BC Economic Development Association

July 1, 2020 - This document is no longer being updated

#COVID19 Resources for BC Businesses

Do you have a resource that you think should be added? Please email info@bceda.ca

This material is provided as reference only and all information is linked to the original source. Please feel free to copy & share.

To find more resources for businesses, Local, Indigenous and Regional governments, as well as more information about BCEDA please visit: https://bceda.ca/coronavirus.php

BCEDA Business Restart Survey

Please take a moment to complete this brief, confidential survey on business reopening.

Complete the Business Restart Survey Online: https://forms.gle/vurUmbxD3XtBRdf36…

OR **Complete the Business Restart Survey by calling the Hotline powered by FortisBC 1-888-772-4667**

General COVID-19 Information

HealthLinkBC: Common Questions About COVID-19

Find answers to some of the most common questions about COVID-19.

COVID-19 Preparedness and Planning Materials

- Technical briefings
- Printable signage
- Letters from the Provincial Health Officer
- Community Guidance
- Infection Prevention Control

COVID-19 Provincial Support and Information

The Province of British Columbia is taking a whole government approach to prepare, contain and break the chain of COVID-19 transmission. The priority is to protect British Columbians and ensure our province is best positioned to effectively respond to the pandemic.

Managing COVID-19 Stress, Anxiety & Depression

News and information about the spread of COVID-19 is coming at us quickly. It can be hard to remain calm given all that is going on. Stress, anxiety, and depression are not unusual for people of all ages. But there are things we can do as individuals and collectively to deal with stress and support one another during these challenging times.

Travel Advice & Advisories

To limit the spread of COVID-19, many countries have put in place travel or border restrictions and other measures such as movement restrictions and quarantines. Airlines have cancelled flights. New restrictions may be imposed with little warning.

1 888 COVID19

British Columbians can reach service representatives seven days a week, from 7:30 a.m. to 8 p.m., by calling 1 888 COVID19. Information is available in more than 110 languages

To speak with a health care professional dial 811

BC COVID-19 Self-Assessment Tool

This self-assessment tool, developed with the BC Ministry of Health, will help determine whether you may need further assessment or testing for COVID-19. You can complete this assessment for yourself, or on behalf of someone else, if they are unable to.

https://covid19.thrive.health/

Public Health Alerts & Government Orders

Province of BC: Orders, Notices & Guidance

Orders

- Food Service Establishments and Liquor Services - June 10, 2020 (PDF, 204KB)
- Overnight Camps for Children and Youth – May 29, 2020 (PDF, 245KB)
- Vending Merchandise at Markets – May 28, 2020 (PDF, 233KB)
- Mass Gatherings – May 22, 2020 (PDF, 191KB)
- Food Service Establishments and Liquor Services - May 22, 2020 (PDF, 264KB)
- Food Service Establishments and Liquor Services - May 15, 2020 (PDF, 260KB)
- Cancellation Personal Services Order - May 14, 2020 (PDF, 73KB)
- Workplace Safety Plans - May 14, 2020 (PDF, 188KB)
- Licensed Practical Nurse Swabbing - May 7, 2020 (PDF, 172KB)
- Industrial Camps – April 23, 2020 (PDF, 307KB)
    - Delegation: Industrial Camps – April 23, 2020 (PDF, 213KB)
- Vending Merchandise at Markets – April 16, 2020 (PDF, 233KB)
- Personal Services – April 16, 2020 (PDF, 176KB)
- Long-Term Care Facility Staff Assignment – April 15, 2020 (PDF, 274KB)
- Travellers and Employers – April 14, 2020 (PDF, 365KB)
    - Delegation: Travellers – April 14, 2020 (PDF, 255KB)
- Health Care Labour Adjustment (COVID-19) – April 10, 2020 (PDF, 695KB)
- Movement Limitation of Long-Term Care Facility Staff – March 27, 2020 (PDF, 222KB)
- Information Collection from Long Term Care Facility Staff – March 26, 2020 (PDF, 214KB)
- Federal Quarantine Order – March 24, 2020 (PDF, 428KB)
    - Public Health Agency of Canada Essential Services – March 25, 2020 (PDF, 1.1MB)
- Owners and Operators of Nightclubs and Food and Drink Service – March 20, 2020 (PDF, 242KB)
- Mass Gatherings – March 16, 2020 (PDF, 197KB)

Notices

- Regional Events – March 17, 2020 (PDF, 148KB)

Guidance

- K-12 Schools - May 15, 2020 (PDF, 411KB)
- Child Care Settings - May 15, 2020 (PDF, 453KB)
- Natural Resource Sector Work Camps - May 13, 2020 (PDF, 456KB)
- Farms and Farm Workers - May 13, 2020 (PDF, 454KB)
- Hotel Sector - May 11, 2020 (PDF, 422KB)
- Large Industrial Camps - April 28, 2020 (PDF, 463KB)
- Retail Food and Grocery Stores - April 25, 2020 (PDF, 472KB)
- Silviculture Sector - April 22, 2020 (PDF, 605KB)
- Emergency Response Centres - April 16, 2020 (PDF, 592KB)

- Retail Food and Grocery Stores - April 16, 2020 (PDF, 496KB)
- Provincial Information and Support Officers – April 10, 2020 (PDF, 305KB)
- Essential Workers Returning to BC – April 10, 2020 (PDF, 296KB)
- Hotel Sector - April 8, 2020 (PDF, 281KB)
- Farms and Farm Workers - April 6, 2020 (PDF, 325KB)
- Social Service Providers - April 4, 2020 (PDF, 355KB)
- K-12 Schools - April 3, 2020 (PDF, 350KB)
- Faith-Based Organizations - March 31, 2020 (PDF, 293KB)
- Compliance and Enforcement, Brief – March 31, 2020 (PDF, 317KB)
- Compliance and Enforcement – March 31, 2020 (PDF, 561KB)
- Industrial Camps – March 30, 2020 (PDF, 418KB)
- Retail Food and Grocery Stores – March 28, 2020 (PDF, 275KB)
- Manufacturing – March 25, 2020 (PDF, 515KB)
- Mining and Smelting – March 25, 2020 (PDF, 517KB)
- Construction Sites – March 22, 2020 (PDF, 512KB)
- Assisted Living Resident Operators – March 20, 2020 (PDF, 158KB)
- First Responders – March 18, 2020 (PDF, 654KB)
- Social Sector Stakeholders – March 18, 2020 (PDF, 130KB)

April 15, 2020: Fraser Health Region Only

Fraser Health chief medical health officer issues order for immediate closure of indoor gyms and fitness facilities

Fraser Health's chief medical health officer, Dr. Martin Lavoie, has issued an order for all indoor gyms and fitness facilities to close immediately.

The order applies to weight training, gymnastics, and martial arts facilities, yoga and dance studios, and other similar facilities. Dr. Lavoie has determined that the use of these facilities can promote the transmission of COVID-19, increasing the risk of further spread of this virus in our communities.

Facilities subject to this order are encouraged to use virtual means, such as online classes, to connect with people who access these facilities.

The order expires on May 31, 2020 and is subject to revision, cancellation, or extension by Dr. Lavoie.

April 8, 2020: All BC Parks Closing

BC Parks is immediately closing all provincial parks in response to the widespread call for increased action to address COVID-19.

The closure responds to both the federal and provincial directives that people should stay close to home to reduce COVID-19 transmission risk. This temporary measure means people should not be going to provincial parks until further notice.

March 26, 2020: Province takes unprecedented steps to support COVID-19 response

Mike Farnworth, Minister of Public Safety and Solicitor General, is using extraordinary powers under a state of provincial emergency to keep British Columbians safe, maintain essential goods and services, and support the Province's ongoing response to novel coronavirus (COVID-19).

"B.C. is in a strong position to effectively respond to and recover from the COVID-19 pandemic," said Farnworth. "Informed by the direction of the provincial health officer, we're taking these critical steps to keep our communities safe, goods moving and essential service workers supported."

Using the extraordinary powers under the Emergency Program Act, the minister is issuing a series of ministerial orders to ensure a co-ordinated response to COVID-19 across all levels of government for the duration of the provincial emergency. These include:

- Supply chain: Establishing a new Provincial Supply Chain Coordination Unit to co-ordinate goods and services distribution; taking a more active role in co-ordinating essential goods and services movement by land, air, marine and rail; and **suspending any bylaws that restrict goods delivery at any time of day.**
- Protecting consumers: Banning the secondary resale of food, medical supplies, personal protective equipment, cleaning and other essential supplies; and **restricting quantities of items purchased at point of sale**.
- **Enforcement: Enabling municipal bylaw officers to support enforcement of the provincial health officer's orders for business closures and gatherings, in line with offences under the Public Health Act.**
- Travel: Ensuring all passenger and car-ferry services provide minimum service levels and priority access for residents, and essential goods and workers.
- Protecting B.C.'s most vulnerable: Making it easier to support critical services for vulnerable people, like food banks and shelters.
- Co-ordination: Suspending local states of emergency specific to the COVID-19 pandemic, except for the City of Vancouver; giving municipal councils the ability to hold more flexible meetings to expedite decisions; and co-ordinating potential use of local publicly owned facilities, like community centres, for self-isolation, testing, medical care, warehousing and distribution.

These unprecedented steps, made based on the recommendation of B.C.'s health and emergency management officials and invoked for the first time under a provincial state of emergency, will support the provincial health officer and minister of health in a co-ordinated cross-government approach to COVID-19 response and recovery.

Farnworth added, "Many local governments, First Nations and partners have stepped up to make sure they have prepared to protect their communities from the impacts of COVID-19. Today's measures will make sure communities are taking necessary steps, in co-ordination with the Province, to get ready should more action be required to combat COVID-19."

The Province, in consultation with the Dr. Bonnie Henry, B.C.'s provincial health officer, has defined essential services British Columbians rely on in their daily lives in the context of COVID-19 response and recovery. This is distinct from essential service designations under the Province's Labour Relations Code.

In consultation with the provincial health officer, any business or service that has not been ordered to close, and is also not identified on the essential service list, may stay open if it can adapt its services and workplace to the orders and recommendations of the PHO.

“In these new and challenging times we are facing, we’re asking British Columbians to stay strong as a community, and together we can get through this,” said Adrian Dix, Minister of Health. “I’m proud of the strategic measures we have enacted government-wide to help our families and health-care workers, to keep them safe and supported. By issuing a series of ministerial orders, we recognize that this is not forever, but it is for now. With everyone stepping in and respecting the extraordinary means we have to take, we will overcome this.”

Farnworth declared a provincial state of emergency on March 18, 2020, after the provincial health officer declared a public health emergency on March 17. The Province previously declared states of emergency in 1998, 2003, 2017 and 2018 – all related to wildfires. In each of those previous declarations, necessary actions were able to be taken without issuing minister’s orders under the Emergency Program Act.

Quick Facts:

- Declarations of provincial states of emergency may be issued by the minister responsible under the Emergency Program Act.
- The provincial government can extend the period of a declaration made by the minister responsible for further periods of time.
- During the 2017 wildfire season, the Province was in a provincial state of emergency for 10 weeks from July 7 to Sept. 15.

Learn More:

For recommendations on protecting yourself and your community, including for employers and businesses, visit: http://www.bccdc.ca/health-info/diseases-conditions/coronavirus-(novel)

For the COVID-19 pandemic preparedness and planning materials, visit: https://www2.gov.bc.ca/gov/content/health/about-bc-s-health-care-system/office-of-the-provincial-health-officer/current-health-topics/pandemic-influenza.

For more information and latest medical updates on COVID-19, follow the BC Centre for Disease Control on Twitter @CDCofBC or visit its website: http://www.bccdc.ca/

For more information on non-medical issues like travel recommendations and how to manage social isolation, visit: www.gov.bc.ca/COVID-19

March 23, 2020: B.C. COVID-19 response update

- NEW: Along with being able to check symptoms online, British Columbians can now download a new self-assessment app: https://bc.thrive.health/
- NEW: B.C.’s first steps to support people, businesses: https://news.gov.bc.ca/releases/2020PREM0013-000545
- NEW: List of provincial tax changes announced by government: https://www2.gov.bc.ca/gov/content/taxes/tax-changes/covid-19-tax-changes
- NEW: Guidance to construction sites operating during COVID-19: https://news.gov.bc.ca/releases/2020EMBC0002-000542
- NEW: Restaurants allowed to use servers to deliver liquor products: https://news.gov.bc.ca/releases/2020AG0027-000541

MLA Bowinn Ma's COVID-19 Quick Sheet: Public Health Orders & Government Announcements

Below you will find a summary of current public health orders and official government announcements, boiled down into one list to help you navigate the sea of new information out there. This quick sheet is also issued as a bulletin when new public health orders are issued. Subscribe to have them automatically delivered to your inbox.

March 21, 2020: Dr. Bonnie Henry orders personal service providers including salons, spas, massage parlours, tattoo shops, etc. to close.

Ian Holliday, CTVNewsVancouver.ca reporter

British Columbia's top doctor is **ordering all personal service establishments - such as salons and spas - in the province to close**.Provincial health officer Dr. Bonnie Henry announced the change at the province's daily briefing on the COVID-19 pandemic Saturday

March 20, 2020: BC's top doctor bans dine-in guests at restaurants around the province

Ashley Wadhwani, Victoria News

B.C.'s top doctor has **ordered that all restaurants across the province must close its doors to dine-in guests and move to only take-out or delivery services** until further notice.

Provincial health officer Dr. Bonnie Henry announced the order during the daily health briefing on Friday, March 20, as health officials confirmed 77 new COVID-19 cases in the province, bringing the total number of cases to 348.

This is Henry's third order since declaring the novel coronavirus pandemic a public health emergency earlier this week. **Earlier this month she banned large events with more than 50 attendees. This week she ordered that all bars and nightclubs shut down.**

March 20, 2020: No scientific evidence that ibuprofen worsens COVID-19 symptoms

OTTAWA – Health Canada is aware of reports, including on social media, that reference safety issues with the use of ibuprofen in COVID-19 cases. There is no scientific evidence that establishes a link between ibuprofen, or other non-steroidal anti-inflammatory drugs (NSAIDs), and the worsening of COVID-19 symptoms.

March 19, 2020: Joint statement on Province of B.C.'s COVID-19 response, latest updates

Adrian Dix, Minister of Health, and Dr. Bonnie Henry, B.C.'s provincial health officer, have issued the following joint statement regarding updates on the novel coronavirus (COVID-19) response in British Columbia: "We are announcing 40 new cases of COVID-19, for a total of 271 cases in British Columbia."

March 19, 2020: B.C. COVID-19 response update

The COVID-19 situation in British Columbia is continually evolving. These updates will be issued daily.

March 19, 2020: Information on Coronavirus Disease (COVID-19)

What you need to know about COVID-19 Prevention: Wash your hands, cover your mouth and nose when coughing or sneezing, and stay home when you're sick.

BC Public Health Alert - March 18, 2020

- The British Columbia government has declared a provincial state of emergency to support the provincewide response to the novel coronavirus (COVID-19) pandemic.
- The state of emergency is initially in effect for 14 days, once issued, and may be extended or rescinded as necessary. The state of emergency applies to the whole province and allows federal, provincial and local resources to be delivered in a co-ordinated effort.
- As House leader, Farnworth is also working to resume the legislature to complete urgent government business to expedite government's response to COVID-19.

BC Public Health Alert - March 17, 2020

- This declaration enables the provincial health officer to facilitate an even faster response to the rapidly changing situation and enact further measures to protect British Columbians, such as enforcement of orders limiting public gatherings of 50 people or more.
- Effective immediately, **businesses with liquor primary licences, such as bars, pubs and night clubs, must close as they are unable to adequately meet the requirements of social distancing**. Restaurants and cafes that cannot maintain social distancing of one to two meters between patrons will need to move to take-out and delivery models

Safe Operation Guidance & Requirements

BC COVID-19 Go-Forward Management Strategy

BC COVID-19 Go-Forward Management Checklist

WorkSafeBC COVID-19 and returning to safe operation

BCEDA Operational Plan Template

WorkSafeBC: COVID-19 Safety Plan **Added May 15**
Employers resuming operations following work interruptions related to COVID-19 must develop a COVID-19 Safety Plan. This tool will guide you through a six-step process to help you create your plan. The tool is provided as a fillable PDF you can download and save with the details of the plan for your workplace.

Every employer is required to have a COVID-19 safety plan that assesses the risk of exposure at their workplace and implements measures to keep their workers safe. If a formal plan is not already in place to prior to operation, you are expected to develop it while protecting the safety of your workers.

To help you develop your plan, this page provides information and resources on keeping workers safe in industries that have been providing essential services since the start of the COVID-19 outbreak. We will continue to update this page, but you can also refer to COVID-19 and returning to safe operation for additional information, including a template for a COVID-19 Safety Plan.

WorkSafeBC will be reviewing plans of individual employers during their inspections of your workplace. Please be reminded that in accordance with the order of the Provincial Health Officer, this plan **must be posted** at the worksite. During a WorkSafeBC inspection, we will ask employers about the steps they have taken to protect their workers and to see the plan if it has been developed.

Industry safety (B.C.'s Restart Plan, Phase 1): Agriculture, Construction, Forestry, Health care, Hospitality, Manufacturing, Municipalities, Retail, Small business, Transportation

Returning to safe operation (B.C.'s Restart Plan, Phase 2): General guide to reducing risk; Arts and cultural facilities; Health professionals; In-person counselling; Education (K-12); Offices; Parks; Personal services; Real estate; Restaurants, cafes, and pubs; Retail; FAQs; What workers should expect

BC's Restart Plan

Unlike many other places that imposed strict "lockdown" policies, B.C.'s approach was to require safe operation of a broad range of services designated as essential services, to protect our health care system and maintain access to key services and supplies. Many non-essential businesses remained open, provided they could operate safely.

B.C.'s restart will be a careful, step-by-step process to ensure all of our combined efforts and sacrifices are not squandered.

For the different organizational sectors to move forward, they will be asked to develop enhanced protocols aligned with the Public Health and Safety Guidelines. A cross-ministry committee of deputy ministers will monitor the process and ensure overall alignment with the Public Health and Safety Guidelines and WorkSafeBC. The Provincial Health Officer will continue to provide input and advice as needed throughout the review process.

In some instances, this will require consideration by the Provincial Health Officer of lifting or modifying existing orders before certain businesses re-open. Businesses and organizations that are not covered by a Provincial Health Officer order may re-open or continue to operate but they will be expected to adopt and implement sector safety plans are they are finalized.

[Download Restart BC PDF]

How We'll Start Getting People Back to Work

Unlike many other places that imposed strict "lockdown" policies, B.C.'s approach was to require safe operation of a broad range of services designated as essential services, to protect our health care system and maintain access to key services and supplies. Many non-essential businesses remained open, provided they could operate safely.

A Safer Restart with WorkSafeBC

Like essential services during the pandemic, all employers must demonstrate that they can operate safely. In fact, all employers are required under the Workers Compensation Act to ensure the safety of their employees at work.

As local businesses, non-profits and organizations plan for their restart, WorkSafeBC is here to help.

WorkSafeBC will work with industry associations to ensure the direction and guidance they provide to their members meets the requirements set out by the Provincial Health Officer.

WorkSafeBC will work with employers and workers through educational materials, consultation, and workplace inspections to help them restart safely.

