



Boys & Girls Clubs  
of the Okanagan

## Hardship Assistance Resource Package

During this time of uncertainty we realize that lots of our families are looking for support to get them through as they have been caught up in the economic mess that this outbreak has caused. Below, you will find various resources focused on financial assistance for families who have been impacted due to loss of work or income during the current COVID-19 pandemic.

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# Support for Individuals and Families

## Extra time to file income tax returns

We are deferring the filing due date for the 2019 tax returns of individuals.

For individuals (other than trusts), the return filing due date will be deferred until June 1, 2020. We will also allow any new income tax balances due, or instalments, to be deferred until after August 31, 2020 without incurring interest or penalties.

## Increasing the Canada Child Benefit

We are providing an extra \$300 per child through the Canada Child Benefit (CCB) for 2019-20. This will mean approximately \$550 more for the average family.

This benefit will be delivered as part of the scheduled CCB payment in May.

**Those who already receive the Canada Child Benefit do not need to re-apply**

## Special Goods and Services Tax credit payment

We are providing a one-time special payment by early May through the [Goods and Services Tax credit](#) for low- and modest-income families.

The average additional benefit will be close to \$400 for single individuals and close to \$600 for couples.

**There is no need to apply for this payment. If you are eligible, you will get it automatically.**

## Canada's COVID-19 Economic Response Plan

Type of Benefit	Benefit Amount	Eligibility	Information Needed
Employment Insurance (EI)	<ul style="list-style-type: none"> <li>Up to \$573/ week</li> <li>Up to maximum of 45 weeks</li> </ul>	<ul style="list-style-type: none"> <li>Job loss due to sickness/injury or shortage of work</li> <li>Worked 420-700 of hours</li> <li>ROE required</li> </ul>	<ul style="list-style-type: none"> <li>My Service Canada Account</li> </ul>
EI – Sick Benefit	<ul style="list-style-type: none"> <li>Up to \$573/ week</li> <li>Up to maximum of 15 weeks</li> <li>One week waiting period waive</li> <li>No medical certificate required during quarantine</li> <li>Medical cert required if tested positive and beyond the quarantine period</li> </ul>	<ul style="list-style-type: none"> <li>Quarantine or sick due to Covid-19,</li> <li>Lost 40% of the pay</li> <li>Worked min of 600 hours</li> </ul>	<ul style="list-style-type: none"> <li>My Service Canada Account</li> </ul>
Canada Emergency Response Benefit (Emergency Care Benefit + Emergency Support Benefit)	<ul style="list-style-type: none"> <li>\$2000 per month</li> <li>Up to max of 4 months</li> </ul>	<ul style="list-style-type: none"> <li>Sick, quarantined, care for someone that is sick or care for children because of school/daycare closures, no paid leave or other income support, or not being paid by employer, self-employed or contract workers who do not eligible for EI</li> </ul>	<ul style="list-style-type: none"> <li>Application opens in April through web portal or toll-free number</li> </ul>
Canada Child Benefit	<ul style="list-style-type: none"> <li>Extra \$300 per child</li> </ul>	<ul style="list-style-type: none"> <li>Families with children</li> </ul>	<ul style="list-style-type: none"> <li>Payment scheduled with CCB in May</li> </ul>
GST Credit	<ul style="list-style-type: none"> <li>Up to \$400 per individual and \$600 for a couple</li> </ul>	<ul style="list-style-type: none"> <li>Low-modest income families</li> <li>2018 tax filed</li> </ul>	<ul style="list-style-type: none"> <li>Special payment in May</li> </ul>
BC Emergency Benefit	<ul style="list-style-type: none"> <li>One-time payment of \$1000</li> </ul>	<ul style="list-style-type: none"> <li>EI or Canada Emergency Response Benefit qualifiers</li> </ul>	<ul style="list-style-type: none"> <li>Payment in May</li> <li>Application process to be announced</li> </ul>
BC Climate Action Tax Credit	<ul style="list-style-type: none"> <li>Up to \$218.00 per adult and \$64 per child</li> </ul>	<ul style="list-style-type: none"> <li>Low-modest income families</li> </ul>	<ul style="list-style-type: none"> <li>Payment in July</li> </ul>
BC Hydro	<ul style="list-style-type: none"> <li>Up to \$600 grant</li> <li>bill payment deferral</li> </ul>	<ul style="list-style-type: none"> <li>Financial hardship due to job loss or illness</li> </ul>	<ul style="list-style-type: none"> <li>Effective now</li> </ul>
BC Temporary Rental Supplement Program (BC-TRS)	<ul style="list-style-type: none"> <li>Up to \$500/month towards rent &amp; paid directly to the landlord</li> </ul>	<ul style="list-style-type: none"> <li>Low-moderate income families</li> <li>Financial hardship due to COVID-19</li> </ul>	<ul style="list-style-type: none"> <li>Early April on BC Housing website</li> </ul>
Mortgage & Car Loan	<ul style="list-style-type: none"> <li>6 months payment deferral</li> </ul>	<ul style="list-style-type: none"> <li>Case by case basis with the associated lenders</li> </ul>	<ul style="list-style-type: none"> <li>Effective now</li> </ul>
Student Loan	<ul style="list-style-type: none"> <li>Payment not required for 6 months</li> <li>No interest accrued for 6 months</li> </ul>	<ul style="list-style-type: none"> <li>Student loan borrowers</li> </ul>	<ul style="list-style-type: none"> <li>Effective March 30, 2020</li> </ul>
Personal Income tax	<ul style="list-style-type: none"> <li>Filing deadline - June 1<sup>st</sup>, 2020</li> <li>Tax payment – Aug 31<sup>st</sup>, 2020</li> </ul>	<ul style="list-style-type: none"> <li>Tax payers</li> </ul>	-

