<u>Federal</u>

Canada Emergency Response Benefit (CERB)

https://www.canada.ca/en/services/benefits/ei/cerb-application.html

- CERB will provide you \$500 a week for up to 16 weeks if you have lost work due to the coronavirus pandemic
- Each payment covers a four-week period (\$2,000), the first pay period beginning on March 15, 2020
- The CERB is paid by direct deposit or by cheque
- This benefit is available for the period from March 15, 2020 to October 3, 2020

Who is eligible:

- Must be at least 15 years old and residing in Canada
- Must have stopped working because of COVID-19 or are eligible for Employment Insurance regular or sickness benefits
- Had to have had an income of at least \$5,000 in 2019 or in the 12 months prior to the application (may be from any combination of employment, self-employment, maternal and paternal benefits under the Employment Insurance program)
- Have not voluntarily quit their job
- When submitting your first claim, you cannot have earned more than \$1,000 in employment and/or self-employment income for 14 or more consecutive days within the four-week benefit period of your claim
- When submitting subsequent claims, you cannot have earned more than \$1,000 in employment and/or self-employment income for the entire four-week benefit period of your new claim

On April 15th they announced changes to the eligibility rules to:

- Allow people to earn up to \$1,000 per month while collecting the CERB
- Extend the CERB to seasonal workers who have exhausted their EI regular benefits and are unable to undertake their regular seasonal work because of COVID-19
- Extend the CERB to workers who have recently exhausted their EI regular benefits and are unable to find a job because of COVID-19

How to apply:

https://www.canada.ca/en/revenue-agency/services/benefits/apply-for-cerb-with-cra.html

- They will start accepting applications April 6th
 - Prior to April 6th you can still apply for Employment Insurance
 - If you applied for Employment Insurance or sickness benefits on March 15, 2020 or later, your claim will be automatically processed through the Canada Emergency Response Benefit
- You will have to reapply every four weeks for a maximum of 16 weeks if your situation continues
- You can apply online or by phone

By phone: call 1-800-959-2019, make sure you have your SIN number and postal code ready **Online:** Sign in to your CRA account here:

https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-i

<u>ndividuals.html</u> and click the banner that says COVID-19: Canada Emergency Response Benefit and follow the steps

 Only apply for the CERB through either Service Canada or the Canada Revenue Agency (CRA) — NOT BOTH

Follow the recommended guideline for when to apply to allow for the best service possible:

If you were born in the month of	Apply for CERB on	Your best day to apply
January, February or March	Mondays	April 13 th
April, May or June	Tuesdays	April 14 th
July, August or September	Wednesdays	April 15 th
October, November or	Thursdays	April 16 th
December		
Any month	Fridays, Saturdays and Sundays	

Wellness Together Canada: Mental Health and Substance Use Support

Access free online resources, tools, apps and connections to trained volunteers and qualified mental health professionals when needed **here:** https://ca.portal.gs/

- Modules for addressing low mood, worry, substance use, social isolation and relationship issues
- You can access educational resources and immediate support crisis lines below without creating an account
- Youth in crisis: text WELLNESS to 686868
- Adults in crisis: text WELLNESS to 741741
- Strategies for youth for getting through this together
- Strategies for adults for coping with mental health and addictions

Provincial

B.C. Emergency Benefit for Workers

https://www2.gov.bc.ca/gov/content/employment-business/covid-19-financial-supports/emergency-benefit-workers

- Will provide a one-time, tax-free payment of \$1000 to B.C. residents who are unable to work due to COVID-19
- The \$1,000 payment will be made by direct deposit to your personal bank account within 10 business days
- You can apply online starting May 1, 2020

Who is eligible:

- Have been a resident of British Columbia on March 15, 2020
- Meet the eligibility requirements for the Canada Emergency Response Benefit (CERB)

- Have been approved for the Canada Emergency Response Benefit, even if you haven't received a federal benefit payment yet
- Be at least 15 years old on the date you apply
- Have filed, or agree to file, a 2019 B.C. income tax return
- Not be receiving provincial income assistance or disability assistance

How to apply:

