# RESOURCES AND ECONOMIC SUPPORTS AVAILABLE DURING COVID-19



A guide created by the Council of the Haida Nation

Current as of: May 22, 2020

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#### Important to know:

#### Income Tax

Many of Canada's supports for individuals require that you have filed your income tax return for the previous year(s). If you have never filed a tax return with the Canada Revenue Agency (CRA), call 1.800.959.8281 for assistance.

#### Sign Up for Canada Revenue Agency (CRA) MyAccount

The CRA's <u>MyAccount</u> for individuals is a secure portal that lets you view your personal income tax and benefits and manage your tax affairs online.

#### **Expired Status Cards**

Indigenous Services Canada (ISC) says expired status cards remain valid during the pandemic, stating service providers should accept status cards or Temporary Confirmation of Registration Documents (TCRD), with a secondary piece of ID, until ISC offices reopen to the public. For further information, go to Indigenous Services Canada.

Revised May 22, 2020

New resources and major updates are highlighted in Sage Green.

To suggest additions or revisions to this list, please email julien.braun@ haidanation.com

## LOCAL RESOURCES & SUPPORTS

Food Banks and Grocery Supports	Greater Masset Food Bank Food for community members in Gaw Tlagee Old Massett, Masset and Gamadiis Port Clements.  Cedarview Community Church Food and gas vouchers, and temporary financial assistance; direction for government supports.  Islands Wellness Society Food for community members in Daajing Giids Queen Charlotte and HIGaagilda Skidegate.  BC Ministry of Children and Family Development (MCFD) Support for families with food costs. For information on MCFD's other supports, see page 5 of this document.	Greater Masset Food Bank Gaw Tlagee Old Massett Chris Horner 250.626.7517  Cedarview Community Church Gamadiis Port Clements Pastor Wes Harder 250.983.6763 Cedarview Coronavirus Financial Assistance  Islands Wellness Society Daajing Giids Queen Charlotte 250.637.1500 or 250.559.4100  MCFD Daajing Giids Queen Charlotte Patricia Manning 250.626.9559
Gwaii Trust Society	COVID-19 Emergency Response Grant An open-intake fund supporting local governments, non-profit organizations, health authorities and emergency services providers.  Key priorities are programs or projects that focus on keeping residents safe healthy, fed, sheltered and connected especially residents that are vulnerable or have financial need.	gwaiitrust.com HlGaagilda Skidegate 250.559.5807  Gaw Tlagee Old Massett 250.626.3654  COVID-19 Emergency Response Grant  Regular Grants
Haida Gwaii Community Futures	COVID-19 Small Business Navigator Zoom Meetings Weekly Zoom meetings every Thursday from 10am-11am to provide an open discussion on local businesses affected by COVID-19.  Support for Affected Businesses Support options available for client and non-client Island businesses. New measures include:  • Payment postponement up to 4 months (April 1 – July 31)  • Interest payment suspension up to 4 months (April 1 – July 31)	haidagwaiifutures.ca Daajing Giids Queen Charlotte 250.637.1744  Masset 250.626.5594  Indigenous Business Development Services 778.227.5923 IBDS@haidagwaiifutures.ca  Business Development Officer 250.891.2221 business@haidagwaiifutures.ca  Haida Gwaii Community Futures Facebook page
Hecate Strait Development Society and Work BC	Assistance applying for COVID-19 economic supports (i.e., CERB, EI) for individuals and families, job search resources, employment planning, training, and more.	hseds.ca Daajing Giids Queen Charlotte 250.559.0049  Masset 250.626.3236