# Support for People Facing Unemployment

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## The New Canada Emergency Response Benefit

This is also a support for people who are sick, quarantined or directed to self-isolate and people who are unable to work

We will provide a taxable benefit of \$2,000 a month for up to 4 months to:

- workers who must stop working due to COVID19 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.
- wage earners and self-employed individuals, including contract workers, who would not otherwise be eligible for Employment Insurance.

**The Canada Emergency Response Benefit will be accessible through a secure web portal starting in early April. Applicants will also be able to apply via an automated telephone line or via a toll-free number.**

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## Apply for Employment Insurance

If you were recently laid off or have reduced hours and [qualify for Employment Insurance benefits](#), you can submit your request today.

# Support for People Who Are Sick, Quarantined, & Self-Isolation

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## Improved access to Employment Insurance sickness benefits

If you are sick, quarantined or have been directed to self-isolate, we will waive the requirement to provide a medical certificate to access EI sickness benefits.

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## Reduced minimum withdrawals for Registered Retirement Income Funds \*for Seniors

We are reducing the required minimum withdrawals from Registered Retirement Income Funds (RRIFs) by 25% for 2020.

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## A moratorium on the repayment of Canada Student Loans

Effective March 30, we are placing a six-month interest-free moratorium on the repayment of Canada Student Loans for all student loan borrowers. No payment will be required and interest will not accrue during this time.

Students do not need to apply for the repayment pause.

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## BC Emergency Benefit for Workers

- The BC Emergency Benefit for Workers will provide a one-time \$1,000 payment to people who lost income because of COVID-19.
- B.C. residents who receive federal Employment Insurance, or the new federal Canada Emergency Response Benefit are eligible
- Applications for the one-time payment will open soon
- The one-time payment will be paid in May 2020

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## Climate Action Tax Credit

- A one-time enhancement to the climate action tax credit 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)

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## Monthly Payments (Auto Plans, Rent, Utilities)

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### Utilities

#### **BC Hydro:**

BC Hydro has introduced a COVID-19 Customer Assistance Program to defer bill payments or arrange for flexible payment plans with no penalty. Call BC Hydro's customer team at 1-800-224-9376 to discuss bill payment options.

Those facing temporary financial hardship and possible disconnection of their service due to job loss, illness, or loss of a family member may also be eligible for BC Hydro's Customer Crisis Fund, which provides access to grants of up to \$600 to pay their bills.

To reduce exposure and face-to-face interactions, it has temporarily closed its walk-in customer service desks and indefinitely suspended all non-essential business travel, public meetings and site tours. If you are in need of support, please call their customer service team at the number mentioned above.