- You will need your social insurance number, individual tax number, or temporary tax number to verify your eligibility
- You will need your direct deposit information
- You can apply online starting May 1, 2020 anytime, from anywhere, using any device, including your smart phone
- Applying online is the fastest way to get your benefit, your personal information is protected and secure when you apply
- You can apply by telephone with the help of our agents starting May 4, 2020. This option is for people who don't have internet access

BC-Temporary Rental Supplement (BC-TRS) Program

- Will provide a temporary rental supplement to assist eligible low- and moderate-income renters who are struggling to pay their rent as a result of income loss or income reduction due to COVID-19
- The benefit will be paid directly to their landlord
- Will provide a temporary rental supplement for April, May and June 2020.
- Applicants will only have to apply once
- If you apply in April, you will get payments for all three months
- If you apply in May, you will get two payments for the remaining months

Who is eligible:

- Have a 2019 gross household income of less than:

\$74,150 for singles and couples without dependents

\$113,040 for households with dependents

- Be receiving or eligible for Employment Insurance; or
- Be receiving or eligible for the Canada Emergency Response Benefit offered by the federal government; or
- Have experience, and be able to provide evidence of, a drop of 25% or more in monthly household employment income
- Be paying more than 30% of current household income towards rent
- Tenants are not eligible if their rent is subsidized by any other government program.

How to apply:

- Apply online here: https://bctrs.bchousing.org/
- Tenants will need to have all the information with them when they apply. The application cannot be paused or saved

- You will be asked to provide proof of address (e.g. drivers license or utility bill), proof of monthly rent amount (e.g. signed tenancy agreement, rent receipt, or notice of rent increase), their landlord's details and contact information, including email address
- For every household member who is over the age of 19:

Identification, proof of 2019 income (2019 Notice of Assessment of T-slips), or letter from Employer Proof of 2020 income loss related to COVID 19, and proof of receipt of Employment Insurance,

- Canada Emergency Response Benefit, Record of Employment, letter from employer, etc.

 Once an application as been reviewed and assessed as eligible, an email will be sent to the landlord asking them to complete the application process. Tenants should inform their
- landlord asking them to complete the application process. Tenants should inform their landlords that they are applying for the BC Temporary Rental Supplement Program so that their landlord can watch for this email
- If you want to speak to someone about the program call toll free: 1-877-757-2577

Mortgage Relief

BMO, CIBC, National Bank of Canada, RBC, Scotiabank and TD Bank are allowing mortgage
payment deferrals for up to six months to help borrowers struggling with the financial impact of
the COVID-19 health emergency

BMO:

- Has introduced a financial relief program for those impacted by COVID-19
- They are offering up to a 6-month payment deferral on loans, cards and lines of credit with no fee (your payment will be deferred but interest will continue to accrue) and no changes to the terms of your BMO account
- If you are concerned you are going to miss a payment, please sign in to BMO online banking and send your request through their safe and secure message centre

CIBC:

- Will work with clients on a case-by-case basis to provide flexible solutions to help manage these challenges, including up to a 6-month payment deferral for mortgages and the opportunity for relief on other credit products
- Upon deferral, interest and fees will continue to accumulate on the outstanding balance
- To apply, complete the request for deferred payments form **here**: <u>https://www.cibc.com/en/modals/personal-banking/financial-assistance/personal-banking-financial-assistance-modal.html</u>
- If you have a payment due in the next 48 hours, talk to a CIBC advisor by calling 1-877-454-9030

RBC:

- Offering a client relief program for deferring payment for up to six months for mortgages, credit cards, installment loans and auto loans
- Self-serve options for instant relief and fee waivers including stop payment and ATM statement fees
- To support clients facing additional pressure from illness, lost employment or unique family circumstances, clients are encouraged to book a call with an advisor for additional relief

- measures including reduced credit card interest, refinancing or credit restructuring and personalized support
- For immediate financial relief for one or two months, apply online by going here:
 https://www.rbc.com/covid-19/ and selecting the loan product below and following the instructions provided
- For long term relief (up to six months), book a call with an advisor through their online booking tool **here**:
 - $\frac{https://www.rbcroyalbank.com/book-an-appointment/book-an-appointment.html?_ga=2.222688408.2070469068.1586207834-1212795493.1586207833$

