

COVID-19 Message from ISC - BC Region March 31, 2020 - Update#12

Good afternoon,

As we work through the third week of our COVID-19 response, we want to take a moment and thank First Nations leadership and organizations for the care and dedication you are focusing on your communities. We are heartened that there have been no confirmed cases in communities and feel this is no small measure the result of your efforts, and those of our partners at the First Nations Health Authority and Emergency Management BC.

We know, however, that the risk of infection isn't the only thing plaguing your community and members. We appreciate that you have been flagging your concerns and emerging issues for our attention.

In response to your feedback, this update will focus on sharing what programs and services are available to assist individuals, on and off reserve. We are working with our partners to create an easier to read update, so stay tuned.

Updates

[Canada Emergency Response Benefit \(CERB\)](#)

This Government of Canada COVID-19 emergency aid measure is aimed help get financial relief to Canadians quickly and efficiently. It is a taxable benefit that pays \$2,000 per month for up to four months, retroactive to March 15.

Who qualifies for CERB?

- Workers who have lost their jobs or cannot work because of the COVID-19 outbreak
- Workers who are sick, quarantined, or caring for someone else who is sick
- Working parents who can't work because schools and daycares are closed
- Workers who still have jobs but, due to required workplace shutdowns and layoffs, are not working right now
- Independent contractors and self-employed workers who don't usually qualify for Employment Insurance (EI)

How is CERB different from EI?

The CERB is specifically designed to fill in the gaps that surround the current EI system. It will be easier to apply for, benefits will arrive sooner and more people will qualify. If you are already receiving EI or sickness benefits, then do not apply for the CERB.

If you have already applied for EI and your application is still being processed, you do not have to reapply. If you are still unemployed after the four-month period, people who qualify for EI can still access the standard EI benefits.

How to apply for CERB

You need a “My Account” through the Canada Revenue Agency to apply for the Canada Emergency Response Benefit (CERB)

Here’s a short and sweet video showing you how you can register for the My Account:

https://www.youtube.com/watch?v=xW_1xRux6bw&feature=youtu.be

Benefits will be paid out within 10 days of applying.

Employment Insurance (EI)

Canada’s Employment Insurance program is available for Canadian workers who have been laid off, and have been paying into EI benefits, and have worked between 420 and 700 hours in the past year (depending on where you live). It pays 55% of your average weekly earnings, to a maximum of \$573. Benefits will continue to be paid for a period of between 14 and 45 weeks, depending on how many insurable hours you have worked.

You can apply online within four weeks of losing your job with the appropriate documents (which are listed online). There is typically a two-week waiting period before receiving your first payment.

In addition, Employment Insurance (EI) sickness benefits provide up to 15 weeks of income replacement and is available to eligible claimants who are unable to work because of illness, injury or quarantine, to allow them time to restore their health and return to work.

Income Assistance

There is also emergency/disaster supplement funding available to support communities under the [Income Assistance program of Indigenous Services Canada](#). It is our intention to provide the same level of funding as that of the Province of BC which has recently expanded eligibility to assist during this period. You can contact the Band Social Development Worker contact for all IA questions. 1-888-440-4080, or by email: aadnc.tsdbstoutien-bsdwsupport-bc.aandc@canada.ca.

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. In response to the COVID-19, the Government of Canada is providing an extra \$300 per child through the 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

The Government of Canada is 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.**

Extra time to file income tax returns

The Government of Canada is also deferring the filing due date for the 2019 tax returns of individuals. For individuals the return filing due date will be deferred until June 1, 2020. Canada will also allow any new income tax balances due, or instalments, to be deferred until after August 31, 2020 without incurring interest or penalties. Be advised, if you expect to receive benefits under the Goods and Services Tax credit or the Canada Child Benefit, do not delay filing your 2019 return to ensure that your entitlements are properly determined.

Student loan extensions

As of March 30, the repayment of Canada Student Loans and Canada Apprentice Loans has been automatically suspended for six months, until September 30, 2020, and no interest will accrue. The Province of British Columbia also providing similar payment freezes on their student loan programs.

Community Benefits

[Emergency Management Assistance Program \(EMAP\)](#)

ISC's Emergency Management Assistance Program (EMAP) provides funding and reimbursement of eligible expenditures related to all-hazards emergencies (i.e., floods, wildfires, earthquakes, tsunamis, etc.) that threaten the health, safety or assets of First Nations on-reserve.

In response to the COVID-19 pandemic, ISC is advancing some initial funds to assist with incremental costs such as Emergency Operation Centre costs, shipping of food or other necessities, costs for continuation of essential services, social and cultural supports, and costs to meet the needs of vulnerable persons in isolation who are unable to access usual support networks. While we recognize there is a real pressure to distribute funding to members on and off reserve, and we are providing as much flexibility as we can, the focus is to help your community with its preparedness measures.

The initial amount is an advance to assist communities to get started. We can work with your community on additional needs and how best to flow funds based on community circumstances. Should you have any questions regarding the Emergency Management Assistance Program, please contact our Duty Officer at 604-209-9709 or bcaandc.do@canada.ca

Indigenous Community Support Fund

The supports above are in addition to the \$215 million in support to First Nations through the [Indigenous Community Support Fund](#) and the further \$15 million of the Indigenous Community Support Fund to support regional, urban and Indigenous organizations supporting those who live away from their communities. More information is coming about the allocations to First Nations in BC.

