduce their work by equal percentages and share the available work. 	<p><u>Learn more</u></p> <p>Employers applying for the Work-Sharing Program must complete the following:</p> <ul style="list-style-type: none"> • An <u>Application for a Work-Sharing Agreement</u> form, and • A <u>Work-Sharing Unit</u> form. <p>Once an employer has prepared an application, they can <u>apply by email</u>.</p> <p>Employers are asked to submit their applications 10 days prior to their requested start date.</p>

Access to Credit and Financing	
<p>Business Credit Availability Program</p> <p>The Federal Government has launched a program to improve access to financing for Canadian businesses. The program will be implemented by private financial institutions working closely with two Crown corporations, Export Development Canada (EDC) and Business Development Bank of Canada (BDC).</p> <p>The program includes:</p> <ul style="list-style-type: none"> • <i>Canada Emergency Business Account:</i> This account will provide interest-free loans of up to \$40,000 to small businesses and not-for-profits to help cover operating costs during a period where revenues have been temporarily reduced. <p>To qualify, organizations need to demonstrate they paid between \$50,000 and \$1,000,000 in total payroll in 2019. Repaying the balance of the loan on or before December 31, 2022 will result in loan forgiveness of 25 per cent (up to \$10,000).</p> <ul style="list-style-type: none"> • <i>Loan Guarantee for Small and Medium-Sized Enterprises:</i> EDC is working with financial institutions to issue new operating credit and cash flow term loans. • <i>Co-Lending Program for Small and Medium-Sized Enterprises:</i> BDC is working with financial institutions to co-lend term loans for operational cash flow requirements. Eligible businesses may obtain incremental credit amounts of up to \$6.25 million through the program. 	<p><u>Learn more</u></p> <p>These programs will roll out in the three weeks after March 27. Interested businesses should work with their current financial institutions.</p>

Deferred or Reduced Taxes	
Income Taxes The Federal Government is deferring the tax filing date for the 2019 tax year to June 1, 2020. Payments may be deferred until September 1, 2020.	<u>Learn more</u> Automatic; no application needed.
GST Remittance and Customs Duty Payments Businesses and self-employed individuals may defer GST remittances and Custom Duty Payments until June 30, 2020. The GST remittance deferral applies to amounts owing for: <ul style="list-style-type: none">• For monthly filers – February, March, and April 2020• For quarterly filers – first quarter payments• For annual filers – amounts collected and owing for the previous and current fiscal years The deferral on GST and Customs Duty Payments for imported goods applies to amounts owing for March, April and May.	<u>Learn more</u> Automatic; no application needed.
Provincial Taxes BC has extended the filing and payment deadlines until September 30, 2020 for the following taxes: <ul style="list-style-type: none">• Employer Health Tax• Provincial Sales Tax (PST)• Municipal and Regional District Tax• Carbon Tax• Motor Fuel Tax• Tobacco Tax	<u>Learn more</u> Automatic; no application needed
Reduced School Tax BC has reduced the School tax rates for commercial properties (Classes 4,5, and 6) by 50% for the 2020 tax year.	<u>Learn more</u> Automatic; no application needed

Other Deferred or Reduced Payments	
<p>Mortgage Deferrals</p> <p>Canada's largest banks are offering mortgage payment relief to customers by way of deferred mortgage payments.</p> <p>All customers who are currently in good standing and have been impacted by COVID-19 can apply for mortgage relief from their bank. Deferrals will be assessed on a case-by-case basis.</p>	<u>Learn more</u> <p>Businesses should contact their lending institutions.</p>
<p>BC Hydro Payments</p> <p>Relief Fund: Eligible small businesses that need to close due to COVID-19 may have up to three months of electricity charges waived.</p> <p>Customer Assistance Program: For customers who are not eligible for the Relief Fund, BC Hydro customers have the option to defer bill payments or arrange for flexible payment plans with no penalty.</p>	<u>Learn more</u> <p>Applications for the Relief Fund will open the week of April 13.</p> <p>Customers should call BC Hydro's customer team at 1-800-224-9376 to discuss bill payment options.</p>
<p>ICBC Payments</p> <p>ICBC customers on a monthly payment plan who are facing financial challenges due to COVID-19 may defer their payment for up to 90 days with no penalty.</p>	<u>Learn more</u> <p>Use the online resource tool to apply for a deferral.</p>

Support for Individuals and Families

Access to Cash

Canada Emergency Response Benefit (“CERB”)

The Federal Government will provide \$500 per week for up to 16 weeks (available from March 15, 2020 (retroactive) until October 3, 2020) for:

- Workers who must stop working due to COVID-19 and do not have access to paid leave or other income support.
- 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.

The CERB is available for wage earners and self-employed individuals, including contract workers, regardless of whether they are [eligible for Employment Insurance](#) (EI).

To qualify, applicants must:

- be Canadian residents,
- be 15 years or older,
- have had a total income of at least \$5,000 in 2019 (or in the 12 months preceding the application), and
- have received no income (from employment, self-employment, or any EI benefit) for 14 consecutive days in the 4-week period for which they apply for benefits.

Note on EI: The CERB will temporarily replace standard EI benefits. Individuals who are already receiving EI benefits as of March 25 will continue to receive their benefits and should not apply to the CERB. Individuals who have already applied for EI on or after March 15 will be automatically processed through the CERB. Starting April 6, there will be a single portal to assist with the application process. Until April 6, individuals who qualify for EI can continue to apply.