ICBC	Deferral of monthly Auto-plan payments up to 90 days without penalty.	icbc.com 1.800.665.6442 ICBC Payment Plan Deferral Request
Misty Isles Economic Development Society (MIEDS)	Haida Gwaii COVID-19 Economic Response Planning Network Representatives from on-Island organizations meet weekly to discuss a coordinated approach to supporting Islanders during these challenging times.  Haida Gwaii Business Registry MIEDS is also working with on-Island organizations to develop a Haida Gwaii Business Registry, listing specific COVID-19 considerations for Island businesses.  Grant Writing MIEDS offers a free grant writing for local businesses.	mieds.ca Daajing Giids Queen Charlotte 250.559.8050
Northern Savings Credit Union (NSCU)	Payment Deferral Program Available for members with mortgages and other loans for a term of up to six months on a case-by-case basis.  Canada Emergency Business Account (CEBA) Your business can apply for the CEBA loan through Northern Savings, see link at right (see also Access to Credit, page 8).	northsave.com Daajiing Giids Queen Charlotte 250.559.4407  Masset 250.626.5231  NSCU COVID 19 Financial Assistance  Apply for CEBA through Northern Savings Credit Union
Social Development Programs: HI <u>G</u> aagilda <i>Skidegate</i> and <u>G</u> aw Tlagee <i>Old Massett</i>	The Skidegate Band Council (SBC) and Old Massett Village Council (OMVC) Social Development Programs primarily provide income assistance and related programs and services to their respective members.	SBC Social Development Ruth Gladstone-Davies 250.559.4496 sdfaw@skidegate.ca skidegate.ca Old Massett Village Council Laverne Bell 250.626.3343 omvcsodev@oldmassett.ca oldmassettvillagecouncil.com

INDIVIDUALS & FAMILIES		
BC Temporary Child Care for Essential Workers	For essential service workers in need of childcare for children aged infant to 5 years old.	BC Temporary Emergency Child Care for Essential Workers
BC Climate Action Tax Credit	Coming Soon: a one-time increase to the BC Climate Action Tax Credit will be paid in July 2020 for moderate and low-income families.	BC Climate Action Tax Credit
BC Emergency Benefit for Workers	A one-time, tax-free payment of \$1,000 to BC residents receiving CERB (see bottom of page).	BC Emergency Benefit for Workers
BC Hydro	COVID-19 Relief Fund for Residential Customers Defer bill payments or arrange for flexible payment plans with no penalty.	bchydro.com 1.800.BCHYDRO
	Customer Crisis Fund Grants available up to \$600 for eligible applicants.	BC Hydro COVID-19 Relief Fund for Residential Customers
		<u>Customer Crisis Fund</u>
BC Ministry of Children and Family Development (MCFD)	Support for Children with Special Needs Support for children and their families. The fund provides a direct payment of \$225/month to eligible families for three months through June 30.	BC MCFD Support for Children with Special Needs
BC Income and Disability Assistance Supports	Coming Soon: Supports to ensure people on income or disability assistance, and low-income seniors, do not encounter additional barriers.	BC Income and Disability Assistance Supports
BC Temporary Rental Supplement and Freeze on Evictions	Provides up to \$500 a month to help renters and landlords during the COVID-19 pandemic.  There is also a temporary freeze on evictions.	bchousing.org 778.452.2836 1.877.757.2577
		Apply for Temporary Rental Supplement
Canada Child Benefit Increase (CCB)	Families entitled to the CCB for April 2020 and still have an eligible child in their care in May 2020 will get up to \$300 extra per child as part of their regular May 2020 payment.	Canada Child Benefit Information
Canada Emergency Response Benefit (CERB) and Employment Insurance (EI)	CERB If you have stopped working because of COVID-19, CERB may provide you with income support of \$500 a week for up to 16 weeks. Eligibility has been extended to include qualifying contract and seasonal workers.	EI Benefits and Leave  Applying for CERB  If you have already applied to CERB and would like more information, phone
	EI If you were eligible for regular or sickness EI on March 15 or later, your claim will automatically be processed through CERB. For other EI benefits apply through EI directly.	Indigenous people needing assistance with applications for EI or CERB call toll-free: 1.877.631.2657