Partner Info

Many First Nations have also been communicating regularly with their members to help them navigate the supports available.

One example is this comprehensive list from The Okanagan Indian Band which details some of the many benefits available through the Government of Canada, the Province of British Columbia and the Canada Mortgage and Housing Corporation. You can find it on their website or link here

<https://okib.ca/uploads/images/Economic-supports-package-Mar-2020.pdf>

In particular, look for a handy flow chart with helpful advice based on an individuals circumstances. For example:

I can't work because I'm caring for someone who is sick.		
<i>Did you pay into Employment Insurance and did you work at least 600 hours in the last 52 weeks?</i>	Yes and I'm caring for someone who is critically ill	No
	<p>You could apply for EI Caregiver Benefits (if someone is critically ill) See below.</p> <p>BUT there is a LARGE backlog of claims. Consider the CERB instead. 🖱️</p> <p>IF YOU HAVE ALREADY APPLIED FOR EI CAREGIVER BENEFITS BUT ARE NOT YET RECEIVING BENEFITS, YOU WILL AUTOMATICALLY BE ASSESSED FOR THE CERB</p> <p>Step 1: Ask your employer for a RECORD OF EMPLOYMENT. They will either give you a paper copy or send an electronic copy directly to Service Canada.</p> <p>Step 2: Apply ASAP (even if you don't have your ROE yet)</p> <p>If you can apply online (computer or mobile phone) go to: https://srv270.hrdc-drhc.gc.ca/AW/introduction?GoCTemplateCulture=en-CA</p>	<p>Canada Emergency Relief Benefit (CERB)</p> <p>Step 1: Get ready to apply</p> <p>If you can apply online (computer or mobile phone) go to and make sure you have a MyAccount with the Canada Revenue Agency: https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html</p> <p>If you can't apply online, there will be a dedicated 1-800 number you can call. Keep listening to the news or, in early April, call 1-800-O-Canada (1-800-622-6232).</p> <p>DO NOT GO TO A SERVICE CANADA OFFICE IF YOU ARE ILL OR IN SELF-ISOLATION</p>

The Squamish Nation has a similar resource developed in response to COVID-19.

<https://www.squamish.net/covid-19/>

And Chief Wayne Sparrow of the Musqueam Indian Band has recorded a video message to members encouraging them to work together.

<https://m.youtube.com/watch?feature=youtu.be&v=xosb9ec1cl4>

Please let us know if your community has created a resource you would like us to share; community insight and knowledge it is extremely helpful as we respond to this rapidly evolving situation!

B.C. Emergency Benefit for Workers

The [B.C. 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.

Utility bill deferrals – Customer Crisis Fund

The [Customer Crisis Fund](#) is a program that offers support for residential customers who are facing disconnection of their BC Hydro service, despite attempting to make payments. You can apply for a grant towards an overdue balance (arrears) and the amount of the grant will vary depending on your amount owing. Maximum grants available are \$600 for customers who heat their homes with electricity, and \$500 for customers with non-electrically heated homes (e.g. natural gas heat).

Mortgage and other debt repayment deferrals

Canada's largest banks and many credit unions are offering mortgage deferrals of up to six months for people who are struggling to make ends meet during this crisis.

Canada is also in talks with banks to find ways to alleviate the burden of credit-card interest rates for Canadians facing financial stresses caused by COVID-19.

Question of the Day

Q. Some of our members have small businesses which are really hurting due to COVID-19 measures. What help is available for them?

Details are still emerging about the new [Canada Emergency Wage Subsidy](#) designed to help small businesses retain employees on their payroll (or to rehire them) during this outbreak. The Prime Minister promised today that more details would be coming soon. As first announced Friday, March 27, 2020, the Government of Canada will pay qualifying businesses 75% of the first \$58,700 of an employee's payroll salaries for up to three months, retroactive to March 15, 2020. All businesses and non-profits whose revenues have decreased by at least 30% because of COVID-19 should qualify. More details on eligibility and how to apply will be available soon.

National Information

Employment Insurance and Canada Emergency Response Benefit

<https://www.canada.ca/en/department-finance/news/2020/03/introduces-canada-emergency-response-benefit-to-help-workers-and-businesses.html>

[Public Health Agency of Canada: Infographics](#)

[The COVID-19 First Nations Community Guide on Accessing Additional Supports](#)

The Hope for Wellness Help Line is open 24 hours a day 7 days a week to support members of your community experiencing emotional distress and may be reached directly by dialling **1-855-242-3310** or via online chat at: hopeforwellness.ca

Useful Links

First Nations Public Service Secretariat

[As Band offices close their doors in response to the COVID-19 threat, the FNPSS is providing a platform for Band administrators to access and review timely information.](#)

Money Sense

<https://www.moneysense.ca/save/where-to-find-and-apply-for-covid-19-financial-relief/>

First Nations Health Authority

[Summary Page of COVID-19 information and response](#)

COVID-19 BC Support App and Self-Assessment Tool

[The app will let you receive the latest updates, trusted resources, and alerts. The Self-Assessment Tool is built in.](#)

Public Health Agency of Canada

[Epidemiological summary of COVID-19 cases in Canada: includes map and other data](#)

Regional Contacts

We've set up a dedicated email address if you have any non-health COVID-19-related questions and requests, please email: aadnc.isbccovid19.aandc@canada.ca The email address and other information are also available on the FNPSS website.