### Wireless Providers

#### **Shaw:**

Shaw has removed data caps on home internet plans for all customers. Shaw has opened access to Shaw Go WiFi hotspots whether or not you are a Shaw customer. No login or Shaw ID required.

If you have any concerns paying your monthly Shaw Internet bill due to hardships resulting from the COVID-19 situation, Shaw will work with you to find a flexible payment arrangement that considers your financial and connectivity needs. Please call 1-844-330-7429.

All retail locations closed until March 31st but can contact via Facebook Messenger, Twitter, MyShaw app, or phone.

#### **Telus:**

Telus will be waiving home internet overage charges for customers who are not on unlimited data plans until April 30th. Telus is also waiving roaming fees for customers travelling or trying to find their way home to Canada

Telus is offering flexible payment options for consumers and small business customers who have been financially affected by the crisis.

In addition to financial support during this crisis, Telus is also offering free channel previews on Optik TV, free educational activities encouraging families to “Learn Do Share’ with Microsoft, and Babylon by TELUS Health. Babylon is a free app that allows you to receive virtual health care from your phone, without leaving the house. Download from Google Play store or the Apple Store.

For repairs or installations – Telus will only do home visits for emergencies, other than that they are offering apps and remote technician-assisted support where a trained technician will leave you appropriate tools and talk you through the repair using a number of different chat/video conferencing tools.

**Bell:**

Bell is waiving extra usage fees for all residential Internet customers. They are also providing consumers and small business customers with Turbo Hubs, Turbo Sticks and MiFi devices an extra 10GB of domestic usage and a \$10 credit on your existing plan for each of their current and next billing cycles. Bell will also waive roaming fees for all destinations and mobile customers between March 18th-April 30th - this applies automatically to your bill and requiring no action on your part.

Bell’s statement on financial relief: We understand customers could be facing financial challenges during the COVID-19 situation. We can help. If it happens that you can’t pay your bill on time, you can set up a flexible payment option in our self-serve tools.

Bell is also offering several channels currently on free preview so Canadians can stay informed and entertained: visit [bell.ca/freepreviews](http://bell.ca/freepreviews) for the full list. Includes news, entertainment, and family and lifestyle changes

**Rogers:**

Rogers and Fido are ensuring that services will not be suspended or disconnected for any customers experiencing financial difficulties over the next 90 days. They will support customers facing financial uncertainty because of COVID-19 with more flexible payment options.

They will also be waiving long distance voice calling fees across the country to help Canadians stay connected during this uncertain time, until April 30th. Additionally, until May 31, Rogers and Fido have temporarily removed data usage caps for customers on limited home internet plans

Rogers is also offering free previews of a rotating selection of channels until April 30th , visit [Rogers.com/freepreview](http://Rogers.com/freepreview) for a complete list.

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## AutoPlan Payment

- In- person insurance services are no longer available. However, if the individual's insurance is about to expire they can call their auto-plan broker and most transactions can be done through phone or email.

- If an individual is facing financial challenges because of Covid 19 and they are on a monthly auto payment plan, they have the option to defer payment for up to 90 days with no penalty. Here is an online tool to apply for deferrals.

<https://onlinebusiness.icbc.com/eforms/dotcom/jsp/ACG398.jsp> Additionally, individuals can call the customer support team at 604-661-2723 or 1-800-665-6442 to discuss your payment options.

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## Renters (rental assistance, restrictions and eviction prevention)

### **BC Temporary Rental Supplement Program**

**NOTE:** The application process is under development. Information on basic eligibility will be available on BC Housing's website in the next day or two, and the Application process will be available online in early April.\*

The Province is implementing a number of additional measures to keep people housed and protect their health. The full list of immediate measures includes:

- The new temporary rent supplement will provide up to \$500 per month, paid directly to landlords.
- Halting evictions by ensuring a landlord may not issue a new notice to end tenancy for any reason. However, in exceptional cases where it may be needed to protect health and safety or to prevent undue damage to the property, landlords will be able to apply to the Residential Tenancy Branch for a hearing.
- Halting the enforcement of existing eviction notices issued by the Residential Tenancy Branch, except in extreme cases where there are safety concerns. The smaller number of court ordered evictions are up to the courts, which operate independently of government.
- Freezing new annual rent increases during the state of emergency.
- Preventing landlords from accessing rental units without the consent of the tenant (for example, for showings or routine maintenance), except in exceptional cases where it is needed to protect health and safety or to prevent undue damage to the unit.
- Restricting methods that renters and landlords can use to serve notices to reduce the potential transmission of COVID-19 (no personal service and allowing email).
- Allowing landlords to restrict the use of common areas by tenants or guests to protect against the transmission of COVID-19.