Employers will be required to:

- Review the new Health and Safety Guidelines, best practices and other resources from WorkSafeBC
- Adapt these materials into appropriate COVID-19 Safe Plans for your workplace

Sectors that have operated during the pandemic may need to update their COVID-19 Safe Plans to fit with updated Health and Safety Guidelines, best practices and resources.

For resources, visit the WorkSafeBC website or call WorkSafeBC's Prevention Information Line at 1-888-621-7233.

A Careful Restart

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Phase 1

Where we are today

Essential Services Operating During COVID-19

- Essential health and health services

- Law enforcement, public safety, first responders and emergency response personnel
- Vulnerable population service providers
- Critical infrastructure
- Food and agriculture service providers
- Transportation
- Industry and manufacturing
- Sanitation
- Communications and information technology
- Financial institutions
- Other non-health essential service providers

Industries that were designated as essential services developed safe operation plans in consultation with WorkSafeBC and in compliance with the public health orders issued by the Provincial Health Officer.

As a result, B.C.'s economy has continued to operate in ways other provinces haven't. But it's undeniable that local businesses have suffered.

Many businesses closed for other reasons, including reduced demand, such as in the retail, hospitality and export industries. Others closed to do their part in helping to flatten the curve, protecting their customers and employees.

To help these businesses and other organizations get back on their feet, we need workplace practices that ensure British Columbians feel safe, whether they are returning to work or going out as a customer. That means employers will need to engage with their employees to find the right solutions and consider the concerns and needs of their customers.

Phase 2

Mid-May onwards

Under enhanced protocols:

- Restoration of health services
- Re-scheduling elective surgery
- Medically related services:
- Dentistry, physiotherapy, registered massage therapy, and chiropractors
- Physical therapy, speech therapy, and similar services
- Retail sector
- Hair salons, barbers, and other personal service establishments
- In-person counselling
- Restaurants, cafes, and pubs (with sufficient distancing measures)
- Museums, art galleries, and libraries
- Office-based worksites
- Recreation and sports
- Parks, beaches, and outdoor spaces
- Child care

Phase 3

June to September

If transmission rates remain low or in decline, under enhanced protocols:

- Hotels and Resorts (June 2020)
- Parks – broader reopening, including some overnight camping (June 2020)
- Film industry – beginning with domestic productions (June/July 2020)
- Select entertainment – movies and symphony, but not large concerts (July 2020)
- Post-secondary education – with mix of online and in-class (September 2020)
- K-12 education – with only a partial return this school year (September 2020)

Phase 4

To be determined

Conditional on at least one of the following; wide vaccination, "community" immunity, broad successful treatments:

- Activities requiring large gatherings, such as:
- Conventions
- Live audience professional sports
- Concerts
- International tourism

The timing of a safe restart of night clubs, casinos and bars is a more complicated consideration. As with other sectors, industry associations will be expected to develop safe operations plans, for review, that are in keeping with Public Health and Safety Guidelines, as well as WorkSafeBC.

Resources to assist businesses and sectors as they restart their activities including new Health Guidelines and Checklists are available from WorkSafeBC.

Some Next Steps to Make Life a Little Easier

Reopening our Parks

Reopening B.C.'s iconic parks will come in rapid stages. Our priority is providing safe access and services to people across the province while maintaining the safety of staff and park operators.

BC Parks and Recreation Sites and Trails BC will reintroduce services in keeping with direction from the Provincial Health Officer.

Parks Reopen

May 14, 2020

Beginning on May 14, 2020, those BC Parks, recreation sites and trails that can accommodate physical distancing will reopen for **day use only**.

- This will include day-use sites and protected areas

Parks and recreation sites that can safely provide existing service levels, such as garbage disposal and washroom facilities, will do so.

- These facilities will be cleaned more frequently

Some areas and facilities remain closed, including playgrounds, picnic shelters and visitor centres.

- Check the BC Parks website for the most up to date information

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Camping Resumes

June 1, 2020

Camping at provincial parks and recreation sites will reopen June 1, 2020, with some exceptions.

- The BC Parks website will carry information about the status of camping in provincial parks

Reopening our Schools

As COVID-19 spread, governments everywhere took action to reduce in the classroom learning.

For most British Columbians with young children, this meant having to stay at home to look after their kids. While many workplaces have made work-from-home accommodations, that hasn't been an option for everyone.

Our schools and educators rose to the challenge with online instruction and resources to keep our kids learning, but this placed a heavy burden on parents to support their kids as they learned at home.

We know there is no substitute for in-class instruction — and an important step toward our recovery is getting kids back into the classroom, so parents can get back into the workplace.

Initial health data indicates children are less affected than adults by the COVID-19 virus. Public health staff and officials will continue to review the health data. And the Ministry of Education and school divisions all around B.C. are reviewing options to allow for a safe return to school.

An announcement on a phased approach to resuming in-class instruction will be made in the coming weeks.

This will not be a return to normal. With weeks left in the school year, we anticipate many kids will not return to the classroom until September.

But we are also exploring ways to safely get some kids back to school before the summer, to allow more parents to return to work. How these changes unfold are the focus of intensive discussion among Ministry of Education officials, school trustees, the BC Teachers' Federation, CUPE, and other education sector partners.

For more information on protective measures that will be required of schools and post-secondary institutions, please refer to the BC COVID-19 Go-Forward Management Strategy (PDF, 634KB).

Reopening Child Care & Summer Camps

Summer camps and child care services give our kids the chance to explore their interests and develop physically, mentally and emotionally. They also allow parents to continue to work knowing that their children are being well taken care of.

Like all businesses, child care centres and camps will need to take additional precautions to maintain the health and safety of their employees and the children they are caring for. For many child care centres that operated as essential services during the pandemic, they have already adapted and are operating safely. But reopening more child care centres will be a key part of getting more parents back to work.

The basics will include routine daily screening of staff and kids; frequent cleaning; and ensuring staff and children who have cold or flu symptoms do not attend child care or summer camps.

But these sectors will also be required to review and work through new practices in their specific sectoral standards such as the Child Care Setting Practice Standards.

For more information on protective measures that will be required of day cares and summer camps, please refer to the BC COVID-19 Go-Forward Management Strategy (PDF, 634KB).

Expanding Public Transit Services

Many of us know what it means to ride on a tightly packed bus or SkyTrain. Before the pandemic, physical distancing was not always an option.

British Columbians were quick to act on direction from the Provincial Health Officer, including staying home and avoiding unnecessary trips outside the home. This made riding public transit easier for people working in essential services.

As B.C. begins our restart and more people gradually return to the workplace, there will be greater pressures on our public transportation networks to help people get around safely.

Ensuring operators and passengers can safely use public transit is critical. Enhanced health and safety precautions, including frequent cleaning; wearing non-medical masks for riders and staff; use of plexiglass or physical barriers where possible for drivers; and staying home when sick will be a part of the new normal for the foreseeable future.

The safe operation of public transit is a priority for all British Columbians. Over the coming weeks, we will be working with our transit agencies on more detailed plans to gradually restore service levels as restrictions begin to lift – both to help people get around and to ensure people can continue to respect physical distancing.

Resources for Businesses

Government of Canada Financial Support

[Government of Canada: Canada's COVID-19 Economic Response Plan]() **Updated May 24**

Support for Individuals

Support for individuals and families

- **Temporary salary top-up for low-income essential workers**
  All provinces and territories have confirmed, or are in the process of confirming, plans to cost share wage top-ups for their essential workers.

  We will provide up to $3 billion in federal support to increase the wages of low-income essential workers. Each province or territory will determine which workers would be eligible for support, and how much support they will receive.

- **Increasing the Canada Child Benefit**
  We are providing up to 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 CCB do not need to re-apply.

- **Special Goods and Services Tax credit payment**
  We are providing a one-time special payment starting April 9 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 filing due date for 2019 income tax returns for individuals has been deferred until June 1, 2020. Any new income tax balances due, or instalments, are also being deferred until after August 31, 2020 without incurring interest or penalties.

  Consult all tax and payment dates

Note: If you expect to receive benefits under the Goods and Services Tax credit or the Canada Child Benefit, we encourage you not to delay filing your 2019 income tax return to ensure that your entitlements are properly determined.

- **Mortgage support**

  Homeowners facing financial hardship may be eligible for a mortgage payment deferral of up to six months.

  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. After the agreement ends, your mortgage payments return to normal and the deferred payments — including principal and accumulated interest – are added to the outstanding principal balance and subsequently repaid throughout the life of the mortgage.

  To know if you are eligible for a mortgage payment deferral or to learn what options are available, contact your lender — your bank or your mortgage professional.

Support for people facing loss of income

- The new Canada Emergency Response Benefit (CERB)

  We will provide a taxable benefit of $2,000 a month for up to 4 months to eligible workers who have lost their income due to COVID-19.

  A portal with a simple questions will help us direct you to the service option that best fits your situation (i.e. eligibility for Employment Insurance benefits or not).

  Do not apply for the CERB if you have already applied for EI.

  You can also apply over the phone: 1-800-959-2019 or 1-800-959-2041

Indigenous peoples

- Indigenous Community Support Fund

  We are providing $305 million for a new distinctions-based Indigenous Community Support Fund to address immediate needs in First Nations, Inuit, and Métis Nation communities.

  These funds could be used for measures including, but not limited to:

  - support for Elders and vulnerable community members,
  - measures to address food insecurity,
  - educational and other support for children,
  - mental health assistance and emergency response services,
  - preparedness measures to prevent the spread of COVID-19.

- Supporting preparedness in First Nations and Inuit communities

We are providing $100 million to support a range of federal health measures, including support for preparedness in First Nation and Inuit communities. These funds will:

- respond to identified needs to update and activate pandemic plans
- support an effective allocation of public health and primary health care capacity to respond to the COIVD-19 outbreak
- align response efforts with scientific evidence as determined by a medical officer of health
- address immediate needs in the short term

- Providing support to Indigenous post-secondary students

We are providing $75.2 million to offer additional distinctions-based support to First Nations, Inuit and Métis Nation post-secondary students

In addition to the measures above, Indigenous peoples can also access benefits listed under Support for individuals and Support for businesses.

People who need it most

- Improving access to essential food support

We are providing $100 million to national, regional, and local organizations across Canada to:

- Purchase, transport and distribute food and other basic necessities
- hire temporary help to fill volunteer shortages
- implement safety measures, such as the purchase of personal protective equipment, to reduce the spread of COVID-19 among volunteers and clients.

These organizations – including but not limited to Food Banks Canada, Salvation Army, Second Harvest, Community Food Centres Canada, and Breakfast Club of Canada – will work with partners to meet the urgent food needs of Canadians.

- Enhancing the Reaching Home initiative

We continue to support people experiencing homelessness during the COVID-19 outbreak by providing $157.5 million to the Reaching Home initiative.

The funding could be used for a range of needs such as purchasing beds and physical barriers for social distancing and securing accommodation to reduce overcrowding in shelters.

- Women's shelters and sexual assault centres

We are supporting women and children fleeing violence, by providing up to $50 million to women's shelters and sexual assault centres, including facilities in Indigenous communities, to help with their capacity to manage or prevent an outbreak in their facilities.

- Delivering essential services to those in need

We invested $350 million to support vulnerable Canadians through charities and non-profit organizations that deliver essential services to those in need.

The investment will flow through national organizations that have the ability to get funds quickly to local organizations that serve vulnerable populations. It will support a variety of activities, such as:

- Increasing volunteer-based home deliveries of groceries and medications
- Providing transportation services, like accompanying or driving seniors or persons with disabilities to appointments
- Scaling up help lines that provide information and support
- Helping vulnerable Canadians access government benefits
- Providing training, supplies, and other required supports to volunteers so they can continue to make their invaluable contributions to the COVID-19 response
- Replacing in-person, one-on-one contact and social gatherings with virtual contact through phone calls, texts, teleconferences, or the Internet

Seniors

- Reduced minimum withdrawals for Registered Retirement Income Funds
  We reduced the required minimum withdrawals from Registered Retirement Income Funds (RRIFs) by 25 per cent for 2020.

- Supporting the delivery of items and personal outreach
  We are contributing $9 million through United Way Canada for local organizations to support practical services to Canadian seniors. These services could include the delivery of groceries, medications, or other needed items, or personal outreach to assess individuals' needs and connect them to community supports.

- Immediate and essential services through the New Horizons for Seniors Program
  We announced that organizations who received funding under the 2019-2020 New Horizons for Seniors Program community-based stream will be able to use their funding to provide immediate and essential services to seniors impacted by COVID-19.

  Activities can start immediately and can include:

  - supporting seniors in staying connected with their community and family by providing electronic devices, virtual activities and remote tutorials;
  - supporting the delivery of food and medication to self-isolated seniors at home;
  - assisting seniors to undertake essential activities, such as visits to the doctor;
  - hiring staff to replace a loss of a senior volunteer due to the outbreak;
    - providing information to seniors regarding how to care for themselves during the pandemic.

- Providing a one-time tax-free payment

  We are providing a one-time tax-free payment of $300 for seniors eligible for the Old Age Security (OAS) pension, with an additional $200 for seniors eligible for the Guaranteed Income Supplement (GIS).

  This measure would give a total of $500 to individuals who are eligible to receive both the OAS and the GIS, and will help them cover increased costs caused by COVID-19.

- Temporarily extending the Guaranteed Income Supplement and Allowance payments

  We are temporarily extending GIS and Allowance payments if seniors' 2019 income information has not been assessed.

  This will ensure that the most vulnerable seniors continue to receive their benefits when they need them the most. To avoid an interruption in benefits, seniors are encouraged to submit their 2019 income information as soon as possible and no later than by October 1, 2020.

Youth, post-secondary students and recent graduates

- Canada Emergency Student Benefit (CESB)

  We are proposing the Canada Emergency Student Benefit (CESB) that would provide support to students and new graduates who are not eligible for the Canada Emergency Response Benefit or Employment Insurance or unable to work due to COVID-19.

  This benefit would provide $1,250 per month for eligible students or $2,000 per month for eligible students with dependents or disabilities.

  This benefit would be available from May to August 2020.

  More details will be made available soon.

- Creating new jobs and opportunities

  We are expanding existing federal employment, skills development, and youth programming to create up to 116,000 jobs, placements, and other training opportunities to help students find employment and develop valuable skills this summer and over the coming months.

- Launching a new national service initiative

  We are launching the Canada Student Service Grant (CSSG), which will help students gain valuable work experience and skills while they help their communities during the COVID-19 pandemic.

  For students who choose to do national service and serve their communities, the new CSSG will provide up to $5,000 for their education in the fall.

  More details will be made available on the "I Want to Help" platform soon.

- Helping students continue their studies in the fall

  Changes to the Canada Student Loans Program

We are proposing changes to the Canada Student Loans Program (CSLP) to allow more students to qualify for support and be eligible for greater amounts.

The changes would include:

- doubling the Canada Student Grants for all eligible full-time students to up to $6,000 and up to $3,600 for part-time students in 2020-21. The Canada Student Grants for Students with Permanent Disabilities and Students with Dependents would also be doubled.
- broadening eligibility for student financial assistance by removing the expected student's and spouse's contributions in 2020-21.
- raising the maximum weekly amount that can be provided to a student in 2020-21 from $210 to $350.

- Supporting international students working in an essential service

  We will remove the restriction that allows international students to work only a maximum of 20 hours per week while classes are in session, provided they are working in an essential service or function, such as health care, critical infrastructure, or the supply of food or other critical goods.

  This temporary rule change will be in place until August 31, 2020.

  Guidance on Essential Services and Functions in Canada

- Suspending repayment and interest on student and apprentice loans

  All student loan borrowers will automatically have their loan repayments and interest suspended until September 30, 2020.

  Students do not need to apply for the repayment pause.

  This moratorium applies to the federal portion of student loans. Borrowers should check with their provincial or territorial student loan provider to see if payment is required on the provincial or territorial portion.

- Providing youth with mental health support

  We are giving $7.5 million in funding to Kids Help Phone to provide young people with the mental health support they need during this difficult time.

Support for Businesses

[Canada Business App](#)

Your mobile business partner.

Download Canada Business to see how easy it is to navigate government services, get recommendations tailored to your business, set up personalized notifications and find the answers you need to start up, scale up and access new markets.

Avoiding layoffs and rehiring employees

- **Canada Emergency Wage Subsidy (CEWS)**

We are covering 75% of an employee's wages – up to $847 per week - for eligible employers.

The program will be in place until August 29.

For employers that are eligible for both the CEWS and the Temporary 10% Wage Subsidy for a period, any benefit from the Temporary 10% Wage Subsidy for remuneration paid in a specific period will generally reduce the amount available to be claimed under the CEWS in that same period.

Applications now open.

Learn how to apply here: Canada Emergency Wage Subsidy application guide

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If you are calling for Canada Emergency Wage Subsidy (CEWS) information or to speak with an agent about CEWS eligibility requirements, calculating the CEWS, or how to apply, call the dedicated CEWS number:

Dedicated CEWS Telephone number: 1-833-966-2099

Date	Hours
Monday to Friday (starting April 27)	9 am to 6 pm (local time)
Saturday	Closed
Sunday	Closed

Calculate your subsidy amount

When you apply for the Canada Employment Wage Subsidy (CEWS), you will be asked to enter amounts such as the number of eligible employees and gross payroll. To get ready, you can determine these amounts and preview your subsidy claim now, based on information you enter. The calculator is a tool to help you estimate the amount of your wage subsidy.

Before you calculate your subsidy, make sure you are eligible to apply.

After you apply for the wage subsidy, your claim will be subject to verification.

How the subsidy is calculated

The CEWS amount is based on:

- the number and type of eligible employees you have, and
- the amount and type of pay they received before and during the crisis

Use the CEWS Calculator Tool

- Temporary 10% Wage Subsidy

The Temporary 10% Wage Subsidy is a three-month measure that will allow eligible employers to reduce the amount of payroll deduction required to be remitted to the Canada Revenue Agency (CRA).

You are an eligible employer if you:

- are a(n):
    - individual (excluding trusts),
    - partnership.
    - non-profit organization,
    - registered charity, or
    - Canadian-controlled private corporation (including a cooperative corporation) eligible for the small business deduction;
- have an existing business number and payroll program account with the CRA on March 18, 2020; and
- pay salary, wages, bonuses, or other remuneration to an eligible employee.

Note: Partnerships are only eligible for the subsidy if their members consist exclusively of individuals (excluding trusts), registered charities, or Canadian-controlled private corporations eligible for the small business deduction.

- Extending the Work-Sharing program

We are extending the maximum duration of the Work-Sharing program from 38 weeks to 76 weeks for employers affected by COVID-19. This measure will provide income support to employees eligible for Employment Insurance who agree to reduce their normal working hours because of developments beyond the control of their employers.

Taxes & Tarriffs

- More time to pay income taxes

  We are allowing all businesses to defer, until after August 31, 2020, the payment of any income tax amounts that become owing on or after March 18 and before September 2020. This relief would apply to tax balances due, as well as instalments, under Part I of the *Income Tax Act*.

  No interest or penalties will accumulate on these amounts during this period.

- Deferral of Sales Tax Remittance and Customs Duty Payments until June

  We are allowing businesses, including self-employed individuals, to defer until June 30, 2020 payments of the GST/HST, as well as customs duty owing on their imports.

  Any GST/HST payment that becomes owing from March 27 until the end of May can be deferred until the end of June. For GST and customs duty payments for imported goods, deferral will include amounts owing for March, April and May.