Scotiabank

- Offering on a case-by-case basis payment deferrals for mortgages and relief on credit products
- You qualify if you or any member of your family has become unemployed or experiences a material reduction in income due to COVID-19
- Mortgage payment deferrals are available for customers for six months, during this time interest will continue to accrue and will be added to your mortgage account balance at the end of the deferral period
- Apply online for deferred mortgage payments here:
 https://appsmp.scotiabank.com/ccrl/#/disclosure?KSPRODSUB=MRTGG&LANG=en-pd
- To request an auto load payment deferral, fill out the online form here:
 https://www.scotiabank.com/ca/en/personal/scotia-support/latest-updates/auto-loan-spl.html
- For all other financial relief measures, contact a financial advisor at 1-800-4-SCOTIA

TD Bank

- If you are experiencing financial hardship, you can request to defer the equivalent of up to 6 monthly payments
- By deferring payments, you are not paying the mortgage principal, and interest will be capitalized (i.e. added to the outstanding mortgage balance so your balance will increase)
- You can apply for mortgage deferral here:
 https://authentication.td.com/uap-ui/index.html?consumer=easyweb&locale=en_CA#/login/easyweb-getting-started
- If COVID-19 is impacting your ability to pay for TD credit card on time, they are making a Minimum Payment Deferral option available, which may allow you to defer your minimum payment for 3 months interest will continue to accrue on your outstanding balance and will be payable once the deferral period is over apply here:

 https://www.td.com/ca/en/personal-banking/products/credit-cards/covid-19-payment-deferral/
- There are payment deferral options for other lines of credit including auto loans and more information can be found here:
 https://www.td.com/ca/en/personal-banking/covid-19/financial-relief/

Bank of Canada:

- Offering mortgage payment deferral which allows you to postpone your next payment (principal and interest) until the end of the requested term
- You can apply online **here:** https://www.nbc.ca/forms/tools/defer-mortgage.html for a deferral of up to 3 months
- If you need to request a deferral past 3 months, or for any other request, call them at 1-888-286-8799
- If you choose to defer your mortgage payment you must continue paying administration fees, insurance, and municipal and school taxes
- Interest continues to accrue during the deferral period
- Deferred interest will be added to the principal balance of the loan and will incur interest
- The balance upon renewing your mortgage payments at the end of the deferral term will increase because of the unpaid principal and interest
- There are also options for deferring your minimum monthly credit card payment or increasing your credit card limit as well as deferred payment for personal loans. More information can be found here:

https://www.nbc.ca/personal/covid-19/support-measures.html#personal-support

ICBC

https://www.icbc.com/about-icbc/contact-us/Pages/covid-19.aspx

- Customers who are on a monthly payment plan who are facing financial challenges due to COVID-19 may defer their payment up to 90 days with no penalty – you are still required to pay for those 90 days when they are up but you will not accrue additional late charges or interest
- Use their online resource tool here:
 https://onlinebusiness.icbc.com/eforms/dotcom/jsp/ACG398.jsp to apply for a deferral by 6pm at least one business day before your next payment is due

B.C. Student Loans

• Starting March 30, 2020, B.C. student loan payments are automatically frozen for six months

B.C. Hydro

- Providing customers the option 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
- **Customer Crisis Fund**; 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)

Who is eligible:

- You need to be the residential account holder
- Only your primary residence is eligible
- Your account must have overdue payment and be facing disconnection. Your current bill isn't eligible if it is not overdue of if there are credits on the account

- You must have experienced a life event, within the last 12 months, that caused a temporary financial crisis (can be used by customers dealing with financial hardship of job loss, illness or loss of wages due to COVID-19)
- You need to have an outstanding balance of \$1,000 or less, and should have demonstrated some attempt to make payments towards your bill
- You may receive one grant per account-holder annually (one per year). If a grant application is denied and your circumstances change, you can apply again in the same year

How to apply:

- Apply online here: https://app.bchydro.com/ccf-application
- You can also fill out and submit an application, Service BC locations have copies of the paper application form which you can then return to a Service BC location or by mail or fax
- COVID-19 Relief Fund: If you or your spouse/partner have lost employment or have become
 unable to work due to COVID-19, you are eligible for three months of bill credit based on your
 average consumption
 - Eligible customers can apply any time until June 30, 2020 to receive the credit