### **Temporary Rent Adjustment Rules**

Many British Columbians are experiencing a loss of employment income as a result of COVID-19. Effective April 1, 2020, Rent-Geared-to-Income tenants, subsidized through an agreement with BC Housing, can apply for a rent re-calculation as a result of loss of employment income with the following criteria:

- Any tenant whose household income is in full, or in part, from employment can apply for a rent adjustment if they experience a reduction or loss of employment income as a result of COVID-19.

**\*\*Important Notice:** If some, or all, of your household income comes from employment and, as a result of COVID-19, your employment income has stopped or decreased, please call 1-800-257-7756 to discuss options for a rent reduction or other solutions.

## **Mortgage Payments**

### COVID-19: Understanding Mortgage Payment Deferral

The COVID-19, or coronavirus crisis has left many homeowners in Canada without a job or with reduced hours and wondering how to pay their mortgage. Homeowners facing financial stress may be eligible for a mortgage payment deferral up to 6 months to help ease the financial burden.

The COVID-19 Mortgage Payment Deferral program will be ongoing. You can apply at any time during this outbreak

### **What is mortgage payment deferral?**

Mortgage payment deferrals can help you during times of financial hardship — like unemployment or reduced employment due to the Coronavirus (COVID-19) outbreak.

The deferral is an agreement between you and your lender. Typically, the agreement indicates that you and your lender have agreed to pause or suspend your mortgage payments for a certain amount of time. It's also known as a mortgage payment deferral agreement or mortgage forbearance agreement and it's a temporary measure.

After the agreement ends, your mortgage payments return to normal and the missed payments — including principal and accumulated interest - repaid.

### **How mortgage payment deferrals can help you?**

A mortgage deferral helps you when you're struggling to make your payments by allowing you to skip your mortgage payment for a specified amount of time.

### **Are the deferred payments erased or cancelled?**

The mortgage deferral agreement does not cancel, erase or eliminate the amount owed on your mortgage. At the end of the agreement, you will have to resume payment according to your regular payment schedule.

**NOTE:** The interest that hasn't been paid during the deferral period continues to be added to the outstanding principal of your mortgage. This can affect the total amount you owe in accordance with the original payment schedule.

### **Do I need to repay the deferred amounts?**

Yes, you'll need to repay the amounts of the skipped payments including both principal and interest.

### **How do I repay the deferred amounts?**

Details of the repayment will vary according to the specific lender and situation.

The interest on your mortgage that hasn't been paid during the deferral period continues to be added to the outstanding principal of your mortgage. When your payments start again, your mortgage payment might be based off the total amount you then owe to pay off your mortgage in accordance with the original payment schedule.

**IMPORTANT:** Mortgage payment deferrals focus solely on your mortgage. It won't affect other payments regularly withdrawn, like property taxes and life/disability insurance.

### **How do I know if I am eligible for a mortgage payment deferral?**

Your lender — your bank or your mortgage professional — can tell you if you are eligible for a mortgage payment deferral.

### **Is CMHC helping with mortgage deferrals?**

Yes, with the COVID-19 outbreak, we are allowing lenders to offer deferred payments for insured mortgages.

All mortgage insurers offer a number of tools to lenders that can help you when you're in financial difficulty and are struggling to meet your mortgage obligations.

### **What if my mortgage isn't CMHC-insured?**

Any borrower facing financial difficulty should contact their lender — your bank or mortgage professional — to learn what options are available.