Canada Insured Mortgage Purchase Program	Providing stable funding to banks and mortgage lenders to ensure continued lending to Canadians.	<u>Canada Insured Mortgage Purchase</u> <u>Program</u>
Canada Revenue Agency (CRA) Income Tax and GST/HST supports	In response to COVID-19, the CRA has provided the following supports:  • Defer income tax filing and payment dates  • Defer GST/HST tax remittances  • One-time GST credit for low and modest-income families. For those who qualify, automatic payments should have been issued on April 9, 2020.	canada.ca 1.800.959.8281  Income Tax Filing and Payment Dates  Deferral of GST/HST Tax Remittances FAQ  One-time GST Credit for Low & Modest-Income Families
Registered Retirement Income Funds (RRIF)	Reduction of minimum required withdrawal for all types of RRIF by 25% for 2020. Tax will only be withheld if the withdrawal is more than the unreduced minimum.	Canada RRIF
Seniors One-Time Tax- Free Payment	Coming Soon: A one-time tax-free payment of \$300 for seniors eligible for Old Age Security (OAS) pension, with an additional \$200 for seniors eligible for the Guaranteed Income Supplement (GIS). No application is required.	Canada One-Time Tax-Free Payment  Canada OAS Program
Seniors Guaranteed Income Supplement (GIS) and Allowance Payments Extension	Temporary extension of GIS and Allowance payments if a senior's 2019 income information has not been assessed to ensure seniors continue to receive their benefits.  To avoid an interruption in benefits, seniors are encouraged to submit their 2019 income information no later than October 1, 2020.	Canada COVID-19 Economic Response Plan
Wage Boost for Essential Workers	Coming Soon: A temporary top up to the salaries of low-income essential workers that provinces deem essential in the fight against COVID-19.	Canada Wage Boost for Essential Workers

POST-SECONDARY STUDENTS		
BC Ministry of Advanced Education, Skills and Training	Coming Soon: Indigenous Emergency Assistance Fund provides increased funding for the BC Indigenous Emergency Assistance Fund for students. Contact the Financial Aid office at your post-secondary institution for more information.	Indigenous Emergency Assistance Fund
BC Student Loans	Loans and other financial supports for students.	studentaidbc.ca
Canada Student Financial Supports	<ul> <li>Canada Emergency Student Benefit from May to August eligible students will receive \$1,250/month or \$1,750/month for students with dependents or disabilities. Apply by September 30, 2020.</li> </ul>	Canada Student and Recent Graduate Financial Assistance
	<ul> <li>Canada Student Service Grant helps students gain work experience and skills while helping their communities during the pandemic. Students doing national service and serving their communities can access up to \$5,000 for their education in the fall.</li> </ul>	
National Student Loan Service Centre (NSLSC)	As of March 30, 2020, loan payments and interest charges have been automatically frozen for six months. On August 1, 2020 Canada Student Loan grants will increase weekly amount for loans from \$210 to \$350.	nslsc.canada.ca  Canada Student Grants and Loans

	BUSINESSES & NON-PRO	FITS
Access to Credit	<ul> <li>Credits supports include:</li> <li>Business Credit Availability Program (BCAP) Launched to help businesses obtain financing during this period of significant uncertainty.</li> <li>Canada Emergency Business Account (CEBA) Interest free loans up to \$40,000 for eligible small businesses and non-profits. Eligibility criteria has expanded to make this support more accessible.</li> </ul>	Access to Credit: Canada BCAP, CEBA and Other Supports  Apply for CEBA through Northern Savings Credit Union  CEBA Eligibility Expansion News Release May 19, 2020
BC Hydro	COVID-19 Relief Fund for Small Businesses Small businesses that have closed due to COVID-19 to waive up to three months of electricity charges.	bchydro.com 1.800.BCHYDRO  COVID-19 Relief Fund for Businesses
BC Ministry of Finance Tax Relief Measures	<ul> <li>BC Ministry of Finance has made changes to provide tax relief, including:</li> <li>Deadline extended for PST, municipal and regional district tax; tobacco, motor fuel and carbon tax</li> <li>Delay of the Carbon Tax increase</li> <li>School tax rates for commercial properties have been reduced for 2020 by 25% on average</li> </ul>	Provincial Tax Updates
BC Temporary Rental Supplement and Freeze on Evictions	Provides up to \$500 a month to help renters and landlords during the COVID-19 pandemic.  There is also a temporary freeze on evictions	bchousing.org 778.452.2836 1.877.757.2577  Apply for Temporary Rental Supplement
Business Development Bank of Canada	Co-Lending Program Financing for operational cash flow requirements available until September 30.	Apply through your primary financial institution.
Canada Emergency Commercial Rent Assistance Program (CECRA)	Coming Soon: Launching mid-May, CECRA will provide a reduction in rent of approximately 75% for small businesses. The program will require 25% of the rent to be covered by the commercial tenant, 25% to be reduced by the landlord, and 50% will be covered by Canada and BC.	CECRA for Small Businesses 1.800.668.2642 covid@smallbusinessbc.ca  CECRA News Release

