

COVID-19 Financial Resources for BC Not-for-Profits: Employers and Workers

This resource page focuses on the **economic and financial resources** made available by the federal and provincial governments in response to COVID-19 that not-for-profit organizations can access as employers and share with all employees and workers. **Please note** that information is constantly changing and thus, while care and effort is made to keep this resource page updated, the information can become outdated quickly.

Last updated: March 27, 2020, at 9:25AM PDT

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Part I. Employers

Scenario 1: If your organization is still operating and paying employees as usual, your organization should:

Step 1. Engage in continuity planning with staff and board: Assess the organization’s reserves and existing budgets to adapt the operational plan until end of June 2020.

Step 2. Contact your funders and donors to provide update on the adapted operational plan.

Step 3. Prepare to access eligible provincial and federal emergency response programs:

	Federal Resource	Provincial Resource
General and Operating Funding		If your organization receives funding from the Province: funding will continue (Details TBA, March 24, 2020) If your organization is a licensed child care provider: enhanced operating funding (Details TBA, March 24, 2020)
Wages & Salaries	Temporary Wage Subsidy for Employers (Resource A) Available now!	Same as above
Avoid Layoffs	Work-Sharing Program (Resource B) Available now!	Same as above
Support Employees Unable to Work to Access Employment Insurance (EI) Benefits, (New) Canada Emergency Response Benefit (CERB) and	Understand your employer responsibilities for EI (Resources C,D,E) Available now!	Employees who qualify for EI Benefits or CERB can also access the BC Emergency Benefit for Workers (Resource H) (Details TBA, March 24, 2020) Available in April



Register for Supplemental Unemployment Benefit Program	Canada Emergency Response Benefit (Resource G) Available in April Supplemental Unemployment Benefit Program (Resource F) Register now!	
Please inform your employees who have not yet applied for EI or CERB that the EI system has a LARGE backlog and they likely won't be getting the EI before CERB. Consider the CERB instead (Resource G).		
If your employees are directly affected by COVID-19 and are no longer working, you must issue a Record of Employment (ROE). You can provide your employee a paper copy or send an electronic copy directly to Service Canada. <ul style="list-style-type: none">• When the employee is sick or quarantined, use code D (Illness or injury) as the reason for separation (block 16). Do not add comments.• When the employee is no longer working due to a shortage of work because the business has closed or decreased operations due to coronavirus (COVID-19), use code A (Shortage of work). Do not add comments.• When the employee refuses to come to work but is not sick or quarantined, use code E (Quit) or code N (Leave of absence), as appropriate. Avoid adding comments unless absolutely necessary. More on EI and Work-Sharing during COVID-19		



Scenario 2: If your organization is still operating and paying employees, and need to temporarily reduce work hours, your organization should:

- Step 1. Engage in continuity planning with staff and board: Assess the organization’s reserves and existing budgets to adapt the operational plan until end of June 2020.
- Step 2. Contact your funders and donors to provide update on the adapted operational plan.
- Step 3. Prepare to access eligible provincial and federal emergency response programs:

	Federal Resource	Provincial Resource
General and Operating Funding		<p>If your organization receives funding from the Province: funding will continue (Details TBA, March 24, 2020)</p> <p>If your organization is a licensed child care provider: enhanced operating funding (Details TBA, March 24, 2020)</p>
Wages & Salaries, Avoid Layoffs	<p>Temporary Wage Subsidy for Employers (Resource A) Available now!</p> <p>Work-Sharing Program (Resource B) Available now!</p>	Same as above
Support Employees Unable to Work to Access Employment Insurance (EI) Benefits, (New) Canada Emergency Response Benefit (CERB) and	<p>Understand your employer responsibilities for EI (Resources C,D,E) Available now!</p> <p>Canada Emergency Response Benefit (Resource G) Available in April</p>	<p>Employees who qualify for EI Benefits or CERB can also access the BC Emergency Benefit for Workers (Resource H) (Details TBA, March 24, 2020) Available in April</p>