## **Foodbanks**

Armstrong Foodbank

As of March 25, 2020

“Due to the current state of the COVID-19 outbreak we will be temporarily altering our hours of operation to help keep our community as safe as possible. Moving forward there will be a **no walk-in, appointment only** policy set in place. The Food Banks doors will be locked daily to adhere to this policy. If you are looking to make a monetary donation please call us for an appointment as these

donations benefit those community members relying on our service during the increase of clients at this time. If you are in need of a food hamper, wanting to make a food, please schedule an appointment by either calling us at **250-546-3465** or sending an email to **foodbank@bgco.ca** and leave a message. Please be patient with call-backs as we are experiencing a high volume of calls. Our regular operating hours of **Monday – Thursday 8:30am – 4:30pm and Friday 8:30am – Noon** are still the best times to get in touch. We ask for your patience in a time like this as we are doing our best to serve the needs of Armstrong and its community members. Thank-you for your continual support, we will get through this together.”

### Central Okanagan Food Bank

As of March 25, 2020

As stated below, from the Central Okanagan Food Bank website, all food pick-ups should be prearranged by phone (Kelowna: 250-763-7161, West Kelowna: 250-768-1559) to set up an appointment for food pick up.

Clients are asked to stay in their vehicles upon visiting the food bank and a volunteer will be there to support them (as stated in March 19, 2020 article on Kelowna Capital News, cited below).

The Kelowna Food Bank is located at 2310 Enterprise Way and the West Kelowna Food Bank is located at 2545 Churchill Road.

"To our valued clients. In an effort to protect staff, volunteers and clients amid the COVID-19 outbreak, the Central Okanagan Food Bank has had to modify our food hamper pickup and distribution model to community members in need. Going forward, foot traffic within the Central Okanagan Food Bank will be limited to staff and volunteers. Clients with booked appointments are asked to arrive at your pre-scheduled appointment time, remain in your vehicle and follow staff instructions within the parking lot as we deliver your pre-packaged hamper to you. **Please be sure to bring your required ID.** We also ask any clients with booked appointments, who are displaying symptoms of the COVID-19 virus, to please stay home, isolate yourself and call your local public health authority. **Do not visit the food bank**, instead please call our office at 250-763-7161 to arrange a dedicated pickup time. Thank you for your understanding. From the Board, Staff and Volunteers”

### Vernon (Salvation Army) House of Hope

As of March 26, 2020

The Vernon Salvation Army is located at 3303 32nd Ave.

The Vernon Salvation Army has also issued the following statement, saying that they are appointment only at this time. See below for more detailed information.

“Due to the recent pandemic regarding Covid-19, we are taking the following necessary precautions to keep all staff, volunteers, and guests safe and healthy:

- Food Hampers – we are moving to appointments only (no walk-in during the afternoons). If you need a food hamper, please talk to Tina at the front desk.
- Waiting Times – please come only 5 minutes prior to your appointment.
- Coffee – we are no longer serving coffee.
- Sickness – if you are experiencing any cold or flu symptoms, please stay home to prevent further



spread of germs. If you need food, please call our main line to make arrangements.

- Programs – all programs are postponed until further notice. This includes: GROW, Building Blocks,
- Lunch with the Lord, Ready to Serve, Ladies Art Time, and Youth Group. We are sorry for any inconvenience this may cause, but the health and well-being of our community is important to us.

We remain committed to serving Vernon to the best of our ability and are hopeful that full services will return as soon as possible.”

### Lake Country Food Assistance Society

As of March 26, 2020

The Lake Country Food Bank is located at 9830C Bottom Wood Lake Rd.

Lake Country Food Bank is asking those in need to connect via phone (250-766-0125) to arrange a hamper or pick up at this time.

“Due to COVID 19 the food bank will be closing the food bank to all walk-ins. HAMPERS WILL CONTINUE. For the present hampers will be pre-made based on previous selections for existing clients. Clients will be contacted for pickup or delivery times. There will be no extras available for walk-ins during this pandemic. New registers please complete application online.

Donations can be made between the hours of 9:00 am to 3:00 pm Tuesday thru Thursday. Please contact the food bank by phoning 250-766-0125 or through this website to arrange for the pick up of larger donations. Cash donations can be made through this website or in person at the food bank.”

### Pet Food Bank

There is also a Pet Food Bank operating out of Kelowna/West Kelowna (<https://animalfoodbank.ca/>). Though they are currently in need of donations, visit <https://animalfoodbank.ca/get-help/> if you are in need, to see if they are able to support you and your pets at this time. It does not appear that they currently have a physical location, so please connect via their website if you are in need.