Who is eligible:

- You need to a be a residential account holder and have had your account prior to March 31, 2020
- You need to meet the eligibility criteria of Employment Insurance, the Canada Emergency Response Benefit, or the B.C. Emergency Benefit for Workers (see above)
- Your account must be on a residential rate
- You or your spouse/partner have lost your job or have become unable to work (including self-employment) since March 15, 2020

Examples: being quarantined or sick with COVID-19, taking care of a family member who is sick with COVID-19 or having children who require care or supervision due to school or daycare closures

- You must be able to upload verification of eligibility, such as a copy of your application or approval for the Canada Emergency Response Benefit, Emergency Benefit for Workers, federal Employment Insurance of Record of Employment
- Your average monthly electricity consumption must not exceed 2,500 kWh
- There is a maximum of one COVID Relief Fund bill credit per household

How to apply:

- Apply online likely **here:**https://app.bchydro.com/accounts-billing/bill-payment/ways-to-pay/covid-19-relief-fund/residential.html

Victoria

Community Resources for Food

Resource	Service/Time	Location	Contact Info
The Salvation Army ARC (open to all)	Warm Lunch (pre-packaged) M/W/F 11:45am-12:15pm	525 Johnson St., Victoria	250-384-3396
The Salvation Army Stan Hagen Centre (open to all)	Produce (packaged) daily starting @ 1pm. Open Monday-Friday 9:00 am - 12:00 pm and 1:00 pm-4:15 pm for emergency food hampers.	2695 Quadra St., Victoria	250-386-8521
Living Edge Food Distribution of Fresh Produce, Bread, Dairy	Monday 5:00-6:00pm	Central Baptist Church, 833 Pandora Ave., Victoria	Livingedge.ngo or 250-383-8915
	Monday 2:30-4:30pm (for UVic students)	UVic Family Centre 2375 Lam Circle	Livingedge.ngo or 250-383-8915
	Tuesday 5:00-6:00pm	Gateway Baptist Church, 898 Royal Oak Ave., Victoria	Livingedge.ngo or 250-383-8915
	Thursday 11:00am-12:00pm (lineup starts earlier)	901 Kings Rd., Victoria (QVCC) - Lineup is on Wark St.	Livingedge.ngo or 250-383-8915
	Thursday 5:00-6:00pm	Saanich Baptist Church, 7577 Wallace Dr., Victoria	Livingedge.ngo or 250-383-8915
	Friday 12:00-1:00pm	Open Gate Church, 679 Goldstream Ave., Langford	Livingedge.ngo or 250-383-8915
	Saturday 11:00am - 12:00pm	511 Constance Ave, Esquimalt	Livingedge.ngo

			or
			250-383-8915
Our Place	Currently giving out bagged meals at the gate 3x/day	919 Pandora Ave., Victoria	(250) 388-7112
	8am-9am, 12pm-1pm, 5pm-6pm		
Shelbourne Community Kitchen	Food hampers available of fresh produce and non-perishable pantry items. Choose the items you want for your hamper.	3541 Shelbourne St., Saanich	(250) 590-0980
	Call to place a food order, and pick up orders Tuesday-Friday 10am-2pm. Delivery available.		
	Food orders can be placed 2X per month.		
	Wait list being taken for grocery gift card program.		
	Call for more details.		
Community Food Initiative	Delivering free food hampers to students and community members in need.	1330 Fairfield Rd	Order online at: <pre>https://communit yfoodiniti.wixsite.</pre>
	Delivery on Mondays available for postal codes:V8X, V8N, V8P, V8R, V8T, V8W, V8S, V8V, V9A.		com/communityfo odsupport
	Anyone outside of these areas can order for pick-up at Fairfield Community Centre.		Email: communityfoodiniti ative@gmail.com
Red Cedar Café	Healthy free frozen meals available.	537 Johnson Street	Facebook: https://www.facebook.com/redcedarcaf
	Delivered or picked up from take-out window. Multiple options available.		<u>e/</u>
	Complete the online form or call to request a meal.		Order here