  These amounts were normally due to be submitted to the Canada Revenue Agency and the Canada Border Services Agency as early as the end of March 2020.

- Waiving tariffs on certain medical goods

  We are waiving tariffs on certain medical goods, including PPE such as masks and gloves.

  This will reduce the cost of imported PPE for Canadians, help protect workers, and ensure our supply chains can keep functioning well.

Access to credit

- **Business Credit Availability Program (BCAP)**

BCAP includes the following programs:

Loan Guarantee for Small and Medium-Sized Enterprises

Through the Business Credit Availability Program, Export Development Canada (EDC) is working with financial institutions to guarantee 80% of new operating credit and cash flow term loans of up to $6.25 million to small and medium-sized enterprises (SMEs).

This financing support is to be used for operational expenses and is available to both exporting and non-exporting companies.

This program is now available at various banks and credit unions.

Co-Lending Program for Small and Medium-Sized Enterprises

Through the Business Credit Availability Program, Business Development Canada (BDC) is working with financial institutions to co-lend term loans to SMEs for their operational cash flow requirements.

The program offers differing maximum finance amounts based on business revenues.

Financed amount:

- 80 % provided by BDC
- 20 % provided by your financial institution

This support is available until or before September 30, 2020.

This program is now available at various banks and credit unions.

BDC's Mid-Market Financing Program
BDC's Mid-Market Financing Program will provide commercial loans ranging between $12.5 million and $60 million to medium-sized businesses whose credit needs exceed what is already available through the Business Credit Availability Program and other measures.
BDC anticipates that qualifying companies will have annual revenues in excess of approximately $100 million.
More details will be made available soon.

EDC's Mid-Market Guarantee and Financing Program
EDC's Mid-Market Guarantee and Financing Program will bring liquidity to companies who tend to have revenues of between $50 million to $300 million, to sustain operations during this uncertain period. EDC will continue to work with Canadian financial institutions to guarantee 75 per cent of new operating credit and cash-flow loans – ranging in size from $16.75 million to a maximum of $80 million. These expanded guarantees are available to exporters, international investors and businesses that sell their products or services within Canada.
More details will be made available soon.

- **Canada Emergency Business Account (CEBA)**

Now accepting applications

The Canada Emergency Business Account (CEBA) will provide interest-free loans of up to $40,000 to small businesses and not-for-profits, to help cover their operating costs during a period where their revenues have been temporarily reduced. This program has been implemented by banks and credit unions in collaboration with Export Development Canada.

Business owners can apply for support from the Canada Emergency Business Account through their banks and credit unions.

What information will I need to have on-hand to apply?

Businesses or not-for-profits will be eligible to apply for this loan if they have:

- an operating company registered in Canada on March 1, 2020;
- annual payroll of between $20,000 and $1.5 million as evidenced by the organization's 2019 T4 Summary of Remuneration Paid (T4SUM) (if you cannot locate your T4SUM, contact the Canada Revenue Agency to have them reissue it to you);
- a 15-digit Canada Revenue Agency Number also shown on the T4SUM;
- good standing as an existing borrower; and
- business contact information, including phone number and email address.

- **Canada Emergency Commercial Rent Assistance (CECRA)**

We reached an agreement in principle with all provinces and territories to implement the Canada Emergency Commercial Rent Assistance (CECRA) for small businesses. This program will lower rent by 75 per cent for small businesses that have been affected by COVID-19.

The program will provide forgivable loans to qualifying commercial property owners to cover 50% of three monthly rent payments that are payable by eligible small business tenants who are experiencing financial hardship during April, May, and June.

The loans will be forgiven if the mortgaged property owner agrees to reduce the small business tenants' rent by at least 75% under a rent forgiveness agreement, which will include a term not to evict the tenant while the agreement is in place. The small business tenant would cover the remainder, up to 25% of the rent.

Impacted small business tenants are businesses paying less than $50,000 per month in rent and who have temporarily ceased operations or have experienced at least a 70% drop in pre-COVID revenues. This support will also be available to non-profit and charitable organizations.

Apply for CECRA for small businesses and help commercial tenants with rent relief

CFIB CECRA Request Letter & Landlord Letter Template

- **Large Employer Emergency Financing Facility (LEEFF)**

  We established the Large Employer Emergency Financing Facility (LEEFF) to provide bridge financing to Canada's largest employers, whose needs during the pandemic are not being met through conventional financing, in order to keep their operations going.

  The additional liquidity provided through LEEFF will allow Canada's largest businesses, their workers and their suppliers to remain active during this difficult time, and position them for a rapid economic recovery.

  This program is delivered by the Canada Development Investment Corporation, in cooperation with Innovation, Science and Economic Development Canada and the Department of Finance.

  Now accepting applications
  Take the eligibility questionnaire

Regional Relief and Recovery Fund (RRRF)

The COVID-19 pandemic has already had significant impacts on businesses, workers and communities across the country.

The Government of Canada recognizes this and will be there to support you during and after the crisis. That's why we have created the Regional Relief and Recovery Fund.

Nearly $1B in support to affected businesses and communities

The Fund will help to:

- mitigate the financial pressure experienced by businesses and organizations to allow them to continue their operations, including paying their employees;
- support projects by businesses, organizations and communities to prepare now for a successful recovery.

This initiative is implemented by the six regional development agencies, which are familiar with their regions' economic realities and are often the first point of contact for people at the local level.

This initiative includes two components:

- $675 million to support regional economies, businesses, organizations and communities in regions all across Canada;
- $287 million to support the national network of Community Futures Development Corporations, which will specifically target small businesses and rural communities across the country.

Other measures to help you
RDAs have also adjusted certain criteria for their regular programs in response to the exceptional circumstances that businesses are facing.

For example, since April 1, businesses have been able to defer their payments for current contribution agreements with their regional development agency for three months.
Get help through your Regional Development Agency

Regional Relief and Recovery Fund (RRRF) — funding requests up to $40,000

Western Economic Diversification Canada (WD) will provide eligible small- and medium-sized enterprises (SMEs) with an interest-free repayable contribution of up to $40,000 to help alleviate financial hardship resulting from COVID-19. The objective of this program is to assist western Canadian SMEs that do not qualify for the Canadian Emergency Business Account (CEBA) program or the Community Futures Emergency Loan program.

Guides and help

- Application Guide
- Contact us for additional information regarding the RRRF
- Who can apply
- When to apply
- How to apply
- Program parameters
- More information and questions

Regional Relief and Recovery Fund (RRRF) — funding requests over $40,000

To ensure that small businesses have access to the capital they need to see them through the current challenges resulting from COVID-19, Western Economic Diversification Canada (WD) will provide eligible businesses with interest free repayable funding of up to $1,000,000 under the Regional Relief and Recovery Fund (RRRF).

Guides and help

- Application Guide
- Contact us for additional information regarding the RRRF
- Who can apply
- When to apply
- How to apply
- More information and questions

- Assisting innovative and early-stage businesses

We are investing $250 million to assist innovative, early-stage companies that are unable to access other COVID-19 business supports through the Industrial Research Assistance Program (IRAP).

IRAP provides advice, connections, and funding to help Canadian small and medium-sized businesses increase their innovation capacity and take ideas to market.

- Young entrepreneurs

  We are providing $20.1 million in support for Futurpreneur Canada to continue supporting young entrepreneurs across Canada who are facing challenges due to COVID-19. The funding will allow Futurpreneur Canada to provide payment relief for its clients for up to 12 months.

- Women entrepreneurs

  We are providing $15 million in new funding through the Women Entrepreneurship Strategy (WES). This funding will be available to existing WES Ecosystem Fund recipient organizations, enabling these third-party organizations to provide timely support and advice to women entrepreneurs facing hardship due to the COVID-19 pandemic.

Creating new jobs and opportunities for youth

Youth Employment and Skills Strategy

We are providing $153.7 million for the Youth Employment and Skills Strategy to help youth develop the skills and gain the experience they need to successfully transition into the labour market.

Funding will support a range of measures in high-demand sectors such as agriculture, technology, health and essential services, creating over 6,000 additional job placements.

Student Work Placement Program

We are providing $80 million for the Student Work Placement Program to support up to 20,000 post-secondary students across Canada to obtain paid work experience related to their field of study.

Mitacs and The Business/Higher Education Roundtable

We are investing $40 million to support Mitacs in order to create 5,000 new job placements. The Business/Higher Education Roundtable (BHER) will also create a further 5,000 to 10,000 new student placements, by reorienting existing federal support and building online tools.

Temporary changes to Canada Summer Jobs program

The Canada Summer Jobs program provides opportunities for youth to develop and improve their skills within the not-for-profit, small business, and public sectors, and supports the delivery of key community services.

We are making temporary changes to the Canada Summer Jobs program to allow employers to:

- receive an increased wage subsidy, so that private and public sector employers can also receive up to 100 per cent of the provincial or territorial minimum hourly wage for each employee;
- extend the end date for employment to February 28, 2021;
- adapt their projects and job activities;
- hire staff on a part-time basis.

Support for self-employed individuals

Canada Emergency Response Benefit (CERB)

We will provide a taxable benefit of $2,000 every 4 weeks for up to 16 weeks to eligible workers who have lost their income due to COVID-19.

An online questionnaire will help us direct you to the service option that best fits your situation (i.e. eligibility for Employment Insurance benefits or not).

Do not apply for the CERB if you have already applied for EI.

Questions and Answers on the Canada Emergency Response Benefit

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You can also apply over the phone: 1-800-959-2019 or 1-800-959-2041

Deferral of Sales Tax Remittance and Customs Duty Payments until June

We are allowing businesses, including self-employed individuals, to defer until June 30, 2020 payments of the GST/HST, as well as customs duty owing on their imports.

Any GST/HST payment that becomes owing from March 27 until the end of May can be deferred until the end of June. For GST and customs duty payments for imported goods, deferral will include amounts owing for March, April and May.

These amounts were normally due to be submitted to the Canada Revenue Agency and the Canada Border Services Agency as early as the end of March 2020.

More time to pay income taxes

We are allowing all businesses to defer, until after August 31, 2020, the payment of any income tax amounts that become owing on or after March 18 and before September 2020. This relief would apply to tax balances due, as well as instalments, under Part I of the *Income Tax Act*.

No interest or penalties will accumulate on these amounts during this period.

- Small and medium-sized businesses unable to access other support measures

We are providing $675 million to give financing support to small and medium-sized businesses that are unable to access other COVID-19 business supports, through Canada's Regional Development Agencies.

Western Economic Diversification Canada (Vancouver Office)
Telephone: 604-666-6256
Toll Free: 1-888-338-9378
Teletypewriter (TTY): 1-877-303-3388
Fax: 604-666-2353
Email: wd.bc-cb.deo@canada.ca

Indigenous businesses

Funding for small and medium-sized Indigenous businesses and support to Aboriginal financial institutions

We announced up to $306.8 million in funding to help small and medium-sized Indigenous businesses, and to support Aboriginal financial institutions that offer financing to these businesses.

The funding will allow for short-term, interest-free loans and non-repayable contributions through Aboriginal Financial Institutions, which offer financing and business support services to First Nations, Inuit, and Métis businesses.

Financial support for Indigenous businesses will be provided through Aboriginal Financial Institutions, and administered by the National Aboriginal Capital Corporations Association and the Métis capital corporations in partnership with Indigenous Services Canada.

Supporting financial stability

- Relief for federally regulated pension plan sponsors

  We are providing immediate, temporary relief to sponsors of federally regulated, defined benefit pension plans in the form of a moratorium, through the remainder of 2020, on solvency payment requirements for defined benefit plans.

  This relief will help ensure that employers have the financial resources they need to maintain their operations and their pension plans, and to protect the retirement security of their workers and retirees.

- Launching an Insured Mortgage Purchase Program

  We launched an Insured Mortgage Purchase Program, in which we will purchase up to $150 billion of insured mortgage pools through the Canada Mortgage and Housing Corporation.

  This action will provide long-term stable funding to banks and mortgage lenders, help facilitate continued lending to Canadian consumers and businesses, and add liquidity to Canada's mortgage market.

- Bank of Canada's actions

  The Bank of Canada is acting in several ways to support the economy and financial system and stands ready to take any and all actions that it can to protect the well-being of Canadians during this difficult time. The Bank has responded by lowering interest rates, intervening to support key financial markets and providing liquidity support for financial institutions.

- Office of the Superintendent of Financial Institutions actions

  The Office of the Superintendent of Financial Institutions announced it is lowering the Domestic Stability Buffer by 1.25% of risk-weighted assets. This action will allow Canada's large banks to inject $300 billion of additional lending in to the economy.

NACCA: FAQs for Indigenous Businesses **Added April 27**

On April 18, 2020, Prime Minister Justin Trudeau announced support totalling over $306 million for Indigenous businesses as part of economic relief measures relating to COVID-19. Below please find answers to initial questions you may have relating to the package. Additional information will be made available over the coming days and weeks as we work with the Government of Canada on details related to the announcement.

Government of Canada: Additional Support for Canadian Businesses from the Economic Impact of COVID-19

The Government of Canada is making additional investments to support Canadian businesses from the economic impacts of COVID-19. These new investments provide support to financial institutions and allow them to quickly provide credit and liquidity options for a range of businesses.

These measures are a part of the Government of Canada's COVID-19 Economic Response Plan, which provides direct support and tax deferrals to Canadian workers and businesses to help them in these difficult times.

Deferral of Sales Tax Remittance and Customs Duty Payments

Deferral of Customs Duty and Sales Tax for Importers

New Loan Programs for Businesses

Canada Revenue Agency's Additional Measures for Individuals and Businesses

Shopify expands capital lending program to help Canadian merchants weather COVID-19

April 20, 2020 - James McLeod, Financial Post

Shopify Inc. will begin providing cash advances directly to online merchants in Canada, as the Ottawa-based ecommerce giant rushes out products to support small businesses through the COVID-19 pandemic.

In an interview with the Financial Post, chief operating officer Harley Finkelstein said that merchants on their platform will qualify for funds ranging from $200 all the way up to $500,000, depending on the nature of their business.

Originally launched in 2016, Shopify Capital was originally only available to ecommerce merchants in the United States, but in late March the company expanded eligibility to the United Kingdom.

Shopify took great pains to emphasize that the Shopify Capital program provides "cash advances" — not loans — to the merchants who use their platform.

"It's not a loan. It's a cash advance, because if you don't sell anything tomorrow, we're not taking anything out," Finkelstein said.

"No credit checks, no deadline on the repayment. The business is not obligated to pay for anything if they're not making sales. There's no interest; it's a factor rate, which is different. And it's not secured with any collateral."

The cash advances are insured by Export Development Canada, and Shopify says that the advances are low risk and seamless, because the company can see the merchant's selling history and has all of the necessary financial data to make underwriting decisions.

Support for Sectors

Agriculture, agri-food, aquaculture, fisheries

Keeping workers in the food supply chain safe

We are providing $50 million to help farmers, fish harvesters, and all food production and processing employers, put in place the measures necessary to follow the mandatory 14-day isolation period required of all workers arriving from abroad.

The Mandatory Isolation Support for Temporary Foreign Workers Program (MISTFWP) provides support of $1,500 for each temporary foreign worker, to employers or those working with them to ensure requirements are fully met. The funding is conditional on employers not being found in violation of the mandatory isolation.

We granted an exemption for temporary foreign workers from travel restrictions to Canada, along with other foreigners with student and work visas, provided they adhere to a strict 14-day isolation protocol upon arrival.

- Increasing credit availability

We have enabled Farm Credit Canada to provide an additional $5 billion in lending to producers, agribusinesses, and food processors. This will offer increased flexibility to farmers who face cashflow issues and to processors who are impacted by lost sales, helping them remain financially sound during this difficult time.

You can also contact your banks and credit unions to discuss other support available.

- Assisting the fish and seafood processing sector

We are providing $62.5 million of new assistance to the fish and seafood processing sector through the Canadian Seafood Stabilization Fund.

This will help businesses:

- access short-term financing to pay for maintenance and inventory costs;
- add storage capacity for unsold product;

- comply with new health and safety measures for workers;
- support new manufacturing/automated technologies to improve productivity and quality of finished seafood products; and,
- adapt products to respond to changing requirements and new market demands.

More details will be available soon.

- Helping food producers access more PPE and adapt to health protocols

We are creating a $77.5 million Emergency Processing Fund to help food producers access more personal protective equipment (PPE), adapt to health protocols, automate or modernize their facilities, processes, and operations, and respond to emerging pressures from COVID-19 so they can better supply Canadians with food during this period.

- Helping producers faced with additional costs incurred by COVID-19

We are launching a national AgriRecovery initiative of up to $125 million in funding to help producers faced with additional costs incurred by COVID-19 such as set-asides for cattle and hog management programs to manage livestock backed-up on farms, due to the temporary closure of food processing plants.

This new federal funding will help beef and pork producers and processors adapt to a changing market, and help farmers and ranchers keep their animals longer before marketing.

- Increasing the Canadian Dairy Commission borrowing limit

We announced the intention to increase the Canadian Dairy Commission's borrowing limit by $200 million to support costs associated with the temporary storage of cheese and butter to avoid food waste.

- Helping redistribute existing and unsold inventories

We are launching the Surplus Food Purchase Program with an initial $50 million fund designed to help redistribute existing and unsold inventories, which could include products such as potatoes and poultry, to local food organizations who are serving vulnerable Canadians.

- Increasing interim payments from 50% to 75% through AgriStability

We are working with provinces and territories to increase interim payments from 50 per cent to 75 per cent through AgriStability, a federal, provincial and territorial program that supports producers who face significant revenue declines. This change has already been enacted in some provinces.

- Expanding the AgriInsurance to include labour shortage

We are working with provinces and territories to increase interim payments from 50 per cent to 75 per cent through AgriStability, a federal, provincial and territorial program that supports producers who face significant revenue declines. This change has already been enacted in some provinces.

Fish Harvester Benefit

We are launching the Fish Harvester Benefit, a program worth up to $267.6 million, to provide income support for this year's fishing seasons to eligible self-employed fish harvesters and sharespersons crew who cannot access the Canada Emergency Wage Subsidy.

This support will be provided to those that experience fishing income declines of greater than 25% in the 2020 tax year, compared with a reference period to be identified.

This measure covers 75% of fishing income losses beyond a 25% income decline threshold, up to a maximum individual entitlement equivalent to what is provided under the Canada Emergency Wage Subsidy ($847 per week for up to 12 weeks).

More details will be available soon.

Fish Harvester Grant

We are launching the Fish Harvester Grant, a program worth up to $201.8 million, to provide grants to fish harvesters impacted by the COVID-19 pandemic, and who are ineligible for the Canada Emergency Business Account or equivalent measures.

This will provide more liquidity to address non-deferrable business costs. The program would provide non-repayable support of up to $10,000 to self-employed fish harvesters with a valid fishing licence. Size of the non-repayable support will vary depending on the level of fish harvesters' historic revenue.

More details will be available soon.

Changes to EI for self-employed fish harvesters and sharespersons

We are proposing measures or changes to Employment Insurance (EI) that would allow self-employed fish harvesters and sharespersons to access EI benefits on the basis of insurable earnings from previous seasons (winter and summer claims).

More details will be available soon.