Register for Supplemental Unemployment Benefit Program	Supplemental Unemployment Benefit Program (Resource F) Register now!	
Please inform your employees who have not yet applied for EI or CERB that the EI system has a LARGE backlog and they likely won't be getting the EI before CERB. Consider the CERB instead (Resource G).		
<p>If your employees are directly affected by COVID-19 and are no longer working, you must issue a Record of Employment (ROE). You can provide your employee a paper copy or send an electronic copy directly to Service Canada.</p> <ul style="list-style-type: none">• When the employee is sick or quarantined, use code D (Illness or injury) as the reason for separation (block 16). Do not add comments.• When the employee is no longer working due to a shortage of work because the business has closed or decreased operations due to coronavirus (COVID-19), use code A (Shortage of work). Do not add comments.• When the employee refuses to come to work but is not sick or quarantined, use code E (Quit) or code N (Leave of absence), as appropriate. Avoid adding comments unless absolutely necessary. <p>More on EI and Work-Sharing during COVID-19</p>		



Scenario 3: If your organization cannot avoid layoffs, and you need to support employees to access benefits:

	Federal Resource	Provincial Resource
<p>Support Employees Unable to Work to Access Employment Insurance (EI) Benefits, (New) Canada Emergency Response Benefit (CERB)</p> <p>and</p> <p>Register for Supplemental Unemployment Benefit Program</p>	<p>Understand your employer responsibilities for EI (Resources C,D,E) Available now!</p> <p>Canada Emergency Response Benefit (Resource G) Available in April</p> <p>Supplemental Unemployment Benefit Program (Resource F) Register now!</p>	<p>Employees who qualify for EI Benefits or CERB can also access the BC Emergency Benefit for Workers (Resource H) (Details TBA, March 24, 2020) Available in April</p>
<p>Please inform your employees who have not yet applied for EI or CERB that the EI system has a LARGE backlog and they likely won't be getting the EI before CERB. Consider the CERB instead (Resource G).</p>		
<p>If your employees are directly affected by COVID-19 and are no longer working, you must issue a Record of Employment (ROE). You can provide your employee a paper copy or send an electronic copy directly to Service Canada.</p> <ul style="list-style-type: none"> • When the employee is sick or quarantined, use code D (Illness or injury) as the reason for separation (block 16). Do not add comments. • When the employee is no longer working due to a shortage of work because the business has closed or decreased operations due to coronavirus (COVID-19), use code A (Shortage of work). Do not add comments. • When the employee refuses to come to work but is not sick or quarantined, use code E (Quit) or code N (Leave of absence), as appropriate. Avoid adding comments unless absolutely necessary. <p>More on EI and Work-Sharing during COVID-19</p>		



Part II. Workers who cannot continue working as usual

Scenario 1: If you are currently employed, first ask your employer if paid leave or a work from home arrangement is possible. If not, see the resources available below according to your situation.

Scenario 2 - Sick leave and EI eligible: You cannot work because you are sick/self-isolating/under quarantine; additionally, you have paid into Employment Insurance (EI) AND worked at least 600 hours in the last 52 weeks:

	Federal Resource		Provincial Resource (additional to Federal)
Have you already applied for EI?	Yes, I have applied but have not received EI benefits yet	No	BC Emergency Benefit for Workers (Resource H) (Details TBA. March 24, 2020)
	Canada Emergency Response Benefit (Resource G) (Details TBA. March 25, 2020) No action required Your application will be automatically assessed for CERB, do not send in a new application	Employment Insurance Sickness Benefit (Resource C) Application available You <i>could</i> apply for EI Sickness but there is LARGE backlog of claims; consider the CERB instead (Resource G)	Prepare to apply



Scenario 3 – Sick leave and non-EI eligible: You cannot work because you are sick/self-isolating/under quarantine; however, you have not paid into Employment Insurance (EI) AND worked at least 600 hours in the last 52 weeks:

Federal Resource	Provincial Resource (additional to Federal)
Canada Emergency Response Benefit (Resource G) (Details TBA. March 25, 2020) Prepare to apply	BC Emergency Benefit for Workers (Resource H) (Details TBA. March 24, 2020) Prepare to apply

Scenario 4 – Caregiving and EI eligible: You cannot work because you are caring for someone who is sick; additionally, you have paid into Employment Insurance (EI) AND worked at least 600 hours in the last 52 weeks:

	Federal Resource		Provincial Resource (additional to Federal)
Have you already applied for EI?	Yes, I have applied but have not received EI benefits yet	No	BC Emergency Benefit for Workers (Resource H) (Details TBA. March 24, 2020)
	Canada Emergency Response Benefit (Resource G) No action required Your application will be automatically assessed for CERB, do not send in a new application	Employment Insurance Caregiver Benefit (Resource D) Application available You <i>could</i> apply for EI Caregiver but there is LARGE backlog of claims; consider the CERB instead (Resource G)	Prepare to apply



Scenario 5 – Caregiving and non-EI eligible: You cannot work because you are caring for someone who is sick; however, you have not paid into Employment Insurance (EI) AND worked at least 600 hours in the last 52 weeks:

Federal Resource	Provincial Resource (additional to Federal)
Canada Emergency Response Benefit (Resource G) (Details TBA. March 25, 2020) Prepare to apply	BC Emergency Benefit for Workers (Resource H) (Details TBA. March 24, 2020) Prepare to apply

Scenario 6: You lost your job and are currently unemployed; additionally, you have paid into Employment Insurance (EI) AND worked at least 700 hours** in the last 52 weeks:

	Federal Resource		Provincial Resource (additional to Federal)
Have you already applied for EI?	Yes, I have applied but have not received EI benefits yet	No	BC Emergency Benefit for Workers (Resource H) (Details TBA. March 24, 2020) Prepare to apply
	Canada Emergency Response Benefit (Resource G) No action required Your application will be automatically assessed for CERB, do not send in a new application	Employment Insurance Regular Benefit (Resource E) Application available You <i>could</i> apply for EI Regular but there is LARGE backlog of claims; consider the CERB instead (Resource G)	

**The exact hours depends on where you live. If you have access to a computer or mobile phone, use this search tool to find out the rules where you live:
https://srv129.services.gc.ca/ei_regions/eng/postalcode_search.aspx



Scenario 7: You lost your job and are currently unemployed; however, you have not paid into Employment Insurance (EI) AND worked at least 700 hours** in the last 52 weeks:

Federal Resource	Provincial Resource (additional to Federal)
Canada Emergency Response Benefit (Resource G) (Details TBA. March 25, 2020) Prepare to apply	BC Emergency Benefit for Workers (Resource H) (Details TBA. March 24, 2020) Prepare to apply

**The exact hours depends on where you live. If you have access to a computer or mobile phone, use this search tool to find out the rules where you live:
https://srv129.services.gc.ca/ei_regions/eng/postalcode_search.aspx



Part III. Resources Summary

Resource	Federal Resources	Overview	Application & Additional Info
A	Temporary Wage Subsidy for Employers For Employers Available now! Update: details of this subsidy is expected to change in coming days For period between March 18 to June 20, 2020	10% of total remuneration paid, up to a maximum of \$1,375 per worker and \$25,000 per employer. Reduced payroll deduction that is remitted to CRA, i.e. pay less. Note: Only reduces remittance of federal, provincial or territorial income tax, not Canada Pension Plan contributions or Employment Insurance premiums	Employers manually calculate the subsidy, based on the CRA's guidelines. Keep records of all information used to determine the subsidy, including total remuneration paid during the applicable period, the taxes that were deducted during that time, and the number of employees who were paid
B	Work-Sharing Program For Employers Available now! Reduced work adjustment program for up to 76 weeks	Income support to employees eligible for Employment Insurance benefits who work a temporarily reduced work week. Employees must agree to a reduced schedule of work and to share the available work over a specified period of time.	Three-party agreement involving employers, employees and Service Canada. Employer and employees must agree to participate in a Work-Sharing agreement and must apply together. An application for a Work-Sharing agreement must be submitted a minimum of 30 days prior to the requested start date.
<p>Please note that the Employment Insurance benefits below (Resource C, D, and E) are available, but there is a LARGE backlog, so applicants likely won't be getting the EI before CERB. Consider the CERB instead (Resource G).</p>			
C	Employment Insurance Sickness Benefit For EI Eligible Employees Application available	Up to 15 weeks; 55% of earnings up to maximum of \$573 a week	BCGEU's Accessing EI During COVID-19 Dr. Jennifer Robson's Benefit Information Guide