[Learn more](#)

The portal for accessing the CERB will be available April 6 to 9 (staggered by birth month to smooth applications).

Payments are expected to start 10 days after applications are submitted.

Workers should [register for a CRA My Account and direct deposit](#) in advance of the application launch.

<p>Improved Access to Employment Insurance Sickness Benefits</p> <p>The Federal Employment Insurance program has waived the one-week waiting period for EI sickness benefits for new claimants who are quarantined so they can be paid for the first week of their claim. People claiming EI sickness benefits due to quarantine will not have to provide a medical certificate.</p>	<p><u>Learn more</u></p> <p>Eligible individuals may <u>apply online</u>.</p>
<p>BC Emergency Benefit for Workers</p> <p>The B.C. Emergency Benefit for Workers will provide a one-time \$1,000 payment to people who lost income because of COVID-19. BC residents who receive federal EI benefits or the new federal CERB are eligible.</p>	<p><u>Learn more</u></p> <p>Applications will be open soon.</p>
<p>Support for Property Owners and Renters</p>	
<p>Mortgage Deferrals</p> <p>Canada's largest banks are offering mortgage payment relief to customers by way of deferred mortgage payments. All customers who are currently in good standing and have been impacted by COVID-19 can apply for mortgage relief from their bank. Deferrals will be assessed on a case-by-case basis.</p>	<p><u>Learn more</u></p> <p>Individuals and businesses should contact their lending institutions.</p>
<p>Rent Supplement</p> <p>Renters may be eligible for a rental supplement of up to \$500 per month through BC Housing. The supplement will be paid directly to landlords. Information on eligibility is expected in early April.</p>	<p><u>Learn more</u></p> <p>Information on the application process is expected to be posted in early April.</p>
<p>Freeze on Rent Increases</p> <p>New annual rent increases are frozen.</p>	<p><u>Learn more</u></p>

Halted Evictions	<u>Learn more</u>
BC has halted all new and active residential evictions, except in exceptional circumstances (to protect health and safety or to prevent undue damage to property). Landlords may apply to the Residential Tenancy Branch for an eviction order.	
Deferred Payments and Supplements	
Income Taxes	<u>Learn more</u>
The Federal Government is deferring the tax filing date to June 1, 2020. Payments of any tax owing may be deferred until August 31, 2020.	Automatic; no application needed.
Student Loans	<u>Learn more</u>
<p>Effective March 30, 2020, all Canada Student Loan borrowers will automatically have their repayments suspended until September 30, 2020. During this time, individuals will not have to make payments and interest will not accrue.</p> <p>For individuals whose loans were issued by NL, NB, ON, SK, or BC, the Canada Student Loan deferral applies to both federal and provincial portions of their student loan.</p> <p>For individuals whose loans were issued by PEI, NS, AB, the provincial portions of their student loans have also been suspended until September 30, 2020. MB does not charge interest on student loans.</p>	Automatic; no application needed.

<p>BC Hydro Payments</p> <p>Relief Fund: Eligible residential customers who have experienced job loss will receive a credit of three times their average monthly bill. The credit does not have to be repaid.</p> <p>Customer Assistance Program: For customers who are not eligible for the Relief Fund, BC Hydro customers have the option to defer bill payments or arrange for flexible payment plans with no penalty.</p> <p>Customer Crisis Fund: Residential customers who have lost wages due to COVID-19 may be eligible for a grant of up to \$600 through BC Hydro's Customer Crisis Fund (CCF) program. Customers may apply for the Relief Fund <u>and</u> the CCF if they are eligible for both.</p>	<p><u>Learn more</u></p> <p>Applications for the Relief Fund will open the week of April 6.</p> <p>Customers should call BC Hydro's customer team at 1-800-224-9376 to discuss bill payment options.</p> <p>Customers can <u>apply online</u> for a CCF grant.</p>
<p>ICBC Payments</p> <p>ICBC customers on a monthly payment plan who are facing financial challenges due to COVID-19 may defer their payment for up to 90 days with no penalty.</p>	<p><u>Learn more</u></p> <p>Use the <u>online resource tool</u> to apply for a deferral.</p>
<p>Benefits and Credits</p>	
<p>Canada Child Benefit (CCB)</p> <p>The Federal Government is providing an extra \$300 per child through the CCB for 2019-20. The benefit will be delivered as part of the scheduled CCB payment in May 2020.</p>	<p><u>Learn more</u></p> <p>Automatic; no application needed if already receiving CCB.</p> <p>Families who are eligible for the CCB but are not currently receiving it can <u>apply online</u> through My Account or By mail.</p>

<p>Special Goods and Services Tax (GST) Credit</p> <p>The Federal Government will be providing a one-time special payment in April for low- and modest-income families through the GST credit. The average additional benefit will be close to \$400 for single individuals and close to \$600 for couples.</p>	<p><u>Learn more</u></p> <p>Automatically applies to those who are already eligible for the GST credit in 2019/20. People will get their regular credit on April 3, with an additional payment on April 9.</p>
<p>Enhanced BC Climate Action Tax Credit</p> <p>BC is increasing the BC Climate Action Tax Credit in July 2020. An adult will receive up to \$218 (increased from \$43.50) and a child will receive \$64 (increased from \$12.75).</p>	<p><u>Learn more</u></p> <p>Automatically applies upon filing of a 2019 tax return.</p>