Cultural, heritage and sports

Emergency Support Fund for Cultural, Heritage and Sport Organizations

We have established a $500 million Emergency Support Fund as a temporary relief measure to help alleviate the financial pressures of cultural, heritage and sport organizations facing significant losses due to the COVID-19 pandemic.

- Waiving payments for Part I licence fees

The Canadian Radio-television and Telecommunications Commission (CRTC) will not issue letters requesting payment for Part I licence fees by broadcasters for the 2020–21 fiscal year.

We will provide the CRTC with an equivalent amount to the waived Part I licence fees to support CRTC's operations.

Air transportation

- Continuing the supply of essential goods and services to remote and fly-in communities

We are providing up to $17.3 million to the governments of Yukon, Northwest Territories, and Nunavut to support critical air services to Northern and remote communities, in partnership with investments by the territorial governments, to ensure the continued supply of food, medical supplies, and other essential goods and services to remote and fly-in communities.

- Waiving ground lease rents

We are waiving ground lease rents from March 2020 through to December 2020 for the 21 airport authorities that pay rent to the federal government. We are also providing comparable treatment for PortsToronto, which operates Billy Bishop Toronto City Airport and pays a charge to the federal government.

Tourism

- Deferring payments on commercial leases and licenses of occupation

We will work with tourism operators in national parks, historic sites, and marine conservation areas to defer payments on commercial leases and licences of occupation without interest until September 1, 2020.

Energy

- Cleaning up orphan and inactive oil and gas wells

We are providing up to $1.72 billion to the governments of Alberta, Saskatchewan, and British Columbia, and to the Alberta Orphan Well Association, to clean up orphan and inactive oil and gas wells. This will help maintain approximately 5,200 jobs in Alberta alone.

- Launching the Emissions Reduction Fund

We are providing up to $750 million to create a new Emissions Reduction Fund to support workers and reduce emissions in Canada's oil and gas sector, with a focus on methane.

This fund will provide primarily repayable contributions to conventional and offshore oil and gas firms to support their investments to reduce greenhouse gas emissions. Of this amount, $75 million will be allocated to the offshore sector.

Non-profit and charitable

[Supporting public health efforts through the Canadian Red Cross]

We are providing $100 million to the Canadian Red Cross to enhance their response capacity and to support public health efforts. With this funding, the Red Cross will:

- Recruit and train volunteers and staff
- Adapt its operations to the COVID-19 context
- Support quarantine and isolation sites
- Acquire personal protective equipment for its personnel and volunteers
- Provide training to the health care sector and other essential workers on using personal protective equipment, and maintaining infection prevention and control measures within facilities
- Expand their roster of public health and infection prevention and control specialists
- Procure and deploy, as necessary, emergency health supplies and equipment, including a mobile field hospital, to prepare for future waves and outbreaks of COVID-19

- Delivering essential services to those in need

We invested $350 million to support vulnerable Canadians through charities and non-profit organizations that deliver essential services to those in need.

The investment will flow through national organizations that have the ability to get funds quickly to local organizations that serve vulnerable populations.

It will support a variety of activities, such as:

- Increasing volunteer-based home deliveries of groceries and medications
- Providing transportation services, like accompanying or driving seniors or persons with disabilities to appointments
- Scaling up help lines that provide information and support
- Helping vulnerable Canadians access government benefits
- Providing training, supplies, and other required supports to volunteers so they can continue to make their invaluable contributions to the COVID-19 response
- Replacing in-person, one-on-one contact and social gatherings with virtual contact through phone calls, texts, teleconferences, or the Internet

Province of BC Financial Support

B.C. Emergency Benefit for Workers (BCEBW)

Last Updated: April 23, 2020

The B.C. Emergency Benefit for Workers will provide a tax-free, one time $1,000 payment for B.C. residents whose ability to work has been affected due to COVID-19.

Find Out If You're Eligible

To be eligible for the emergency benefit, you must:

- 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

If you receive a payment and we later determine that you are not eligible for it, you may be required to repay it with penalties and interest.

What You Need To Apply

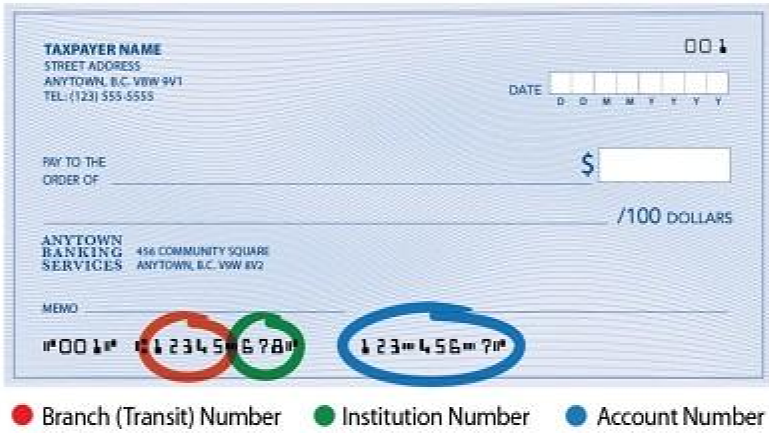
Your Social Insurance Number

When you apply, we'll need your Social Insurance Number (SIN), Individual Tax Number (ITN), or Temporary Tax Number (TTN) to verify your eligibility.

Your direct deposit information

The B.C. Emergency Benefit for Workers will only be issued by direct deposit, ensuring you receive the benefit as soon as possible.

Obtain your direct deposit information before the application period begins. The image below shows how to find the relevant numbers on a cheque.



If you don't use cheques, contact your financial institution to get the numbers. It's important to enter your bank account information correctly.

The $1,000 payment will be made by direct deposit to your personal bank account within 10 business days.

An approved Canada Emergency Response Benefit (CERB)

If you haven't applied for the Canada Emergency Response Benefit yet, you must apply for it now as this is one of the eligibility requirements for the B.C. Emergency Benefit for Workers.

How to Apply

Online applications - Visit www.gov.bc.ca/workerbenefit

You can apply online starting May 1, 2020. Applying online is safe, secure and only takes minutes.

- You can apply 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

Documentation isn't required when you apply. However, all applications will be verified and we may ask you for proof of your eligibility at a later date.

Telephone applications - Call us Monday to Friday, 8:30am to 4:30pm:

- 1-855-955-3545 (within BC only)
- 1-778-309-4630 (outside B.C.)

You can apply by telephone starting May 4, 2020. This option is for people who don't have internet access.

We anticipate high call volumes and strongly recommend applying online if you can.

If you don't have Internet access, or if you have other accessibility needs, you can call us to ask questions starting May 1, 2020 but you won't be able to apply over the phone until May 4, 2020.

Tax Relief for Businesses

The following provincial taxes have been deferred, delayed or reduced:

- Deferred Tax Payments for Businesses
- Delayed PST Budget 2020 Tax Changes
- Delayed Carbon Tax Increase
- Reduced School Tax for Businesses

April 16: Province provides financial relief for municipalities, businesses

Mike Hall, News 1130

For businesses, non-profits and other organizations, the province is reducing the school property tax rate for commercial properties. That will result in an average 25 per cent reduction for the total property tax bill for most businesses, providing up to $700 million in relief.

The province is also postponing the date that late payment penalties apply for some commercial properties to give businesses and landlords more time to pay their reduced property tax, without penalty.

B.C. takes steps to support people, businesses during COVID-19 pandemic **Updated April 16**

British Columbians who are affected by the COVID-19 pandemic can rely on income supports, tax relief and direct funding for people, businesses and services.

B.C.'s COVID-19 Action Plan, announced March 23, 2020, introduced supports for people and businesses that build on the federal government's COVID-19 Economic Response Plan. The $5-billion plan includes $2.8 billion dedicated to helping people and the services they need to weather the crisis and $2.2 billion to provide relief to businesses.

Existing supports through government funding and programs continue to be accessible to British Columbians.

Delivering support for British Columbians

- Income support for people facing job loss or reduced income and for people who are sick, quarantined or must stay home to care for children:

    - A new B.C. Emergency Benefit for Workers will provide a tax-free $1,000 payment to British Columbians whose ability to work has been affected by COVID-19.
    - The benefits will be a one-time, tax-free payment for B.C. residents who are eligible for the new federal Canada Emergency Response Benefit (CERB), including people who have run out of employment benefits and now qualify for the CERB.
    - Information on the new Canada Emergency Response Benefit: https://www.canada.ca/en/services/benefits/ei/cerb-application.html
    - To apply for EI: https://www.canada.ca/en/services/benefits/ei.html
    - To apply for the Canada Emergency Response Benefit: https://www.canada.ca/en/services/benefits/ei/cerb-application.html
    - Applications for the B.C. Benefit for Workers will open soon: https://www2.gov.bc.ca/gov/content/employment-business/covid-19-financial-supports#BCEBW
    - The Province is increasing and expanding the B.C. Climate Action Tax Credit in July 2020. The one-time enhanced payment provides:
        - Up to $218 per adult or first child in a single parent family, an increase of up to $174.50 from the regular tax credit amount.
        - Up to $64 per additional child, an increase of up to $51.25 from the regular tax credit amount.
    - The maximum annual B.C. Climate Action Tax Credit payment amounts for the July 2020 to June 2021 benefit year are:
        - Up to $348.50 total for each eligible adult or first child in a single parent family.
        - Up to $102.25 total for each additional child.
    - In July 2020, eligible families of four will automatically receive a combined B.C. Climate Action Tax payment up to $564, and eligible individuals will receive a combined B.C. Climate Action Tax payment up to $218: https://www2.gov.bc.ca/gov/content/taxes/income-taxes/personal/credits/climate-action/enhanced-july-2020-payment
    - The enhanced B.C. Climate Action Tax Credit will automatically be provided in July 2020, combined with the federal GST/HST credit payment.
    - Many provincial and federal supports rely on up to date income tax filings. It is very important for individuals to file their income taxes so that they can qualify and receive their benefits as quickly as possible. The CRA has up-to-date guides on how to file your taxes quickly online: https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/netfile-overview/certified-software-netfile-program.html

- Support for people who use public transit:
    - As of March 20, 2020, TransLink suspended fares on all of its buses.
    - Passengers are asked to board buses using the rear doors, and accessible boarding continues to be available through the front door.
    - As of March 25, 2020, HandyDart, operated by TransLink, stopped collecting fares.
    - TransLink's scheduled fare increase for July 1, 2020, has been postponed indefinitely.

- Transportation and ferry safety:
    - BC Ferries recommends all customers avoid non-essential travel and has reduced sailings on all major routes, including passage from Metro-Vancouver to Vancouver Island and Metro-Vancouver to Sunshine Coast.
    - Watch for updates: https://www.bcferries.com/
    - Effective immediately, passengers boarding inland ferries must comply with the following changes:
        - All inland ferry passengers travelling by vehicle must remain in their vehicles for the duration of the trip.

        - All passenger amenities aboard the ferry are closed until further notice to limit interaction amongst passengers.
        - Walk-on passengers, cyclists and motorcyclists must remain inside designated zones while in the terminal and while aboard the ferry.
        - Walk-on passengers, cyclists and motorcyclists with symptoms of COVID-19 are not permitted aboard the inland ferries.
    - Information about provincial ferries: https://www2.gov.bc.ca/gov/content/transportation/passenger-travel/water-travel/inland-ferries

- Support for renters, homeowners and people experiencing homelessness:
    - B.C. has halted all new and active evictions, except for exceptional circumstances, so that no one is evicted because of COVID-19 and people can stay in their homes during this crisis.
    - A new temporary rental supplement of up to $500 per month will be available through BC Housing and paid directly to landlords to help renters whose income has been affected by COVID-19 pay a portion of their rent each month.
    - People can expect further information, including eligibility and the application process in April 2020: https://www.bchousing.org/COVID-19
    - Annual rent increases are frozen.
    - Landlords can restrict the use of common areas to protect against transmission.
    - Landlords may not access rental units without tenant consent, except in exceptional cases, and may not serve notices to tenants in person.
    - British Columbians who need additional support to pay their rent can access short-term and emergency loans from rent bank networks around the province.
    - Homeowners can contact their bank or mortgage lender to apply for up to six months of mortgage payment deferral.
    - More than 900 spaces have been secured at 23 sites throughout B.C.'s health regions to help people isolate. Spaces at hotels, motels and community centres are assisting a range of people, including people experiencing homelessness, people without safe spaces to self-isolate and youth.

- Support for people with student loans:
    - Effective March 30, 2020, B.C. student loan repayments are frozen until Sept. 30, 2020.
    - People who use automatic online or credit card payments must stop those automatic transactions themselves.

- Support for post-secondary students
    - Students attending B.C.'s 25 public post-secondary institutions can apply for emergency financial assistance through their school's financial aid office.
    - Indigenous post-secondary students can also apply for support through the Indigenous Emergency Assistance Fund through their school's Indigenous student services.

- Support for people and businesses unable to pay monthly bills:
    - All service disconnections for non-payment during COVID-19 have been halted, and all non-emergency planned power outages affecting customers have been cancelled.
    - BC Hydro rates have been reduced by 1%, effective April 1, 2020.
    - BC Hydro residential customers who have lost their job or are unable to work as a result of COVID-19 will receive a bill credit of three times their average monthly bill. This credit does not have to be paid back. Eligible customers can apply for bill relief until June 30, 2020: https://app.bchydro.com/accounts-billing/bill-payment/ways-to-pay/covid-19-relief-fund.html

- Additionally, BC Hydro residential and commercial customers have the option to defer bill payments or arrange for flexible payment plans with no penalty.
- Some customers facing temporary financial hardship due to job loss, illness or loss of a family member may also be eligible for BC Hydro's Customer Crisis Fund grant program for up to $600.
- 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: https://onlinebusiness.icbc.com/eforms/dotcom/jsp/ACG398.jsp
- Residential FortisBC customers can sign up for the COVID-19 Customer Recovery Fund to automatically have their bills deferred from April 1 to June 30, 2020. A repayment schedule, free of interest or additional fees, will be set up and payments can be spread over a full year: https://www.fortisbc.com/about-us/supporting-british-columbia-during-the-covid-19-outbreak/covid-19-customer-recovery-fund

- Support for people on income assistance:
  - Everyone receiving income assistance and disability assistance who is not receiving employment insurance (EI) or the emergency federal support programs will automatically receive a $300 COVID-19 Crisis Supplement on their cheques for the next three months, starting in April. This includes people receiving the B.C. Senior's Supplement.
  - Those who receive income assistance or disability assistance who are receiving EI, including the $2,000 Canada Emergency Response Benefit, will not receive the $300 COVID-10 Crisis Supplement. Earnings received through federal EI, including the Canada Emergency Response Benefit, are temporarily exempt. This means people will not see any deductions on their cheques due to EI.
  - Because BC Transit and TransLink have temporarily suspended bus fares provincewide, people using the B.C. Bus Pass Program will see the $52 transportation supplement added to their monthly cheques for the duration of the fare suspension.
  - Information on support for income and disability assistance: https://www2.gov.bc.ca/gov/content/family-social-supports/income-assistance/on-assistance/covid

- Keeping kids learning during in-class suspensions:
  - While teachers and schools have primary responsibility for continuous learning, government has launched Keep Learning BC, where families can find ideas for everyday educational activities, annotated links to free learning resources, as well as tips on how to support kids' well-being while they are at home: www.openschool.bc.ca/keeplearning/

- Support for families with children with special needs
  - Eligible B.C. families with children with special needs can access the Emergency Relief Support Fund, which provides $225 per month for the next three months (April to June 2020). The emergency funding will support 50% more of the eligible families that are currently awaiting services.
    - Families with children in care on a special needs agreement or a voluntary care agreement will not have to make monthly maintenance payments for the duration of the pandemic period.
    - Supported Child Development and Aboriginal Supported Child Development programs will be able to extend extra staffing during school hours to help with the reduced availability of school-based services.
    - Eligibility and access to At Home Program medical benefits will be relaxed, and any families receiving benefits will continue to do so without the need for a reassessment during the pandemic period.

        - Parameters on services purchased with Autism Funding will be expanded, allowing families to use up to 35% of funding to purchase equipment and items that assist in home learning and virtual instructional approaches.
        - Families may direct their child's Autism Funding to access family counselling and therapy services with a qualified provider.
        - Families are encouraged to reach out to their children and youth with special needs worker to see how they can benefit from emergency help.

- Support for essential workers who need child care:
    - On March 31, 2020, the Province launched a new process that will match parents who are essential service workers and have children up to five years of age with child care in their communities.
    - Essential workers can fill out a Temporary Emergency Child Care form to identify their need for urgent child care.
    - The forms can be accessed by calling 1-888-338-6622 and selecting Option 4, or online: www.gov.bc.ca/essential-service-child-care
    - Child Care Resource Referral centres will connect parents who have completed the form with available licensed child care spaces in their community.
    - Spaces will be prioritized for children whose parents work in public health and health services, social services, law enforcement, first response and emergency response sectors. Additional spaces will then be given to families working in other crucial roles, defined as essential service workers.

- Support for child care providers:
    - The B.C. government is providing temporary emergency funding to support providers and ensure access to child care for essential service workers: https://www2.gov.bc.ca/gov/content/family-social-supports/covid-19-information
    - Licensed providers that are open and operating are eligible to receive emergency funding at a rate seven times their average monthly operating base funding.
    - Centres will continue to be eligible for the Child Care Fee Reduction Initiative and the Early Childhood Educator Wage Enhancement. In addition, families accessing care from these providers may be eligible for the Affordable Child Care Benefit. Licensed child care providers who close will be eligible to receive two times their average monthly government funding.

- Support for youth in care:
    - Youth currently living in foster care, contracted residential agencies or with relatives through the Extended Family program will be able to stay where they are. Social workers are modifying agreements to allow youth and caregivers to extend their current living arrangements once a youth reaches 19 years old: https://www2.gov.bc.ca/gov/content/family-social-supports/covid-19-information/youth-young-adults-response-to-covid-19
    - Young adults between the ages of 19 and 27 years who are enrolled in the Agreements with Young Adults (AYA) program will continue to receive financial support despite school closures and other training program interruptions caused by the pandemic. These young adults may also be eligible to receive an extension of AYA support beyond the current maximum of 48 months.
    - Youth who are nearing the end of an Independent Living or Youth agreement will be given options allowing them to continue receiving monthly living expenses past their 19th birthday. Social workers are contacting youth to guide them through this process.
    - Additional efforts are underway to locate young adults who have recently aged out of care to connect them to other lines of available support, like the B.C. Emergency Benefit for Workers and the Canada Emergency Response Benefit.