Canada Emergency Wage Subsidies and Work- Sharing Program	Canada Emergency Wage Subsidy (CEWS) Wage subsidy up to 75% of payroll to a maximum of \$847/week. CEWS applies to employers of all sizes and sectors who have suffered a significant drop in gross revenues. Eligibility and length of program have been extended.  Canada Temporary 10% Wage Subsidy This three-month measure allows eligible employers to reduce the amount of payroll deduction required to be remitted by the CRA.  Canada Work-Sharing Program Helps employers and employees avoid layoffs during a temporary decrease in business activity that is beyond the control of the employer. This length of the WS program has been extended to 76 weeks.	About CEWS  CEWS Application Guide  CEWS Frequently Asked Questions  Canada Temporary 10% Wage Subsidy FAQ  Canada Work-Sharing Program  News Release CEWS Eligibility  Expansion and Program Extension May 15, 2020
Canada Revenue Agency (CRA)	Defer income tax filing and payment dates, and GST/HST tax remittances.	canada.ca 1.800.959.8281  CRA Income Tax Filing & Payment Dates  Deferral of GST/HST Tax Remittances FAQ
Canada Student Work Placement Program	Federal support for students in finding paid work experience related to their field of study.	Canada Student Work Placement Program
Northern Development Initiative Trust (NDIT)	Small Business Recovery (SBR) Consulting Rebate Provides a maximum 85% rebate off of contracted consulting rates, up to \$25,000. Projects must focus on ways to sustain businesses during the current economic downturn.	northerndevelopment.bc.ca 250.561.2525 info@ northerndevelopment.bc.ca  SBR Consulting Rebate Information  SBR Consulting Rebate Application Guide
Small Business BC	A one stop resource for businesses, including the BC Business COVID-19 Support Service to help small businesses navigate the impacts of COVID-19.	smallbusinessbc.ca 1.800.667.2272  BC Business COVID-19 Support Service 1.833.254.4357 covid@smallbusinessbc.ca
United Way of Northern BC (UWNBC) Emergency Community Support Fund (ECSF)	Coming Soon: Emergency Community Support Fund (ECSF) for Charities and Non-Profits Supports for charities and non-profits providing critical services to those in need. Charitable organizations or an otherwise qualified donee (as set out by Canada Revenue Agency). *Non-profit agencies that are not qualified donees may also be eligible, contact UWNBC to inquire.	unitedwaynbc.ca  ECSF for Charities and Not-for-Profits  Inquiries apply@unitedwaynbc.ca

Vancouver Foundation	Community Response Fund (CRF) Supports eligible organizations in BC who have been disproportionately impacted by COVID-19. Note: Vancouver Foundation has temporarily suspended this grant due to high demand but will be up and running soon.	vancouverfoundation.ca  Vancouver Foundation Community Response Fund
Village of Queen Charlotte	Business Façade 2020 This \$2,000 grant has been updated to support local businesses in adding interior and exterior improvements that follow WorkSafe BC COVID-19 operational requirements.	queencharlotte.ca 250.559.4765 office@ queencharlotte.ca
Western Economic Diversification Canada Regional Relief and Recovery Fund (RRRF)	Regional Relief and Recovery Fund (RRRF) Interest-free repayable contributions between \$40,000 and \$1 million for medium-sized businesses. Note: Sole proprietorships or not-for-profits are ineligible for this program.	wd.deo.gc.ca
WorkSafe BC	WorkSafe BC is deferring reporting and payment deadlines to June 30, 2020 for businesses that report and pay on a quarterly basis. Those who report and pay on an annual basis may defer until March 2021.	worksafebc.com  WorkSafe BC Reporting and Payment  Deadline