D	Employment Insurance Caregiver Benefit For EI Eligible Employees Application available	Between 15 to 35 weeks; up to 55% of earnings or \$573 a week, whichever less	BCGEU's Accessing EI During COVID-19 Dr. Jennifer Robson's Benefit Information Guide Dr. Jennifer Robson's open source document
E	Employment Insurance Regular Benefit For EI Eligible Employees Apply now!	Typically, 55% of average insurable weekly earnings up to a maximum of \$573 a week	BCGEU's Accessing EI During COVID-19 Dr. Jennifer Robson's Benefit Information Guide
F	Supplemental Unemployment Benefit Program For Employers For EI Eligible Employees Register now!	Top up; increase employees' weekly earnings when they are on EI benefits (unemployed due to a temporary stoppage of work, training, illness, injury or quarantine)	Register with Service Canada
G	NEW Canada Emergency Response Benefit Attn: All Prepare to apply in April	\$2000 a month (taxable benefit), up to 4 months for period between March 15 to Oct 3, 2020. Eligibility summary: all who have had at least \$5000 in income in the last year, and have stopped working because of COVID-19 related reasons, regardless of whether EI eligible or not (including full-time/part-time/contract/self-employed workers).	Apply in April; payment made within 10 days of application Open source quick guide Dr. Jennifer Robson's Benefit Information Guide Department of Finance Canada (Details TBA. March 25, 2020)
	Provincial Resources	Overview	Application & Additional Info
H	BC Emergency Benefit for Workers Attn: All Prepare to apply April	One-time tax-free \$1,000 payment to BC residents who receive Federal EI, or	Apply in April; payment made May 2020



		Federal Canada Emergency Response Benefit (Resource G)	Government of BC (Details TBA. March 24, 2020)
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Part IV. Additional Financial Resources for Individuals

Other relevant financial resources for organizations and individuals will be added here as they are announced and details are made available.

Last updated: March 24, 2020 at 3:30PM

General support for individuals (Federal)

- [Increasing the Canada Child Benefit this year](#)
- [Extra time to file income taxes](#)
- [Mortgage support](#)

Support for people with low and modest income (Federal)

- [Increased goods and services tax credit this year](#)
- [Enhancing the Reaching Home initiative](#)
- [Support women's shelters and sexual assault centers](#)
- [A new Indigenous Community Support Fund](#)

Support for seniors (Federal)

- [Eased the rules for Registered Retirement Income Funds](#)

Support for students and recent graduates (Federal)

- [A moratorium on the repayment of Canada Student Loans](#)

Support for individuals (Provincial)

- Increased and expanded B.C. Climate Action Tax Credit in July 2020. Eligible families of four will receive up to \$564 and eligible individuals will receive up to \$218 in an enhanced payment. This boosts the regular Climate Action Tax Credit payment of up to \$112.50 per family of four and up to \$43.50 per adult.

Support for renters, homeowners and people experiencing homelessness (Provincial)



- All evictions at BC Housing-funded buildings due to non-payment of rent have been halted.
- As part of B.C.'s poverty reduction strategy, the Province provided \$10 million to Vancity to administer funding and ensure the sustainability of the existing rent bank network.
- Canada's six largest banks have worked together to freeze mortgage payments for six months for those in need.

Support for people with student loans (Provincial)

- Starting March 30, 2020, the Province is freezing B.C. student loan payments for six months.

Support for people unable to pay monthly bills (Provincial)

- BC Hydro customers have the option to defer bill payments or arrange for flexible payment plans with no penalty. Customers who are dealing with job loss, illness or loss of wages due to COVID-19 will be able to use BC Hydro's Customer Crisis Fund grant program for up to \$600: <https://www.bchydro.com/index.html>
- 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.



Credits

BC Government and Service Employee Union's EI Factsheet: https://www.bcgeu.ca/ei_faq

Dr. Jennifer Robson, Carleton University, and contributors of this open source document:
https://drive.google.com/file/d/1IOJn7XS6ETIkbLRodYk681M_2dxkkQsc/view

Government of British Columbia
COVID-19 Action Plan
www.gov.bc.ca/covid19

Government of Canada
Canada's COVID-19 Economic Response Plan <https://www.canada.ca/en/department-finance/economic-response-plan.html>

Small Business BC
COVID-19 Resources for Small Businesses
<https://smallbusinessbc.ca/article/resources-for-small-businesses-affected-by-coronavirus-covid-19/>

The Ontario Nonprofit Network
COVID-19 Policy Updates
<https://theonnc.ca/covid-19-policy-updates/>