- Information on the new Canada Emergency Benefit for Workers: https://www.canada.ca/en/services/benefits/ei/cerb-application.html

- For people facing domestic or sexual violence:
  - If you or someone you know is experiencing violence, there is immediate crisis support for victims of family or sexual violence available through VictimLink BC's 24/7 telephone service in multiple languages at 1-800-563-0808 or by email: VictimLinkBC@bc211.ca
  - VictimLink BC also provides information to safe spaces available for those leaving violence as well as and referral services for all victims of crime

- Protecting jobs during difficult times:
  - Changes to the Employment Standards Act to ensure:
    - Immediate job-protected unpaid leave that allows workers affected by COVID-19 to stay home as needed without the risk of losing their job. This is available to people considered employees under the Employment Standards Act who are unable to work for the following reasons:
      - they have been diagnosed with COVID-19 and are acting in accordance with instructions or an order of a medical health officer or the advice of a medical practitioner, nurse practitioner or registered nurse;
      - they are in quarantine or self-isolation in accordance with an order of the provincial health officer, an order made under the federal Quarantine Act, or guidelines of the BC Centre for Disease Control or the Public Health Agency of Canada;
      - they have been directed by their employer to stay home because of concerns about their exposure to others;
      - they are unable to return to B.C. because of a travel or border restriction; or
      - they are providing care to their minor child or a dependent adult who is their child or former foster child, including when a school, child care centre or similar facility has closed.
    - Three days of unpaid, job-protected leave are to be granted each year for people who cannot work due to illness or injury. This is a permanent change to the act that brings B.C. in line with all other provinces in Canada: https://news.gov.bc.ca/files/COVID19_Job_Protected_Leave_Factsheet.pdf
  - Workers who provide essential services in British Columbia cannot be held liable for damages caused by exposure to COVID-19, as long as they are complying with orders from the provincial health officer and other authorities.
  - This order will remain in effect for as long as the state of emergency remains in place and applies only to situations related to COVID-19.
    - For a list of essential services: https://www2.gov.bc.ca/assets/gov/family-and-social-supports/covid-19/list_of_essential_services.pdf

Providing relief for businesses

- Tax support for businesses:
  - Effective immediately, many provincial tax filing and payment deadlines are delayed to Sept. 30, 2020.
  - Businesses with a payroll over $500,000 can defer their employer health tax payments until Sept. 30, 2020. Businesses with a payroll under this threshold are already exempt.
  - Payments for provincial sales tax (PST), MRDT on short-term accommodation, carbon tax, motor fuel tax and tobacco tax are also deferred.

    - The scheduled increase to the carbon tax rate, and application of PST to e-commerce transactions and sweetened and carbonated drinks, have been delayed, and their timing will be reviewed by Sept. 30, 2020.
    - Additional information on COVID-19-related tax deferrals will be shared online: https://www2.gov.bc.ca/gov/content/taxes/tax-changes/covid-19-tax-changes

- Relief for commercial property owners and tenants:
    - Further reducing the school property tax rate for commercial properties (property classes 4, 5, 6, 7, and 8) to achieve an average 25% reduction in the total property tax bill for most businesses, providing up to $700 million in relief.
    - This enhances the 50% reduction to the provincial school property tax rate that was originally announced for classes 4, 5, and 6 as part of B.C.'s COVID-19 Action Plan.
    - Commercial landlords will be able to immediately pass saving on to their tenants in triple-net leases.
    - Postponing the date that late payment penalties apply for commercial properties in class 4,5,6,7 and 8 to Oct. 1, 2020 to give businesses and landlords more time to pay their reduced property tax, without penalty.

- Farmers' markets online and at the market:
    - In addition to physical farmers markets this year, the B.C. Association of Farmers' Markets is also helping to provide people with locally grown and prepared food products through a new online platform.
    - As markets join and become ready to sell online to communities they will be listed here: https://bcfarmersmarkettrail.com/bc-farmers-markets-online/

- Helping small businesses pay bills:
    - Small businesses in BC Hydro's small general service rate category forced to close due to COVID-19 can have their power bills forgiven for electricity used between April and June 2020, with no repayment required.
    - Small businesses can apply starting the week of April 14, 2020 and have until June 30, 2020, to apply for bill relief: https://app.bchydro.com/accounts-billing/bill-payment/ways-to-pay/covid-19-relief-fund.html
    - For small businesses that have been forced to close, FortisBC will issue bill credits to offset any charges to their account while they have been unable to continue operating their business as usual. Businesses that are still open, but facing a slowdown in revenue, will not receive bill credits but can also receive bill deferral for the same 90-day period: https://www.fortisbc.com/about-us/supporting-british-columbia-during-the-covid-19-outbreak/covid-19-customer-recovery-fund

- Support for the arts:
    - Existing BC Arts Council Operating Assistance clients will receive the equivalent of 50% of their previous year grant amount as an advance against their 2020-21 operating grant.
    - BC Arts Council is also providing up to $15,000 in one-time Arts and Culture Resilience Supplements to Operating Assistance clients and eligible client projects.
    - More information from the BC Arts Council: https://www.bcartscouncil.ca/

- Support for restaurants, breweries, wineries and distillers:
    - Following the recommendation of industry leaders, restaurants are temporarily allowed to deliver liquor products alongside the purchase of a meal: https://www2.gov.bc.ca/assets/gov/employment-business-and-economic-development/business-management/liquor-regulation-licensing/policy-directives/20-05_sale_and_delivery_of_packaged_liquor_from_service_area_for_off-site_consumption.pdf

    - Breweries, wineries and distillers are now authorized to use their establishments to manufacture alcohol-based hand sanitizer to sell or donate: https://news.gov.bc.ca/releases/2020AG0026-000535
    - Restaurants, breweries, wineries and distillers that have had to close as a result of the pandemic may still benefit from other tax measures and temporary supports available to businesses.

Providing relief for local governments

- Authorizing local governments to borrow, interest-free, from their existing capital reserves to help pay for operating expenses, such as employee salaries.
- Delaying provincial school tax remittances until the end of the year. This will provide significant relief to local governments facing cash flow issues.
- Providing local governments greater flexibility to carry debt for an additional year.
- These measures will provide local governments with the resources to meet their operational costs and required remittances to regional districts, regional hospital districts, TransLink and transit authorities, BC Assessment, the Municipal Finance Authority and other taxing authorities. This will ensure that other minor taxing authorities can count on receiving the full amount they bill to municipalities and the Province's Surveyor of Taxes before Aug. 1, 2020.

Investing in a longer-term economic plan:

- $1.5 billion in provincial funding will support economic stimulus once the pandemic has passed.
- The B.C. government is working in partnership with a new Economic Recovery Task Force to develop the long-term plan for B.C.'s economic plan for the future: https://news.gov.bc.ca/releases/2020PREM0046-000618

People in B.C. needing assistance can also benefit from Canada's COVID-19 Economic Response Plan:

- A one-time supplementary GST/HST credit payment will be issued starting on April 9, 2020. People will get the payment automatically if they normally receive the GST/HST credit.
- The Canada Emergency Response Benefit will offer $2,000 a month for up to four months for workers who lose their income as a result of the COVID-19 pandemic.
- The federal Canada Child Benefit will increase by $300 per child for the 2019-20 benefit year for families who need it most.
- Additionally, the usual one-week waiting period and medical certificate requirements for employment insurance have been removed.
- Information on individual assistance from the federal government: https://www.canada.ca/en/department-finance/economic-response-plan.html#individuals

Businesses in B.C. needing assistance can also benefit from Canada's COVID-19 Economic Relief Plan:

- The maximum duration of the Work-Sharing program has been extended from 38 weeks to 76 weeks. The Work-Sharing program is offered to workers who agree to reduce their normal working hours because of developments beyond the control of their employers.
- Up to 75% wage subsidy for qualifying businesses, for up to three months, retroactive to March 15, 2020, to help businesses to keep and return workers to the payroll.
- Eligibility information is available here: https://www.canada.ca/en/department-finance/economic-response-plan/wage-subsidy.html
- Business Credit Availability Program will provide $65 billion of additional support and credit solutions for individual businesses, including:
    - The Canada Emergency Business Account to provide interest-free loans of up to $40,000 to qualifying small businesses and not-for-profits.
    - The Loan Guarantee for Small and Medium-Sized Enterprises and the Co-Lending Program for Small and Medium-Sized Enterprises for new operating credit and cash flow term loans to qualifying businesses.

- All businesses can defer, until Aug. 31, 2020, the payment of any income tax amounts that become owing on or after March 18, 2020, and before September 2020. No interest or penalties will accumulate on these amounts during this period.
- All businesses, including self-employed individuals, can defer payments of GST/HST and customs duty until June 30, 2020.
- Information on support for business from the federal government: https://www.canada.ca/en/department-finance/economic-response-plan.html#businesses
- Temporary changes have been made to the Canada Summer Jobs program to help employers hire summer staff and provide young Canadians with access to jobs. Changes include:
    - an increase to the wage subsidy, so that private and public sector employers can also receive up to 100% of the provincial or territorial minimum hourly wage for each employee
    - an extension to the end date for employment to Feb. 28, 2021
    - allowing employers to adapt their projects and job activities to support essential services
    - allowing employers to hire staff on a part-time basis
- Learn more about Canada Summer Jobs: https://www.canada.ca/en/employment-social-development/services/funding/canada-summer-jobs.html

Province of BC - COVID-19: Supports for Small Businesses in B.C **Updated April 8th**

Governments and the private sector are providing a wide-range of supports for small businesses in British Columbia affected by the COVID-19 pandemic. As part of B.C.'s COVID-19 Action Plan, the B.C. government is providing an additional $5 billion in income supports, tax relief and funding for people, businesses and services in response to the COVID-19 outbreak. Please visit the links below for the most up-to-date information.

Province of B.C.'s COVID Action Plan and other government resources and updates www.gov.bc.ca/covid19

- What you must do if employees fall ill, are absent from work or your business is unexpectedly disrupted
- Economic resources for businesses
- Government of Canada support for businesses
- WorkSafeBC resources for employers

Regional Financial Support

Community Futures BC

Community Futures helps entrepreneurs start and expand their businesses with financing. There are 34 Community Futures offices in British Columbia ready to help you realize your business goals. Contact info can be found via website at www.communityfutures.ca

Columbia Basin Trust

Region Map

To aid local small businesses, the Columbia Basin Trust will provide low-interest loans through the new Small Business Working Capital Loan program to help them meet their immediate needs. The Trust will also increase support to existing programs, including the Impact Investment Fund, Basin RevUP, Summer Works, the Career Internship Program, Basin Business Advisors and Training Fee Support. If your business needs help right now, visit ourtrust.org/COVID19 or call 1.800.505.8998.

Two New Programs Support the Region's Food Supply

The COVID-19 pandemic has highlighted the importance of a reliable food supply and has increased the demand for locally grown products. To help Columbia Basin food producers meet this call, Columbia Basin Trust is introducing two new programs: one that provides loans for operational and equipment needs and one that provides wage subsidies to hire workers.

Primary food producers—those that grow grains, vegetables, fruit, forage or raise livestock—can now access the Basin Food Producer Loans. This program provides loans for working capital and equipment. If you're a food producer and require a loan to support increased demand, learn more at ourtrust.org/fploans. Program guidelines will be available on May 1, 2020 and applications will be available on May 6, 2020.

Primary food producers can also access the Basin Food Producer Wage Subsidy, administered by College of the Rockies. Now, producers that are bumping up production due to the pandemic can get financial aid to hire workers throughout the growing and harvesting season. If you're a food producer and require a wage subsidy to hire necessary employees, learn more at ourtrust.org/fpwagesubsidy. Program guidelines will be available on May 1 and applications open on May 11, 2020. Wage subsidies are granted on a first-come, first-served basis.

Coast Funds

Coast Funds and First Nations work in close partnership to make responsible and objective decisions. With this in mind, we commit to the following over the coming months:

> KEEPING FUNDS FLOWING
> We can reschedule and extend projects — We will partner with First Nations to amend funding agreements and reschedule project milestones in order to maximize the sustainability and long-term success of every program and project currently receiving funds.

FOCUSING ON CURRENT EFFORTS
We are suspending all final and outcome reports — We are suspending the requirement for Final Reports in funding agreements (economic, social, environmental, cultural outcomes) until October 2020. We can further extend the timing of Final Reports if requested by First Nations.
STREAMLINED ACCESS TO FUNDS
Our staff are here for spring 2020 funding — Coast Funds has always had a continuous intake for new applications. If you plan to APPLY FOR FUNDING for our spring round of funding (open through April 10), please contact us and our staff will work with you to build your application in a simplified, streamlined manner. If you require more time to apply this spring, please contact us and we will work with you to support your efforts.

- Stewardship, Guardian Watchman, and Conservation funding
  Please contact Raine Playfair: RAINE@COASTFUNDS.CA or 604-684-0223 ext 1
- Economic Development funding
  Please contact Ashley Hardill: ASHLEY@COASTFUNDS.CA or 604-684-0223 ext 5

Island Coastal Economic Trust

Region Map

Urgent support for the region's businesses affected by COVID-19 will soon be available through direct, one-on-one service delivery programs developed in collaboration with Island Coastal Economic Trust (ICET), Tourism Vancouver Island (TVI) and Innovation Island Technology Association (IITA).

With funding from ICET, two response programs have been set up with regional partners to help the tourism sector and other enterprises with rapid recovery in the face of economic and operational challenges.

TVI's ***Vancouver Island Coastal Tourism Resiliency Project*** will provide tourism businesses with practical assistance as they navigate the current crisis, through to their eventual recovery, post-pandemic. IITA's ***Digital Economy Response Program*** (DER3) will provide personalized technical and industry expertise to enterprises ready to adapt their business models to the digital economy.

The *Vancouver Island Coastal Tourism Resiliency Project* will also include a range of customized digital resources and communication forums, tailored for the region and industry's unique needs.

IITA's *DER3* is a complementary rapid recovery initiative that will provide personalized services to companies ready to consider changes to their business models, adoption of digital tools and technology or other practices to better engage in the expanding digital economy. Participating businesses will be offered individualized advisory services including access to targeted tech sector expertise. The program will also create new opportunities for existing tech and digital solutions providers, strengthening and growing the region's tech economy.

Both programs are expected to begin progressive implementation in early April. More details about both the TVI and IITA programs, including how to access services, will be communicated in the coming week.

Northern Development Initiative Trust

Region Map

[Connecting British Columbia program Phase 3 – Funding Intake in Support of COVID-19 Response]

The Connecting British Columbia program has a short-term opening for funding applications that can be implemented immediately to upgrade networks and expand rural connectivity bandwidth and coverage where needed. Proposals will be evaluated as received with an expedited turnaround time for funding approvals.

[FAQ's regarding the COVID-19 Reponse Connecting BC program]
[Guidelines and Application Form]
[Project Budget Template]

[Small Business Recovery (SBR) Consulting Rebate]

In response to the impact the forestry sector downturn and COVID-19 pandemic are having on businesses in central and northern B.C., Northern Development is offering the Small Business Recovery (SBR) Consulting Rebate program.

This program is designed to help businesses reduce the barrier to accessing professional expertise and recover the costs of third-party consulting projects. These types of projects must focus on ways to sustain businesses during the current economic downturn.

The SBR Consulting Rebate will reimburse small and medium sized businesses (operators) for contracted consulting services. Businesses that are impacted by the economic downturn in Northern Development's service region are eligible to apply. A rebate of up to 85%, to a yearly maximum of $25,000, can be recovered for the cost of hiring a consultant to assist with business efforts.

Program Objectives

- To directly support small and medium size businesses impacted by the economic downturn in Northern Development's service region
- To implement strategies to attract customers, market a business and/or improve profitability
- To sustain businesses and employment in central and northern B.C.

Grants

[Facebook for Business: Small Business Grants Program]

We know that your business may be experiencing disruptions resulting from the global outbreak of COVID-19. We've heard that a little financial support can go a long way, so we're offering $100M in cash grants and ad credits to help during this challenging time.

How the Program Can Help:

- Keep your workforce going strong
- Help with rent and operational costs
- Connect with more customers
- Support your community

Is my Business Eligible?

Up to 30,000 eligible small businesses in more than 30 countries will be able to receive a grant from Facebook. To be eligible to apply, your business must:

- Have between 2 and 50 employees
- Have been in business for over a year
- Have experienced challenges from COVID-19
- Be in or near a location where Facebook operates

Businesses in all eligible cities can submit their applications between May 26th at 9am EDT and June 2nd at 11:59pm EDT.

Eligible BC Communities:

Anmore, Barnston Island, Belcarra, Bowen Island, Burnaby, Burrard Inlet, Capilano, Coquitlam, Delta, Greater Vancouver, Vancouver, Katzie, Langley, Lions Bay, Maple Ridge, Matsqui, McMillan Island, Mission, Musqueam, New Westminster, North Vancouver, Port Coquitlam, Port Moody, Richmond, Semiahmoo, Seymour Creek, Surrey, Tsawwassen, Vancouver, West Vancouver, White Rock, Whonnock

[Read more & Apply]

[Canadian Chamber of Commerce: Small Business Relief Fund]

Small businesses are the heart of our communities and the backbone of Canada's economy. Canadians everywhere have been supporting local businesses throughout the COVID-19 pandemic, from ordering take-out to buying gift cards. Civic-minded organizations with the resources and means are also pitching in.

As part of its Canadian Business Resilience Network campaign, the Canadian Chamber of Commerce, through the generosity of Salesforce (NYSE:CRM), will provide 62 small Canadian businesses from coast to coast to coast with $10,000 grants to help their recovery efforts during these unprecedented times.

Why do this?

The CBRN Small Business Relief Fund will help 62 small Canadian businesses recover and support their resilience, for a total of $620,000 in funds.

Businesses can use the $10,000 grants to support their recovery efforts, including paying salaries, acquiring safety and personal protective equipment for staff, replenishing materials or paying for the measures required to adapt business models to the economic impacts of COVID-19.

During the COVID-19 crisis, the Canadian Chamber of Commerce's mission is to help as many businesses as possible stay afloat and remain open. Small business owners put everything they have into their businesses, and these grants will help give a little bit back. Good people coming together is how Canadians have managed this crisis, and the Canadian Chamber and Salesforce are following their lead, one business at a time.

Key eligibility criteria
To be eligible to apply, businesses must:
1. Be a for-profit company; and,
2. Have between 2 and 50 employees; and,
3. Have been in business for two years as of March 1, 2020; and,
4. Have an annual revenue between $150,000 CAD and $5,000,000 CAD; and,
5. Have been negatively affected by the COVID-19 pandemic; and
6. Meet the other eligibility criteria set out in the program's terms and conditions.

The program's terms and conditions and its privacy policy will be posted on June 1.

How to apply?

- You will be able to apply for a grant for your business from June 1 until June 12.
- Your application should demonstrate how being a grant recipient would help your business recover from the COVID-19 pandemic and support its resilience. Our assessment will be based on your proposal and expected outcome.
- The successful applicants will be announced in late June to early July 2020, with the funds being transferred to the successful applicants shortly thereafter.

Neighbourhood Small Grants: New grant helps you stay socially connected

For 20 years, our community has brought people together with a Neighbourhood Small Grant. We see this community-building spirit blazing stronger than ever right now. That's why we've launched a **Responsive NSG** grant stream that will fund small-scale projects that involve reducing social isolation.

Learn About Responsive NSG >>
Or start your application here.

Public health orders to physically distance from others has had the unintended impact of creating more social isolation. But so many of you are stepping up to counteract this. Thousands are already self-organizing online to support each other out of their own pockets.

Find a Neighbourhood Grant Program near you

New Ventures BC: ISI Grant

Applications open to all BC companies for 2020-2021

The ISI Grant program is open for applications! The program has been extended and is now open to all companies in BC (not just tech companies!).

- We accept applications on first-come, first-served, rolling basis.
- Grants available for May 1, 2020 – April 30, 2021.

Have questions? Contact us or sign up for our next webinar.

COVID-19 update: Program staff are evaluating grants remotely and are processing as usual. The ISI Grant program provides flexibility regarding start times, end dates, and payouts (so long as they meet the $1000 minimum). Lower payouts will be considered as well, depending on circumstances. With this grant, you may hire a student who is working from home / remotely.