			Call:
			(250) 727-9163
St Vincent de Paul	Monday – Friday	833 Yates St, Victoria	(250) 382-0712
	11:00am - 2:30 pm		
	Open for food hampers at Yates Street Entrance. Some choice available. Includes produce, dairy, bread & non-perishables.		
St John the Divine	Tuesdays and Fridays from 10am-12pm	1611 Quadra St	(250) 383-7169
	Pre-packaged food for pick up. Includes option to choose produce and/or bread.		
	Not open the 3 rd week of month.		
Rainbow Kitchen	Breakfast available at 8 am.	#1315-1277 Lyall St.,	(250) 384-2069
	Hot Lunch to go 11am-1pm; drop-in closed.	Victoria	
Mustard Seed	To-go Lunches	625 Queens Ave.,	(250) 953-1575
	Monday-Saturday at Noon At Chapel Doors	Victoria	
	Coffee & Snacks		
	Monday to Saturday		
	9am to 2pm Coffee, Snacks (baked goods and granola bars) at Chapel Doors.		
	Hot Dinners		
	Friday & Saturday at 6pm		
	Mug-Up Coffee and Desserts Friday and Saturday: 7pm		
	<u>Breakfast</u>		

	First Saturday Morning: 9am Women's and Men's Breakfast Pre-packed Hampers 10:00am – 1:00pm Monday-Friday for pick-up		
9-10 Club (The Soup Kitchen)	Takeaway only. Monday to Friday: 8:30 to 10:00 AM Hot soup, fresh bread, dessert, bananas. Sometimes have eggs, yogurt, and fruit.	740 View St., Victoria	(778) 440-7687
Goldstream Food Bank	Providing food hampers the first three Tuesdays and Wednesdays of the calendar month. Open at 9:30am -2:30pm	761 Station Ave. (basement) Langford (Legion)	250-474-4443
Sooke Food Bank	Delivering food hampers to community members by appointment. Call to make an appointment.		250 642-7666 <u>Facebook</u>
Sooke Region Communities Health Network	Facilitating grocery shopping for seniors 65+ and members self-identifying as vulnerable 55+.		Call 211 or register online with www.bc211.ca.
Sooke Meals on Wheels	Provides hot meals Monday, Wednesday, and Friday to any person unable to prepare meals for themselves. Cost per meal is \$6.00. Call to request service.		250-642-4973
Saanich Peninsula Lions Food Bank	Open Mondays, Wednesdays, Fridays for food hamper distribution 9am - 12pm. ID required. Open Tuesdays and Thursdays 9am -12pm for registered food banks	9586 5th Street, Sidney	(250) 655-0679

Outdoor Shelter & Food Sites	users for produce, dairy, and bread pick-up. Check out <u>Facebook page</u> for updated information. Food delivered 2x per day Breakfast/lunch delivery at 9:30 am Hot dinner delivery at 5:30pm	Topaz Park • SE Corner, Topaz & Blanshard Street	Greater Victoria Coalition to End Homelessness Food Program GVCEH Boxes of Hope: Website
Hotel sites for people experiencing homelessness	Meal delivery/Food Provision on site. Timing dependent on hotel site.		Website Working on sites for Youth and Indigenous
PEERS	Distributing food packages to their clients Mon, Wed, Fri starting around 3 PM. Call or text 250-744-0171 to request delivery.		250-744-0171
YOUTH SERVICES			
YES Alliance Club (for youth 13-19)	Open 1-6pm M-TH. Meals to go, Snack bags available with; juice box, fruit, granola bar, chips and baked good. Youth can request a frozen treat. Bags of toiletry supplies also available.	533 Yates St. Victoria	(250) 383-3514
Out of the Rain (youth up to & including 25 years old)	Breakfast and bag lunch available from 9am-12pm.	1450 Elford St., Victoria	(250) 415-3856
	Dinner available from 4pm-7pm.		
	During meal times, youth can also access hygiene supplies, socks and drop off laundry.		