TOURISM		
BC Regional Tourism Secretariat	BC Tourism Resiliency Network BC tourism businesses can register for a program to receive one-on-one support to navigate the impact of the COVID-19 pandemic and work towards recovery.	tourismresiliency.ca
Destination BC	Useful resources including:  The Road to Recovery Webinar Series Webinar series designed for tourism businesses and organizations that have been impacted by COVID-19. Each webinar covers a subject related to the travel market, visitor experience, business operations, digital marketing and more. Check back as new subjects may be added regularly.  Weekly COVID-19 Industry Calls Join the call each Thursday to hear more about the federal, provincial, and organizational plans created/being created to support BC tourism.	Destination BC Road to Recovery Webinar Series  Destination BC COVID-19 Industry Calls Destination BC Resources for Tourism Businesses
Destination Canada	Providing resources for tourism businesses and greater industry, including:  COVID-19 Webinars  Regular webinars to provide approaches and share the most up to date information on federal and industry resources and other supports.	destinationcanada.com  Destination Canada COVID-19 Webinars
Indigenous Tourism Association of Canada	Providing resources for Indigenous tourism businesses and greater industry.	indigenoustourism.ca  ITC COVID-19 Updates
Indigenous Tourism BC	Providing resources for Indigenous tourism businesses and greater industry.	indigenousbc.com  ITBC COVID-19 Information
Northern BC Tourism Association	Providing businesses with meaningful, hands-on guidance to weather the immediate impacts of COVID-19 while building lasting resiliency practices for our industry	travelnbc.com  Northern BC Tourism Resiliency Program  Northern BC Tourism Resiliency Program Registration

LANGUAGE, ARTS & CULTURE		
Arts BC	Resources for the arts sector.	artsbc.org
ArtReach	Resources for community-based art projects, including a Grants Calendar.	artreach.org
BC Alliance for Arts + Culture	Wealth of resources for the arts and culture sector.	allianceforarts.com  Grants and Funding Resources  COVID-19 Resources
BC Arts Council	Grants for artists and arts organizations.	<u>bcartscouncil.ca</u>
Canada Council for the Arts (CCftA)	<ul> <li>Emergency Support Grants</li> <li>Digital Originals \$5,000 grant to create and share digital content.</li> <li>Digital Strategy Fund up to \$50,000 for short-term activities. Deadline for proposals is July 31, 2020.</li> </ul>	Creating, Knowing and Sharing Grants for Indigenous Artists and Arts Organizations
Creative BC	Resources for creative industries.	<u>creativebc.com</u>
Elizabeth Greenshields Foundation	Grants available for young artists pursuing their studies or are in the early or development stage of their career.	elizabeth greenshields foundation.org
FACTOR	The Artist Development Program \$2,000 toward one year of development activities including sound recording, touring and showcasing, video production, marketing and promotion.	<u>FACTOR Artist Development Program</u>
First Peoples' Cultural Council (FPCC)	Grants Indigenous languages, arts and heritage.	fpcc.ca
FORMAT	The Photographer Fund Provides \$500 in emergency support to eligible photographers impacted by COVID-19.	format.com The Photographer Fund
Gwaii Trust Society	Grants for individual artists and arts organizations.	gwaiitrust.com
Unison Benevolent Fund	Unison COVID-19 Relief Program Fund provides \$1,000 in emergency support to eligible musicians and industry employees.	unisonfund.ca Unison COVID-19 Relief Program FAQ
Writers' Trust of Canada	Canadian Writers Emergency Relief Fund A relief fund to support eligible authors financially affected financially by COVID-19.	writerstrust.com  Canadian Writers Emergency Relief Fund