If your company is facing hardship due to COVID-19 and can't meet certain eligibility requirements, please email us. We are here to support you and will provide exceptions on a case-by-case basis.

Tech Co-Op Grants Program

Need talent? Get up to $20,000 per year in funding to hire co-op students through the Tech Co-op Grants Program. Whether you're a technology-based company looking to grow or a non-tech organization looking to grow your innovation footprint, our program could be right for you.

Each employer is eligible to receive a maximum of four grants each per program year (May 1 to April 30) valued at up to $5,000 (a total value of $20,000), to recruit and train between one to four distinct co-op students. The employer is accountable for the remainder of the student's salary during the co-op term.

Province of BC: Economic Development Funding & Grants Search Tool

Government of Canada: Business Innovation Support

The Government of Canada offers funding and support for innovation. Get a personalized list of financing programs, expertise, facilities and more to support your innovation projects.

- Find support for business innovation

General Business Resources

[COVID-19 support service launched for B.C. businesses]

A new B.C. Business COVID-19 Support Service will serve as a single point of contact for businesses throughout the province looking for information on resources available during the COVID-19 pandemic.

The B.C. Business COVID-19 Support Service will be operated by Small Business BC (SBBC), a non-profit organization that is well known and respected by the business community. The service will act as a one-stop resource to answer questions about supports available to businesses from the provincial and federal governments, industry and community partners.

“We know that business owners are worried about paying their bills and covering their payrolls, and our government is doing everything we can to help,” said Michelle Mungall, B.C.’s Minister of Jobs, Economic Development and Competitiveness. “There are multiple programs available, including the B.C. government’s COVID-19 Action Plan, to support businesses through these challenging times. I encourage people in the business community to reach out to Small Business BC to learn more.”

Throughout B.C. there are over 500,000 small businesses that contribute significantly to B.C.’s communities and economy. To respond to the needs of these small businesses, and all other businesses around the province, SBBC will offer expanded services.

Starting on Thursday, April 16, 2020, advisors are available Monday to Friday, from 8 a.m. to 6 p.m. (Pacific time) and Saturday from 10 a.m. to 4 p.m. at 1 833 254-4357. Inquiries can also be emailed to covid@smallbusinessbc.ca, or raised on the live-chat feature available on SBBC’s dedicated website: https://covid.smallbusinessbc.ca

Support is available in multiple languages and a call-back feature will be in place to help manage high call volumes.

SBBC's dedicated website will include announcements from industry and community partners, as well as a variety of resources, including webinars and practical tools. In addition, SBBC will continue to provide its usual service, like access to expert business advisors, educational services, and free resources in the context of COVID-19.

Small Business BC: Marketplace

Are you a small business located in BC that is still open for business? We want to help you!

List and promote your small business on the Marketplace to increase website traffic and support other small businesses.

Small Business BC: Resources for Small Businesses Affected by Coronavirus

Small Business BC and the B.C. Government Small Business Branch have prepared a joint informational electronic resource that provides a checklist of considerations that small businesses can use to help minimize the impacts of COVID-19 to their employees and operations.

Continuity Checklist for Small Business

How to Support Your Favourite Small Business

Small Business BC: Summary of Financing Options for Businesses Impacted by Covid-19

Unsure of financial supports that are available for businesses impacted by COVID-19? We have summarized all the options.

Join Small Business BC's Digital Meetups

We believe this is a time, more than ever, for small businesses to come together to help each other overcome challenges and find solutions.

To help facilitate this, SBBC are pleased to share our new Digital Meetups, **a community video call for the small businesses community** during COVID-19. **Every working day**, we will be hosting a Digital Meetup focused around one pressing issue re:COVID-19: from how to generate revenue, to employment law, all specific to small businesses.

Our guest speakers will include small business owners and industry experts – with a large component focused on Q&A and knowledge sharing among those in the call.

This is new to us, so we will learn as we go, but we want to provide a forum for our community during these difficult times. We also don't want to over-promise, we don't have all the answers but collectively we come together to share as best we can.

Canadian Business Resilience Network: Business Resilience Service

The Business Resilience Service (BRS) allows you to connect with experienced business advisors from across Canada for guidance on which government relief programs will be most appropriate to support your small- to medium-sized business, not-for-profit or charity on how to respond and reshape amid uncertainty.

The program, delivered to your organization free of charge, provides:

- Guidance on COVID-19 financial support program options and eligibility
- Direction on accessing the most appropriate support organizations
- Help to make decisions to support recovery plans
- Real time insights and feedback to policymakers

To access the BRS call 1-866-989-1080 to connect with a business advisor from the accounting profession. The service is available 7 days/week from 8am – 8pm ET (5am – 5pm PT).

The BRS is run through the Canadian Chamber's Canadian Business Resilience Network in collaboration with EY and with support from Chartered Professional Accountants of Canada (CPA Canada), and Imagine Canada. The program, coordinated by EY, will be provided for four weeks from Monday, May 25, and involves support from approximately 125 business advisors from across the accounting profession.

Attention local small business owners: London Drugs wants to help you sell your products

April 28, 2020 – London Drugs is offering up shelf space in select stores to local small businesses who have had to close their doors due to COVID-19. Beginning today, small businesses in Western Canada are welcome to submit products for consideration.

The Canadian Federation of Independent Business reports that only 21 per cent of small businesses in Canada are fully open due to the COVID-19 global pandemic and 50 per cent have reported that they are unsure if their business will survive.

"This is a really hard time for many small businesses, and we are in a unique position where we can really help out," said Clint Mahlman, President and COO of London Drugs. "As a 75-year-old Canadian owned and operated company we have always supported fellow Canadian businesses and now is the time more than ever, to come together. As an essential service, we are here to help our local small businesses while also providing an opportunity for customers to pick up their favourite local items all in one place."

In select locations, London Drugs will be transforming its centre aisles into Local Central, a dedicated space to help local businesses sell their products.

Mahlman adds, “Whether you sell coffee, local honey, or your restaurant’s graphic T-shirts, London Drugs is here to help.”

Small business owners can visit here to learn if their products qualify and apply to be part of London Drugs Local Central. Some rules and restrictions apply.

Keep an eye out on London Drugs’ social channels for when local products hit the shelves. Customers are also welcome to tag local businesses that they think could benefit from the initiative on London Drugs’ social media posts.

COVID-19 Supply Hub connects needed medical supplies to health workers **Added April 1**

Are you a business that can supply products and services in support of B.C.'s COVID-19 response?

As worldwide demand increases, the B.C. Government is looking for both medical and non-medical products and services to help with the response.

Priority Products Needed

The products of greatest value to provincial efforts addressing COVID-19 are medical in nature.

If you can **donate or supply** products from the list below you are invited to submit an offer.

- View Canadian criteria for priority medical supplies

Priority Products

- Disinfectant Wipes (Tubs and Cans)
- Face Mask (Aseptic with Face Loop)
- Face Shields
- Hand Sanitizer

- Hand Sanitizer Foam
- Isolation Gowns
- Level 2 Gowns
- Level 3 Gowns
- N95 Masks
- Nitrile Gloves (Pairs) - Powder Free
- Surgical Mask Paediatric
- Surgical Mask with attached shield
- Surgical Masks
- Thermometer
- Vinyl Gloves – Latex Free – 3G
- Viral Swabs
- Zip Lock Bags

Submit Offer – Priority Products

Other Offers for Products and Services

As the response effort to COVID-19 is affecting our communities in many ways, a variety of products and services are being offered. The B.C. Government is in the process of assessing priority needs other than frontline medical response.

Offers of support other than for priority medical needs are being cataloged and triaged as needs are assessed.

Submit Offer – Other Products

Companies looking to offer support or supplies through the COVID-19 Supplier Hub can access it here: **www.gov.bc.ca/supplyhub**

Vancouver Sun Free Digital Business Directory

BC Tech Association: Virtual Connection Days

If you're a BC small business looking to adopt technology to adapt to today's challenging times, join our next Virtual Connection Day to be paired 1-on-1 for a free consultation with a tech expert

Chetwynd Chamber of Commerce: How to work on your business when you can't work in your business

The country recommended people stay in their homes; airlines are grounding flights, the province has implemented shutdowns on schools and entire industries. Your customers are being told to only leave for necessities; your employees are working from home, and you're looking around an expanse of open space in what used to be a bustling business. What do you do when you can no longer function as the business you've always been? Use this time to work on your business, not in it.

Bdc - COVID-19: 7 steps to sustain your business through the disruption

You can follow these steps to rapidly forecast your cash flow

By Alka Sood, Senior Business Advisor, BDC Advisory Services

The COVID-19 pandemic is having widespread effects on businesses across the country. By mid-March, 73% of companies were already feeling the negative effect of the crisis, according to a BDC survey of over 600 Canadian entrepreneurs.

In times of crisis, cash becomes even more important than it usually is for a company.

Creating a detailed continuity plan and cash flow forecast will help you sustain ongoing operations, albeit at a lower capacity, and facilitate recovery once the crisis is over.

We have all been forced to adapt to what is going on, and we must work through this. We hope the following steps will give you the clarity you need to anticipate and respond on a day-to-day basis, allow you to control your cash flow, and establish operational resilience.

EDC: How to make it through COVID-19 with your business intact

10 principles on getting through the COVID crisis from a Canadian who was in the thick of it three months ago and has just emerged to share his tips. None of his 80 employees got the virus and 79 are back to work in China.

PwC's COVID-19 Navigator: Assess the potential impact to your business and gauge your readiness to respond

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The digital tool contains 3 sections of questions that will help you understand where your company stands as you respond to COVID-19 in the areas of: crisis management and response; workforce; operations and supply chain; finance and liquidity; tax and trade; and strategy and brand.

Risk-informed decision-making guidelines for workplaces and businesses during the COVID-19 pandemic

Employers and business owners can use this document to consider risks associated with their workplace/business, the implementation of risk mitigation strategies, and in consultation with local public health authorities (PHA) regarding decisions to close workplaces. PHA can use this tool to support decision-making about workplaces/businesses in their jurisdictions.

MNP MNPact Magazine Special Edition: Navigate Uncertainty

We have released a special edition of our digital publication MPact, focusing on resources, insights and information to guide businesses through these uncertain times. Give this magazine a read to help you make upcoming business decisions.

BCBusiness: A risk management guide for your business during COVID-19

Nick Rockel **Mar 25, 2020**

Creating a wide-ranging plan and talking to your lender are just two of the steps that companies can take to reduce the damage from the pandemic

As everyone keeps saying, there's no playbook for the COVID-19 crisis. But you can take steps to manage the financial and other risks to your business—and even seize new opportunities. For some advice, we turned to two partners with PwC Canada's deals practice: Vancouver-based Michelle Grant, who specializes in corporate advisory and restructuring; and Edward Matley, a Squamish-based specialist in business continuity, including crisis management.

Harvard Business Review: Lead Your Business Through the Coronavirus Crisis

by Martin Reeves, Nikolaus Lang and Philipp Carlsson-Szlezak

The Covid-19 crisis has now reached a new critical phase where public health systems need to act decisively to contain the growth in new epicenters outside China.

Clearly, the main emphasis is and should be on containing and mitigating the disease itself. But the economic impacts are also significant, and many companies are feeling their way towards understanding, reacting to, and learning lessons from rapidly unfolding events. Unanticipated twists and turns will be revealed with each news cycle, and we will only have a complete picture in retrospect.

Nevertheless, given the very different degrees of preparedness across companies, the further potential for disruption, and the value of being better prepared for future crises, it's worth trying to extract what we have learned so far. Based on our ongoing analysis and support for our clients around the world, we have distilled the following 12 lessons Read More.

Women of Influence: What Now Hub

Adapting quickly has become critical, and there's no better way to figure out how to do it than learning from each other.

In partnership with Cisco and the Business Development Bank of Canada (BDC), we're connecting you to leading entrepreneurs across the country who will be sharing their strategies for managing — both personally and professionally — during this unprecedented time.

Through virtual events and articles written by entrepreneurs, you'll get candid advice on finances, connectivity, brand messaging, pivoting, and more. And don't miss the resource links that can help you right now — with practical advice and tools for accessing capital and keeping your company working virtually.

CCAB research data confirms Indigenous SMEs are most vulnerable

Toronto, ON – March 25, 2020 – Throughout CCAB's research on Aboriginal entrepreneurship, Aboriginal businesses consistently identify lack of access to financing as a major barrier to business development and growth. Other barriers and unique challenges include, remoteness, lack of adequate infrastructure, unreliable internet access, lack of credit history, limited personal net worth, impediments to business development imposed by the Indian Act, among other things.

On Friday, March 20, Tabatha Bull, the recently appointed president & CEO of Canadian Council for Aboriginal Business (CCAB) along with five other of Canada's leading Indigenous organizations, the Aboriginal Financial Officers Association (AFOA), Council for the Advancement of Native Development Officers (CANDO), Indigenous Works, National Aboriginal Capital Corporations Association (NACCA), and National Aboriginal Trust Officers Association (NATOA), sent a letter to the Prime Minister, key ministers, and the cabinet committee on COVID-19 to urge policy that considers targeted liquidity and bridge financing for Aboriginal businesses, specifically SMEs.

CCAB's data demonstrate that over 60% of Aboriginal businesses are SMEs.

"Understanding the existing barriers that Aboriginal businesses already face, including lack of access to financing, means that government and business must work collaboratively and focus more on what needs to be done to help our most vulnerable," said Bull. "We support the government's initiative to provide financing through Business Development Canada and Export Development Canada and ask that the government also provide financing through established Indigenous institutions and directly to Aboriginal businesses." Read more

Mathews Dinsdale: COVID-19 and the Workplace FAQs

The link provides general guidance to employers in dealing with the potential impacts of COVID-19 on the workplace.

Are you a business that can supply products and services in support of Canada's response to COVID-19?

The Government of Canada is seeking information from suppliers on their ability to provide products and services. Fill out this **form** if you can provide items from the list below, or any other product or services not listed.

Products:

- Disposable N95 masks
- Disposable Surgical masks
- Nitrile gloves
- Vinyl gloves
- Gowns
- Bottles of hand sanitizer
- **Other prevention products**

Services:

- Guard / security services
- Nursing services
- Food services
- Laundry services
- Accommodation maintenance services
- Personal services
- IT support services
- **Other services**

Canadian Chamber of Commerce: Pandemic Preparedness Resources for Business

To help businesses prepare for and manage through a potential COVID-19 escalation in Canada, the Canadian Chamber has developed a brief guide source from a number of best practice documents and designed to assist business planning and continuity efforts. This tool includes links to the some of the most relevant and credible information, best practice tools and resources and can be found here Pandemic Preparedness Guide. In addition to pandemic preparedness tools, we have also created templates for your use: a Crisis Communications Plan and a Business Continuity & Recovery Plan.

Canadian Federation of Independent Business: Your Business and COVID-19 Survey

Half of Canadian small businesses have reported a drop in sales due to COVID-19 and a quarter say they won't survive a month if the pandemic continues to significantly cut their income, according to a new report by the Canadian Federation of Independent Business (CFIB).

Four out of 10 businesses reported a drop in sales of more than 25 per cent, according to the CFIB, with the average reported financial hit being $66,000.

The CFIB survey found that arts/recreation, hospitality, personal services and retail businesses have been most affected by the pandemic.

McCarthy Tetrault - COVID-19: Latest Updates and Legal Considerations for Your Business

The significant impact of COVID-19 has been felt globally and as the situation evolves Canadian and global business leaders must be prepared to deal with a range of scenarios. The information linked brings together our firm's thinking on how businesses can manage the various impacts of COVID-19.

Report: COVID-19 Response Planning: Is Your Business Prepared?

Resources from Shopify

shopify

Business owners like you are the heart of Shopify, and we always want to do everything in our power to support you. If your business is impacted by measures aimed at limiting the spread of COVID-19, then you might be considering making changes to your business or moving to an online store. At Shopify we're committed to helping you and your business during this time. Check out the resources below and let us know if you need any further help by reaching out to our **Support team:**

- **Covid landing page** - Shopify's public page on how we are responding to COVID-19. This includes information on our new 90 day free trial *(typically 7 days)*, how we've adjusted gift cards for all plan types, some further information on the $200 million in additional small business funding we have opened up, alongside other ways we are trying to support businesses around the world.

- **Shopify's COVID-19 Blog** - Shopify's blog page dedicated to articles on actions you can take, answers to common questions, and access to additional resources to help you navigate your business during this challenging time.

- **Help Doc Resources for Businesses Impacted by COVID-19** - Additional guides and walkthroughs to overcome some common challenges that have risen as a result of the current situation

- **Live weekly webinars** - Shopify hosted webinars on a variety of topics available to all merchants, and non merchants. Discussing topics like shipping strategies in the face of Covid, email marketing, content writing, and with guest speakers like Daymond John.

- **Virtual Meetups -** Webinars and virtual meetups hosted by Shopify's Partners across the world on a variety of subjects.
- **How to build a "buy online, pickup curbside" store -** Quick guide on building an online store with curbside pickup as the primary delivery method.
- **The Digital Products Startup Guide: Learn how to build everything from online courses to consultations fast -** A guide on navigating a digital product or service based business

BIV: B.C. tech firms step up with big dollars, free services in wake of COVID-19

Smaller B.C.-based tech companies are stepping up and offering free services to organizations dealing with COVID-19.

Rossland-based Thoughtexchange (Fulcrum Management Solutions Ltd.) announced Thursday it's now providing free-to-all access to its crowdsourcing platform for anyone with queries related to COVID-19.

The platform can crowdsource anonymized ideas in real time from groups ranging from 10 to 100,000 people.

"I signed on the CEO pact to do everything I can within my corporate sphere of influence to try to slow the spreading and slow the effect on our economy and society, so that's [what] we're doing," Thoughtexchange CEO Dave MacLeod told *Business in Vancouver*.

And Vancouver's Routific Solutions Inc., which specializes in automated route-optimization for small businesses with fleets of vehicles, also revealed Thursday it's offering its platform to non-profits helping with COVID-19 efforts.

CEO Marc Kuo told *BIV* earlier this week that he expects pressure to mount on delivery services amid the pandemic, especially those still reliant on manually planning routes.

Zapier offering free starter plans to eligible groups

COVID-19 has caused unprecedented times, which brings uncertainty and lots of unknowns. While we at Zapier don't have all the answers, we do want to do our part to support direct response efforts.

Starting today, we'll offer free Starter plans through the end of the year, for groups working on the front lines of tackling COVID-19 relief efforts.

Here's what to do

If you fall under the following categories, we want to make sure you have access to automation and communication tools:

- First responders
- Public health officials
- Hospitals
- Groups along the COVID-19 PPE supply chain
- Any other non-political humanitarian effort

If you are eligible, please fill out this form. We'll get back to you shortly, and will comp your Starter account through 2020, as you fight COVID-19.

Hootsuite: Helping Small Businesses and Nonprofits Stay Connected During COVID-19 Crisis

VANCOUVER, BC – March 18, 2020 -- Hootsuite announced today that it will provide free access to its Professional Plan to nonprofit organizations and small businesses most impacted by the COVID-19 crisis. Through July 1, 2020, businesses and organizations can use Hootsuite to engage with their audiences, create content efficiently, manage crisis communications, and access a library of social media training courses free of charge.