Sanctuary Youth Center	Providing warm meals to youth.	767 Humboldt St. Victoria	250-385-6255
(Youth: 14-22 years old)	3:00-6:00pm Fridays, Saturdays, Sundays.		
NEIGHBOURHOOD HOUSES & COM	IMUNITY CENTRES		
Burnside Gorge Community Centre	Offering fresh produce weekly or bi-weekly Tuesdays & Thursdays	471 Cecilia Rd., Victoria	250-388-5251 or
	Diapers, formula, menstrual products, & pet food also available.		info@burnsidegorge .ca
	Call or email for more information.		
Esquimalt Neighbourhood House	Offering food supports to families, adults, and seniors in need.	511 Constance Avenue, Victoria	Call 250-385-2635 and leave a message or info@enh.bc.ca
	Inquiries for food or other services can be made via email or leaving a phone message.		
Fairfield Gonzales Community Association	Supporting food needs of residents of Fairfield Gonzales community.	1330 Fairfield Rd.	250-382-4604
	Delivering free dinners on Saturday evenings. Call for more information.		Order Saturday dinner online: https://fairfieldco mmunity.ca/
Fernwood NRG	Distributing the Good Food Box Program. Including distribution to those in need.	1240 Gladstone Ave., Victoria	250-381-1552
	Get more information and place an order through their website: https://thegoodfoodbox.ca/home/order		

James Bay New Horizons for Seniors	Supporting seniors in need with food services (light grocery shopping, some food delivery). Senior Reassurance Program (calls made to seniors). Call for more information.	234 Menzies St, Victoria	(250) 386-3035
Oaklands Community Centre	Organizing food hampers for vulnerable seniors and families in the Oaklands & North Park community. Contact Centre for more information.	2827 Belmont Ave #1, Victoria	(250) 370-9101 ext 4 community@oaklan dsca.com programs@oaklands ca.com
Saanich Neighbourhood House	Delivering food packages to families and community members in need. Extending support into the Westshore and surrounding neighbourhoods. Contact admin@snplace.org to request food deliveries.	3100 Tillicum Road	admin@snplace.org 250-360-1148
INDIGENOUS SUPPORTS			
Aboriginal Coalition to End Homelessness	Delivering food to individuals in need or isolated. Contact Coalition for more information.	operations@acehsociety.c m	778-432-2234
Sc'ianew Nation (Beecher Bay)	Providing food deliveries to community members in need.	4901 Sooke Rd, Beecher Bay	(250) 478-3535
Esquimalt Nation	Produce and dairy (when available) for pick-up on Wednesdays. Call to confirm timing.	1189 Kosapsum Crescent, Victoria	(250) 381-7861
Pacheedaht First Nation	Distributing food to 150 community members	Kalaid St, Port Renfrew	(250) 647-5521

Pauquachin First Nation	Distributing food packages to community members in need.		(250) 656-0191
Songhees Nation	Will provide food delivery to Nation members 1-2 times per week.	1100 Admirals Rd, Victoria	(250) 386-1043
Tsartlip Nation	Delivering food to community members.	1 Boat Ramp Rd, Brentwood Bay	(250) 652-3988
Victoria Native Friendship Centre	Delivering hampers to clients and program participants. New clients may apply for food hampers. Priority given to (Urban): Indigenous Elders, young Indigenous families (parents under 24 yrs), Indigenous Youth at risk/experiencing homelessness, homeless individuals, and Indigenous families. Contact the Centre for more information.	231 Regina Ave., Victoria	(250) 384-3211

Other Community Resource Lists of Services Available during COVID-19

- Community Pandemic Resources created by Quadra Village Community Centre
- Indigenous Harm Reduction Team Resource <u>Community Survival</u>
 Services Handout
- Active Community Resources

1Up Victoria Single Parent Resource Centre

If you know of any single parents who may be experiencing food insecurity and could use some assistance - the 1Up Victoria Single Parent Resource Centre is offering Market Wednesdays (11 am-3 pm) through the summer for single parents in need. They are able to offer:

- \$25 grocery store gift cards
- Fresh produce

- Dairy (& other items, as available)
- Cobbs bread
- Staples food bag \$15/bag (pasta, rice, soups, etc.)

Please contact the Single Parent Resource Centre for more information: Call 250-385-1114 or email info@1-up.ca (located at 602 Gorge Rd E

There are several businesses that are changing their operations to better support our community during the pandemic. A complete list of the services available can be found here:

https://www.victoriabuzz.com/2020/03/these-greater-victoria-businesses-are-offering-special-service-s-in-light-of-covid-19/