Ask a Dragon

Robert Herjavec, star of CBC's Dragon's Den and ABC's Shark Tank, Dad, Husband, Founder & CEO of global cybersecurity firm HerjavecGroup, is offering advice:

https://twitter.com/robertherjavec

It's an anxious time for small business as they are so dependent on foot traffic and general economic activity. I don't have all the answers but I'm happy to help -been in a few battles in my time- if you tweet me your questions I'll answer some every day at 2 EST -send ahead

Aviation & Aerospace

(see more Government of Canada Support here)

CCHOS Pandemic Operation Tip Sheet for Airline and Ground Crews **Added May 11**

Use these free tip sheets as guidance while operating during a pandemic, including the coronavirus disease (COVID-19) pandemic. Each document offers health and safety tips and good practices, for both employers and workers, specific to each industry or sector. Organizations and businesses can adopt this guidance to protect their workers and prevent the spread of infections.

Note that the guidance provided in these tip sheets cover just some of the adjustments organizations can make during a pandemic. To meet your organization's specific needs, add your own good practices and policies to these recommendations.

BC Aviation Council's Activities to Tackle the COVID-19 Industry Crisis **Added March 25**

Governments are aware of the dire situation that the aviation and aerospace industry is in; however, they need hard facts to assist them in developing the support programs we so desperately need. The Council has developed a BC focussed SURVEY to accomplish this for our region. If you have any operations in B.C., small or large, please take ten minutes out of your chaotic schedule to fill this out. It is a very important next step.

This survey is not just for BCAC 340 members. The Council is also reaching out to our 2000+ supporters, all licensed operators, the aerospace sector and flight schools. Please pass this survey on to anyone you think we might miss - especially your suppliers.

Some other updates:

- Council continues to reach out to all the industry's national organizations – ATAC, CAC, HAC, RCAC, NATA, COPA, CBAA, AIAC. We are taking an open and transparent approach and hope that a coalition of organizations can be formed;
- There is scheduled air service between Masset and Prince Rupert provided by Inland Charters with a floatplane Beaver aircraft;
- Prince Rupert Airport is losing all commercial air services. They are looking for ways to remain open for emergency and other services;
- With Pacific Coastal shutting down scheduled passenger service to 16 BC communities and Jazz pulling out of Sandspit, Prince Rupert, Smithers, Penticton, Kamloops, Comox and Cranbrook, the National Air Transportation Network has already taken a substantial hit in British Columbia;
- The Provincial Air Services Branch has been stood up to help deal with emergency service requirements. The Council encourages you to reach out to them if you feel they could use your services;
- Transport Canada is issuing several exemptions (extensions) for deadlines - medical, EME licenses, etc. Summary coming out Friday;
- Draft Guidelines for Managing RAIC Passes.

Agriculture

(see more Government of Canada Support here)

CCHOS Pandemic Operation Tip Sheet for Agriculture **Added May 11**

Use these free tip sheets as guidance while operating during a pandemic, including the coronavirus disease (COVID-19) pandemic. Each document offers health and safety tips and good practices, for both employers and workers, specific to each industry or sector. Organizations and businesses can adopt this guidance to protect their workers and prevent the spread of infections.

Note that the guidance provided in these tip sheets cover just some of the adjustments organizations can make during a pandemic. To meet your organization's specific needs, add your own good practices and policies to these recommendations.

Government of Canada announces Stay of Default for eligible farmers

Eligible farmers who have an outstanding Advance Payments Program (APP) loan due on or before April 30, 2020, will receive a Stay of Default, allowing them an additional six months to repay the loan.

The new deadlines for outstanding Advance Payments Program loans are:

- September 30, 2020: 2018 cash advances for grains, oilseeds, and pulses
- September 30, 2020: 2018 cash advances for cattle and bison
- October 31, 2020: 2019 cash advances on flowers and potted plants

Administrators participating in the Stay of Default are:

- Agricultural Credit Corporation
- Alberta Sugar Beet Growers

- Alberta Wheat Commission
- BC Breeder and Feeder Association
- Canadian Canola Growers Association
- Manitoba Corn Growers Association Inc.
- Manitoba Livestock Cash Advance Inc.
- PEI Federation of Agriculture
- Western Cash Advance Program Inc.

Learn more:
Prime Minister announces support for farmers and agri-food businesses under Canada's response to COVID-19

Prime Minister announces support for farmers and agri-food businesses under Canada's response to COVID-19

March 23, 2020, Ottawa, Ontario
Canadian farmers and food businesses work hard so Canadians have quality food on their grocery store shelves and kitchen tables. In these times of uncertainty, it is more important than ever to make sure that they are supported so they can continue providing the good, healthy food that nourishes our families.

The Prime Minister, Justin Trudeau, today announced important new measures to support farmers and agri-food businesses in Canada facing financial hardship due to the impacts of the COVID-19 pandemic.

Farm Credit Canada will receive support from the Government of Canada that will allow for an additional $5 billion in lending capacity to producers, agribusinesses, and food processors. This will offer increased flexibility to farmers who face cashflow issues and to processors who are impacted by lost sales, helping them remain financially strong during this difficult time.

In addition, all eligible farmers who have an outstanding Advance Payments Program (APP) loan due on or before April 30 will receive a Stay of Default, allowing them an additional six months to repay the loan. This important measure, which represents $173 million in deferred loans, will help keep more money in farmers' pockets during these critical months.

The Stay of Default will also provide farmers the flexibility they need to manage their cashflow when facing lower prices or reduced marketing opportunities. Applicable farmers who still have interest-free loans outstanding will have the opportunity to apply for an additional $100,000 interest-free portion for 2020-2021, as long as their total APP advances remain under the $1 million cap.

The Government of Canada remains committed to supporting Canada's agricultural sector to ensure that farmers and businesses have the support they need to provide for their families and all Canadians during this critical time.

BC Agriculture Council: COVID-19 UPDATE

March 20 - The federal government has officially announced that **an exemption to current travel restrictions will be made for temporary foreign workers**.

Do not attempt to make travel arrangements for your workers. Government has yet to announce when this exemption takes effect. It's anticipated for early next week.

Read the full government news release here.

For producers who employ or are expecting the arrival of temporary foreign workers through the SAWP and/or AgStream programs, please subscribe to the **WALI Update email list** to receive relevant COVID-19 updates and information.

BCAC and WALI are working with governments and industry partners to address the impacts of COVID-19 on B.C. agriculture and temporary foreign worker programs. More information will be shared as it becomes available.

Farm Credit Canada: COVID-19 Support Program **Added April 14**

Summary of current program details

To ensure producers, agribusinesses and food processors can remain focused on business-critical functions rather than worrying about how to access funds to keep operating through this challenging period, effective immediately, FCC has put in place:

- a deferral of principal and interest payments up to six months for existing loans; or
- a deferral of principal payments up to 12 months
- access to an additional credit line up to $500,000, secured by general security agreements or universal movable hypothec (Québec only)

If you'd like more information on these options or on how FCC can help improve your financial position, please contact your local office or the Customer Service Centre at 1-888-332-3301 for further details.

Please note: FCC is a lending organization. We do not provide grants or interest-free loans. Normal lending due diligence will be taken on all applications.

Farm Credit Canada: Our response to COVID-19

At FCC, this starts with employees and we are taking steps to protect them in a number of ways.

We have reduced the number of employees onsite at FCC offices across the country to the minimum number possible. The balance of our employees have been asked to complete their duties remotely. We've decided that it is in the best interest of our customers and employees to limit walk-in service effective Wednesday, March 18.

While we appreciate the value of meeting in person, with Health Canada's current emphasis on social distancing, we are offering you the following options to safely connect with us:

- By phone: Call our skilled and responsive Customer Service Centre at 1-800-332-3301 or your local FCC contact.
- Online: Many transactional needs can be easily handled via our Online Services portal at FCC.ca

- By appointment: Contact your local office by phone and request an appointment. When possible, we will strive to assist you by phone, and in situations where it is necessary to meet face to face, you will need to answer a few screening questions as recommended by the Public Health Agency of Canada before a meeting can be confirmed.

We're confident that, with your partnership, taking these temporary extra precautions, we will make a difference in reducing the spread of this virus.

WorkSafeBC: Agriculture and COVID-19 safety

WorkSafeBC is working with workers, employers, and industry associations to ensure agricultural workplaces remain healthy and safe during the COVID-19 outbreak and they continue to be able to produce the foods we need.

We are providing information to workers and employers through inspections focusing on the controls that the employer can use to limit exposure, including maintaining distance between workers and ensuring adequate hygiene facilities. We are continuing to engage in inspection, consultation, and education activities within the agricultural sector to ensure everyone in the workplace are fulfilling their obligations.

For more information from WorkSafeBC, please see:

- Preventing exposure to COVID-19 in the workplace: a guide that employers may use to assess the risks and controls in their workplace.
- COVID-19 health and safety information: general information for all employers and workers about staying safe at work
- Frequently asked questions: answers to questions from British Columbian workers and employers on how to maintain a healthy and safe workplace

Controlling the risk of COVID-19 exposure

Employers must take all necessary precautions to minimize the risk of COVID-19 transmission and illness to themselves, workers, and others at the workplace. This includes:

- Implementing a policy requiring anyone with symptoms of COVID-19 such as sore throat, fever, sneezing, or coughing to self-isolate at home for 10 days from the onset of symptoms, as well as anyone advised by public health to self-isolate
- Maintaining a distance of two metres between workers wherever possible by revising work schedules, organizing work tasks, posting occupancy limits on buildings and rooms, and limiting the number of workers at one time in break locations
- Workplaces can implement a number of measures to ensure that the appropriate number of people are in each area of a worksite by reducing in-person meetings and other gatherings, and by maintaining an up-to-date list of employees at the workplace
- Providing adequate hand-washing facilities on site for all workers and ensuring their location is visible and easily accessed

- Provide and maintain adequate washroom facilities as required by Regulation 4.85. WorkSafeBC has guidance around the minimum number of required washrooms, washroom facilities where no plumbing is available, and maintenance of washroom facilities
- Regularly cleaning all common areas and surfaces, including washrooms, shared offices, common tables, desks, light switches and door handles

The employer must communicate policies and protocols in place to minimize the risk of COVID-19 exposure and transmission through training, signage, and site orientation as appropriate.

Worker transportation

Employers should assess the number of workers being transported at any one time and employ measures to ensure distance between workers is maintained.

- Whenever possible, workers should travel alone in their vehicles in order to practice physical distancing. If that is the case, employers must implement all of the necessary safeguards related to working alone or in isolation, to ensure the safety of these workers.
- Measures that may be taken to ensure appropriate distance include having workers sit one to a seat, with riders staggered to allow maximum distance between them; adjusting the number of workers transported per trip; and increasing the total number of trips needed to transport workers to a worksite. These measures may mean using larger vehicles to ensure maximum spacing or using multiple vehicles.
- If it is not possible to ensure 2 metres of distance between workers in a vehicle through these measures, the employer must consider other control measures, such as PPE where appropriate.
- Employers must also implement a process that allows for physical distancing when loading and unloading buses or other vehicles. Workers waiting for loading/unloading should maintain physical distancing while remaining safely away from traffic.
- Employers should have hand washing facilities or sanitizing stations available to workers as they enter and exit the vehicle.
- Employers must ensure that high contact surfaces within the vehicle are routinely cleaned. These include seatbelts, headrests, door handles, steering wheels, and hand holds.

Worker transportation – temporary barriers

The provincial health officer has advised agriculture employers that they may consider installing a temporary barrier in a bus or van used to transport farm workers. Employers may consider installing something similar to a “sneeze guard” in vehicles transporting workers.

These should be installed in such a way that they:

- are not rigidly affixed to the vehicle, and

- do not introduce hazards, such as restricting the driver's field of vision, means of escape in the event of an accident, or access to controls.

Any changes to the passenger compartment and vehicle used for transportation must still be consistent with requirements set out in Occupational Health and Safety Regulation Part 17. Any barrier installed should be made of a material that can be cleaned and disinfected and regularly cleaned as part of the overall cleaning practices for the vehicle used to transport workers.

Temporary foreign workers

Temporary foreign workers entering Canada are required to self-isolate upon arrival to Canada. Information about self-isolation is provided by the Government of Canada.

The provincial government's guidance to farmers and farm workers includes mandatory requirements for farms employing temporary foreign workers.

Resolving concerns about unsafe work

Workers have the right to refuse work if they believe it presents an undue hazard.

An undue hazard is an "unwarranted, inappropriate, excessive, or disproportionate" risk, above and beyond the potential exposure a general member of the public would face through regular, day-to-day activity.

If the matter is not resolved, the worker and the supervisor or employer must contact WorkSafeBC. Once that occurs, a prevention officer will consult with workplace parties to determine whether there is an undue hazard and issue orders if necessary.

For more information, see Occupational Health and Safety Guideline G3.12.

For more information

Note: The information on this page is based on current recommendations and may change. Content from health and safety associations and other parties is also subject to change and WorkSafeBC has not reviewed this material for the purpose of ensuring it is aligned with our guidance. For the latest guidance, visit the British Columbia Centre for Disease Control for health information and see the latest news from the government of British Columbia.

The provincial government's guidance to farmers and farm workers outlines recommendations for all farms to meet the orders, notices, and guidance issued by the provincial health officer and additional mandatory requirements for farms employing temporary foreign workers and domestic workers.

AgSafe is the health and safety association for the agriculture sector in B.C. Their website has a number of resources, including worker materials in various languages, to assist employers in managing the risk of COVID-19 exposure.

The BC Agriculture Council has a directory of resources from both the provincial and federal level to assist employers with COVID 19.

If you have a question or concern

Workers and employers with questions or concerns about workplace exposure to COVID-19 can call WorkSafeBC's Prevention Information Line at 604.276.3100 in the Lower Mainland (toll-free within B.C. at 1.888.621.SAFE). You'll be able to speak to a prevention officer to get answers to your questions, and if required, a prevention officer will be assigned to assess the health and safety risk at your workplace.

BCCDC Webpage: Farmers' Markets

On March 26th, 2020 the Ministry of Health designated farmers' markets as essential food and agriculture service providers.

Farmers' markets are exempt from the mass gathering order: however, they must comply with physical distancing requirements.

We recognize BC farmers' markets are modifying their practices to comply with recommendations to protect their customers from COVID-19. Similar to other businesses where foods are purchased by the public, requirements for farmers' markets include physical distancing and restrictions on activities.

To help prevent the spread of COVID-19, farmers' markets are expected to comply with recommendations and orders from the Provincial Health Officer (PHO). These recommendations include limiting the number of people present in an area, practicing safe physical distancing, providing hand-washing facilities, and increasing cleaning and disinfection. Municipalities are involved in interpreting provincial orders, as they issue business licences to farmers' markets; in some cases they are owners of the property where the farmers' markets operate.

Co-Operatives

Co-Operatives First: Covid-19 Resources for Western Canadian Co-operatives

AGM and Annual Returns

At this time, BC co-operatives can request an extension (up to 6 months) by emailing, BCRegistries@gov.bc.ca and noting Covid-19 as the reason. British Columbia Co-operative Association is currently advocating the provincial government for more flexibility. Learn more.

Co-Operatives First: Three Ways the Co-Op Model Can Save a Business

Main streets across the western provinces are going through significant change. Numerous businesses are or are about to change hands. If there are no buyers for these businesses, many of these businesses are at risk of selling off assets or simply closing. The co-op model can help save a business.

Forestry

CCHOS Pandemic Operation Tip Sheet for Work Camps **Added May 11**

Use these free tip sheets as guidance while operating during a pandemic, including the coronavirus disease (COVID-19) pandemic. Each document offers health and safety tips and good practices, for both employers and workers, specific to each industry or sector. Organizations and businesses can adopt this guidance to protect their workers and prevent the spread of infections.

Note that the guidance provided in these tip sheets cover just some of the adjustments organizations can make during a pandemic. To meet your organization’s specific needs, add your own good practices and policies to these recommendations.

Government takes action to help forest sector keep doors open

The B.C. government is deferring one of the fees it charges to help people, communities and forest companies navigate through the COVID-19 crisis.

Stumpage, the fee operators pay the Province to harvest, buy or sell trees from Crown land, is being deferred for three months.

“As government, we had already taken a number of steps to help forest communities and the industry because they were facing tough times even before the COVID-19 crisis came along,” said Premier John Horgan. “Now, we’re deferring stumpage fees so companies can maintain their financial liquidity, which will not only benefit them, but ideally, forest workers and communities as well.”

The deferral with interest is available to Tree Farm Licence, Replaceable Forest Licence and First Nations’ Woodlands Licence holders who are in good financial standing with the Province. They also must be following through on their reforesting obligations.

The deferral will leave eligible companies with an estimated $80 million so they can pay employees, pay contractors and pay other bills needed to keep their doors open or reopen them faster.

BC Forest Safety Council COVID-19 Resources

As challenges caused by the novel coronavirus (COVID-19) continue to shift, the B.C. government and Dr. Bonnie Henry, B.C.'s provincial health officer (PHO), are taking unprecedented measures to slow transmission of COVID-19.

In support of these efforts, the BC Forest Safety Council (BCFSC) and Manufacturing Advisory Group (MAG) have developed resources for employers and workers that will ensure all necessary precautions are being taken to minimize the risks of COVID-19 transmission and illness to forest sector employees.

The resources reflect industry best practices and incorporate BC Provincial Health Agency and WorkSafeBC requirements to ensure the forest industry is taking the necessary steps to help contain the spread of COVID-19.

The safety of forest industry workers remains our top priority.

Information is changing rapidly and will be updated regularly.

Worksafe BC: Forestry field work and COVID-19 safety

WorkSafeBC recognizes the challenges the forest industry has faced in the months leading up to the COVID-19 pandemic and the exacerbating effect that the outbreak has on this industry. We will continue to support this industry by reaching out to forestry workers, employers, and industry associations to ensure their worksites are healthy and safe during the COVID-19 outbreak.

We are providing information to workers and employers through worksite inspections focusing on the controls that the employer can use to limit exposure, including maintaining distance between workers and ensuring adequate hygiene facilities. We are continuing to engage in inspection, consultation, and education activities within the forestry sector to ensure everyone in the workplace is fulfilling their obligations.

For more information from WorkSafeBC, please see:

Preventing exposure to COVID-19 in the workplace: a guide that employers may use to assess the risks and controls in their workplace.
COVID-19 health and safety information: general information for all employers and workers about staying safe at work
Frequently asked questions: answers to questions from British Columbian workers and employers on how to maintain a healthy and safe workplace

Forest licensee, prime contractor, employer, and sub-contractor responsibilities

All workplace parties have responsibilities for ensuring that work is planned, coordinated, and conducted in a manner that limits worker exposure to COVID-19.

Forest licensees must ensure that all activities of the forestry operation are planned and conducted by all parties at the worksite in a manner that limits worker exposure to COVID-19.

Prime contractors must ensure that the activities of employers, workers, sub-contractors and other parties at the workplace are coordinated. The prime contractor must also do everything that is reasonably practicable to establish and maintain a system or process that will ensure the compliance with the Occupational Health and Safety Regulation and the *Workers Compensation Act*.

Forestry employers and sub-contractors are responsible for ensuring the health and safety of workers by putting policies and procedures in place to keep workers healthy and safe, which includes instituting policies and procedures necessary to abide by orders and guidance from the Provincial Health Officer. They are also responsible for providing workers with up-to-date instructions, training, and supervision on those policies and procedures.

Prime contractors, employers, and sub-contractors must have a mechanism in place for workers to raise issues and concerns about COVID-19 exposure so that additional precautions and controls can be put in place where required.

Controlling the risk of COVID-19 exposure

Employers must take all necessary precautions to minimize the risk of COVID-19 transmission and illness to themselves, workers, and others in the workplace. This includes adhering to the Provincial Health Officer's directions.

The following guidance is provided to outdoor forestry worksites on how guidance and orders issued by the Provincial Health Officer might apply at their worksite.

- Implement a policy requiring anyone with symptoms of COVID-19, such as sore throat, fever, sneezing or coughing, to self-isolate at home, or in designated space if in a camp situation, for 10 days from the onset of symptoms, as well as anyone advised by public health to self-isolate.
- Maintain a distance of two metres between workers by revising work schedules, organizing work tasks, and limiting contact between people. Examples may include using digital or electronic methods of transfer of scale and load slips (such as cell phone photos and email) rather than physical exchange of paper slips.
- Avoid large groups congregating in one area by reducing in-person meetings and other gatherings.
- Provide portable handwashing stations in areas accessible to workers. Hand sanitizing stations equipped with gels or wipes or water jugs with soap and disposable towels may be used where handwashing stations are impractical. Ensure all employees know where the facilities are located.
- Maintain a list of all employees who are currently working at a site and update this list daily; this includes log truck drivers and all others who visit the site or work there intermittently.
- Clean all common areas and surfaces, including inside cabs of mobile equipment, instruments, and door handles, at the end of each day or when the operator changes.

Worker transportation

- Employers should assess the number of workers being transported at any one given time and employ measures to ensure distance between workers is maintained.
- Whenever possible, workers should travel alone in their vehicles in order to practice physical distancing. If that is the case, employers must implement all the necessary safeguards related to working alone or in isolation, to ensure the safety of these workers.
- Measures that may be taken to ensure appropriate distance include having workers sit one to a seat, with riders staggered to allow maximum distance, adjusting the number of workers taken per trip, and the overall number of trips needed to transport workers to a worksite. It may mean using larger vehicles to ensure maximum spacing, or using multiple vehicles.

- If it is not possible to ensure 2 metres of distance between workers in a vehicle through these measures, the employer must consider other control measures, such as PPE where appropriate.
- Employers must also implement a process that allows for physical distancing when loading and unloading buses or other vehicles. Workers waiting for loading/unloading should maintain physical distancing while remaining safely away from traffic.
- Employers should have hand washing facilities or sanitizing stations available to workers as they enter and exit the vehicle.
- Employers must ensure that high contact surfaces within the vehicle are routinely cleaned. These include seatbelts, headrests, door handles, steering wheels, and hand holds.

Resolving concerns about unsafe work

Workers have the right to refuse work if they believe it presents an undue hazard.

An undue hazard is an "unwarranted, inappropriate, excessive, or disproportionate" risk, above and beyond the potential exposure a general member of the public would face through regular, day-to-day activity.

If the matter is not resolved, the worker and the supervisor or employer must contact WorkSafeBC. Once that occurs, a prevention officer will consult with workplace parties to determine whether there is an undue hazard and issue orders if necessary.

For more information, see Occupational Health and Safety Guideline G3.12.

For more information

Note: The information on this page is based on current recommendations and may change. Content from health and safety associations and other parties is also subject to change and WorkSafeBC has not reviewed this material for the purpose of ensuring it is aligned with our guidance. For the latest guidance, visit the British Columbia Centre for Disease Control for health information and see the latest news from the government of British Columbia.

The BC Forest Safety Council is the health and safety association established for B.C.'s forestry industry. They have developed an information page of resources to help employers manage the risk of COVID-19 exposure.

Additional resources that may be of use to employers include:

The BC Centre for Disease Control Interim Communicable Disease Control Guidelines for Industrial Camps
Western Forestry Contractors Association's COVID-19 Pandemic Guidelines for Silviculture, Wildfire, and Consultant Forestry Contracting Camps and Crews

If you have a question or concern

Workers and employers with questions or concerns about workplace exposure to COVID-19 can call WorkSafeBC's Prevention Information Line at 604.276.3100 in the Lower Mainland (toll-free within B.C. at 1.888.621.SAFE). You'll be able to speak to a prevention officer to get answers to your questions, and if required, a prevention officer will be assigned to assess the health and safety risk at your workplace.

Western Forestry Contractors Association's COVID-19 Pandemic Guidelines for Silviculture, Wildfire, and Consultant Forestry Contracting Camps and Crews

Employers in silviculture and consultant forestry are working with associated Ministries and Public Health to ensure any plans we develop remain consistent with their current expectations. This evolving draft plan is moving forward on the assumption that our activities will be subject to any additional conditions or restraints to ensure we do not increase risk to the health of workers or any other group.

Retailers & Restaurants

[Retail Council of Canada Recovery Playbook] **Added May 11**
To assist retailers in their reopening planning, Retail Council of Canada, in partnership with the Boston Consulting Group and retailers from across Canada, are leveraging global best practices for a diverse range of retail formats with the fundamental aim of ensuring a safe environment for employees and customers.

Topics include:

Customer Health & Safety

Ensure customers are & feel safe while shopping in your stores, including guidance on:

- Customer screening
- Social distancing
- Check & payment
- Store cleanliness

Employee Wellbeing
Keep employees safe & healthy while operating your stores, including guidance on:

- Protective equipment
- Confirmed case response
- Employee testing

Retail Operations
Continue to efficiently & effectively deliver product & operate stores, including guidance on:

- Supply chain management
- Inventory management
- Store operations

Merchandising & Marketing
Provide a relevant offering given the new market context, including guidance on:

- Product offering & assortment
- Pricing, promotion & markdown
- Advertising & communications

BC Restaurant & Foodservices Association: Blueprint for Reopening **Added May 11**
Upon receiving the call to action for innovative thinking from Provincial Health Officer Dr. Bonnie Henry, the British Columbia Restaurant and Foodservices Association (BCRFA) assembled a group of world-class British Columbia restaurant operators and industry representatives to come together with the goal of building a set of best practices for operators timed for the reopening of in-restaurant dining. The group includes a cross-section of independent restaurants, chains and franchises including both licensed and non- licensed establishments.

CCHOS Pandemic Operation Tip Sheet for Retail **Added May 11**

Use these free tip sheets as guidance while operating during a pandemic, including the coronavirus disease (COVID-19) pandemic. Each document offers health and safety tips and good practices, for both employers and workers, specific to each industry or sector. Organizations and businesses can adopt this guidance to protect their workers and prevent the spread of infections.

Note that the guidance provided in these tip sheets cover just some of the adjustments organizations can make during a pandemic. To meet your organization's specific needs, add your own good practices and policies to these recommendations.

CCHOS Pandemic Operation Tip Sheet for Restaurants and Food Services **Added May 11**

Use these free tip sheets as guidance while operating during a pandemic, including the coronavirus disease (COVID-19) pandemic. Each document offers health and safety tips and good practices, for both employers and workers, specific to each industry or sector. Organizations and businesses can adopt this guidance to protect their workers and prevent the spread of infections.

Note that the guidance provided in these tip sheets cover just some of the adjustments organizations can make during a pandemic. To meet your organization's specific needs, add your own good practices and policies to these recommendations.

BC CDC Information for Food Businesses

Information for grocery stores, restaurants and other food premises for employers and workers.

Update March 27, 2020: The advice below is based on current recommendations and may change. The most up-to-date information is provided in daily briefings by the PHO and Minister of Health. Please reference materials and recent news updates:

- Food and beverage sector fact sheet
- List of essential services
- PHO orders (Orders must be followed in a Provincial State of Emergency)
- PDF of information on this page

Province of BC: Guidance to retail food and grocery stores operating during COVID-19 **Added March 30**

As we continue our efforts to manage and contain the COVID-19 pandemic, retail food and grocery stores play an essential service in every community by ensuring safe and reliable access to food, supplies and other provisions. At the same time, it is crucial that everyone – including the grocery and retail sector – adjust how they operate to help prevent the transmission of COVID-19. This guidance document outlines key steps to put in place, and provides advice and help interpreting the recent public health orders.

Province takes unprecedented steps to support COVID-19 response

Using the extraordinary powers under the Emergency Program Act, Minister of Public Safety and Solicitor General, Mike Farnworth is issuing a series of ministerial orders to ensure a co-ordinated response to COVID-19 across all levels of government for the duration of the provincial emergency. These include:

- **Supply chain**: Establishing a new Provincial Supply Chain Coordination Unit to co-ordinate goods and services distribution; taking a more active role in co-ordinating essential goods and services movement by land, air, marine and rail; and suspending any bylaws that restrict goods delivery at any time of day.
- **Protecting consumers**: Banning the secondary resale of food, medical supplies, personal protective equipment, cleaning and other essential supplies; and restricting quantities of items purchased at point of sale.
- **Enforcement**: Enabling municipal bylaw officers to support enforcement of the provincial health officer's orders for business closures and gatherings, in line with offences under the Public Health Act.

BCRFA: Employer Resources

Struggling B.C. restaurant industry brainstorming ways to dine out safely

Sheila Scott & Maria Weisgarber, CTV News Vancouver

April 21, 2020 - VANCOUVER -- The struggling B.C. restaurant industry is brainstorming ways for people to be able to dine out again safely during the pandemic.

A task force will begin meeting Wednesday following encouraging words from the provincial health officer, in the hopes of coming up with a plan that will win her approval.

On Monday, Dr. Bonnie Henry indicated she was open to ideas when it came to allowing restaurants to offer some kind of limited dine-in service.

“I think there's lots of innovative ways that we can have in-restaurant dining, that protects both the staff as well as people coming in, and I'm looking to industry to come up with those ideas of how this could work,” she told reporters.

B.C. Restaurant and Food Services Association president and CEO Ian Tostenson said a group of about 25 industry representatives will meet Wednesday to try and develop a “blueprint” for how dine-in could work.

“I think we've got the expertise here to do a really good job to restore the public confidence in going back out,” Tostenson said, and added of the 190,000 people who work in the B.C. restaurant industry, he estimates “probably 180,000” are now out of work.

“It's critical that we find a way back.”

BC Food & Beverage: Urgent Request for Critical Supply Chain Information

Please find below a request for information from Agriculture and Agri-food Canada (AAFC).

BC Food & Beverage, Food & Beverage Canada and all other Provincial organisations are working hard with our governments at the Federal and Provincial level to keep our supply chains running as efficiently as possible under these challenging circumstances. Your feedback through us to government is extremely important and time sensitive.

AAFC is asking us to provide, if we can, specific ideas of where companies are experiencing or anticipating shortages in certain areas.

1. **Cleaning and Sanitization Supplies:** Hand Sanitizer, Cleaning Supplies, Other
   - What are you short on now/struggling to get: *List product(s) and volumes*
   - What are the anticipated shortages/challenges within the next two or three weeks: *List product(s) and volumes*
   - What are the anticipated shortages/challenges in 3 weeks to 3 months: *List product(s) and volumes*
2. **Personal Protective Gear:** Gloves**,** Face Masks**,** Coats**,** Face Shields**,** Other
   - What are you short on now/struggling to get: *List product(s) and volumes*
   - What are the anticipated shortages/challenges within the next two or three weeks: *List product(s) and volumes*
   - What are the anticipated shortages/challenges in 3 weeks to 3 months: *List product(s) and volumes*

If you could or one of your key staff members could please take some time to respond to the questions above and respond to myself by email at james@bcfb.ca as soon as possible it would be most helpful.

March 22, 2020: B.C.'s out-of-work servers permitted to deliver booze with food

B.C will allow out-of-work employees to deliver alcohol with food deliveries, Attorney General David Eby said Sunday (March 22).

"In these extraordinary times, more British Columbians are relying on delivery services during the COVID-19 pandemic," Eby said. "Permitting licensed restaurants to hire their out-of-work servers to deliver liquor products as part of their food-delivery service allows the public to continue to observe social distancing measures and also offers much-needed support to these workers and businesses."

Changes allow customers purchasing meals and sealed, packaged liquor products for pick up or delivery at home. Previously, licensees were only permitted to sell liquor for consumption in establishments unless they had a special endorsement on their licence. However, Eby said, safeguards for safe consumption remain in place. That includes identification for age verification. Individuals delivering alcohol will be required to be Serving It Right certified. Eby said the Business Technical Advisory Panel, consisting of liquor and hospitality industry, representatives, provided the recommendation to help support struggling hospitality workers and businesses. "Government is committed to working with hospitality workers and businesses to identify ways to reduce the impact of this crisis," Eby said.The changes take effect immediately and expire July 15.

March 20, 2020: BC's top doctor bans dine-in guests at restaurants around the province

B.C.'s top doctor has ordered that all restaurants across the province must close its doors to dine-in guests and move to only take-out or delivery services until further notice.

Provincial health officer Dr. Bonnie Henry announced the order during the daily health briefing on Friday, March 20, as health officials confirmed 77 new COVID-19 cases in the province, bringing the total number of cases to 348.

This is Henry's third order since declaring the novel coronavirus pandemic a public health emergency earlier this week. Earlier this month she banned large events with more than 50 attendees. This week she ordered that all bars and nightclubs shut down.

WorkSafeBC Hospitality and COVID-19 safety

WorkSafeBC recognizes the unique concerns of workers and employers in the hospitality sector during this pandemic, as they play a role in ensuring the safety of workers, customers, patrons, and travelers. We are working with workers, employers, and industry associations, including go2HR, to ensure hospitality workers are healthy and safe during the COVID-19 outbreak.

We are working with workers and employers to help them focus on the controls that the employer can use to limit exposure, including maintaining distance between workers and ensuring adequate hygiene facilities. We are continuing to engage in inspection, consultation, and education activities within the hospitality sector to ensure everyone in the workplace is fulfilling their obligations.

For more information from WorkSafeBC, please see:

Preventing exposure to COVID-19 in the workplace: a guide that employers may use to assess the risks and controls in their workplace.
COVID-19 health and safety information: general information for all employers and workers about staying safe at work
Frequently asked questions: answers to questions from British Columbian workers and employers on how to maintain a healthy and safe workplace

Controlling the risk of COVID-19 exposure – All hospitality sectors

Employers must take all necessary precautions to minimize the risk of COVID-19 transmission and illness to themselves, workers, and others at the workplace. This includes:

- Implementing a policy requiring anyone with symptoms of COVID-19, such as sore throat, fever, sneezing, or coughing to self-isolate at home for 10 days after onset of symptoms, as well as anyone advised by public health to self-isolate.
- Adjusting practices to encourage physical distancing, such as having some workers (e.g., dispatch, customer service, administration) work remotely wherever possible; staggering start times for food delivery drivers to prevent crowding at restaurant dispatch locations; modifying or eliminating in-person meetings and morning huddles; encouraging workers not to shake hands; removing or modifying proof-of-delivery signature requirements; and maintaining an up-to-date list of employees at the workplace.
- Developing hygiene and cleaning policies that include removing shared items where cross-contamination is possible (e.g., shared kitchen implements); enhancing cleaning and disinfecting practices for high-contact areas such as surfaces in public serving zones; incorporating regular and end-of-shift cleaning and disinfection for all shared spaces; and ensuring workers are provided with appropriate supplies, such as soap and water, hand sanitizer, and disinfectant wipes.

Resolving concerns about unsafe work

Workers have the right to refuse work if they believe it presents an undue hazard.

An undue hazard is an “unwarranted, inappropriate, excessive, or disproportionate” risk, above and beyond the potential exposure a general member of the public would face through regular, day-to-day activity.

If the matter is not resolved, the worker and the supervisor or employer must contact WorkSafeBC. Once that occurs, a prevention officer will consult with workplace parties to determine whether there is an undue hazard and issue orders if necessary.

For more information, see Occupational Health and Safety Guideline G3.12.

Controlling the risk of COVID-19 exposure – For specific hospitality sectors

Select a tab below for information specific to the nature of your work.

Restaurants and food delivery

Kitchen workers

Hotels

Outdoor RV parks

Note: The information on this page is based on current recommendations and may change. Content from health and safety associations and other parties is also subject to change and WorkSafeBC has not reviewed this material for the purpose of ensuring it is aligned with our guidance. For the latest guidance, visit the British Columbia Centre for Disease Control for health information and see the latest news from the government of British Columbia.

If you have a question or concern

Workers and employers with questions or concerns about workplace exposure to COVID-19 can call WorkSafeBC's Prevention Information Line at 604.276.3100 in the Lower Mainland (toll-free within B.C. at 1.888.621.SAFE). You'll be able to speak to a prevention officer to get answers to your questions, and if required, a prevention officer will be assigned to assess the health and safety risk at your workplace.

Coronavirus/COVID-19 Resources for Retailers

Retail Council of Canada (RCC) is working closely with the retail industry and all levels of government and health agencies to ensure the health, safety and security of all employees, consumers and citizens. Retailers are playing a vital role in ensuring Canadians get the goods they need, when they need them. As The Voice of Retail™, RCC is here to help retailers navigate through this crisis as safely and as quickly as possible.

To receive notices about COVID-19 information sessions, members can subscribe or contact Jodi White, jwhite@retailcouncil.org.

FAQs for Retailers on COVID-19

Restaurants Canada - Navigating coronavirus: COVID-19 resources for foodservice operators

The health and safety of everyone we serve are always mission critical for the restaurant industry. This is just as true now as it was before the emergence of COVID-19.

Restaurants Canada is closely monitoring developments related to COVID-19 to ensure that our industry has all necessary information associated with this evolving public health situation.

We encourage Canadian foodservice operators to return to this page on a regular basis for the latest information and resources relevant to our industry.

Lightspeed: COVID-19 Resources for Retailers and Restaurants

At Lightspeed, we firmly believe that as independent businesses, you are vital hubs for human connection and interaction. At this unprecedented moment in time, as our capacity to come together in a physical space is temporarily put on pause due to the impact of COVID-19, we want to assure you that we will get through this exceptionally challenging period, together.

From resources to help keep your business going to tips for using your downtime to catch up on operational tasks, we've gathered the information you need to help keep you safe, informed and productive during the COVID-19 pandemic.

How retailers can stay productive.
How restaurateurs can make the most of the downtime.

We're also offering tools and access to new revenue streams to help you navigate and adapt to the necessary changes in consumer behavior that we are witnessing on a daily basis. Please reach out for details on how we can help your business.

Entrepreneurs

BDC: Support for Entrepreneurs Impacted by COVID-19

The health and well-being of entrepreneurs, clients and non-clients as well as of our partners is our top priority. BDC stands ready to support companies through to a more stable period.

As announced by the Minister of Finance, BDC puts in place additional measures to provide relief for Canadian entrepreneurs.

Effective March 18, 2020, new relief measures for qualified businesses include:

- Working capital loans of up to $2 million with flexible repayment terms such as principal postponements for qualifying businesses;
- Flexible repayment terms, such as postponement of principal payments for up to 6 months, for existing BDC clients with total BDC loan commitment of $1 million or less;
- Reduced rates on new eligible loans;
- Additional details regarding Business Credit Availability Program (BCAP) measures, including industry specific support, to be announced in the coming days.

What you need to know about the Business Credit Availability Program (BCAP)

- Businesses seeking support through BCAP should first contact their financial institutions for an assessment of their situation.

- Financial institutions will refer to EDC and BDC their existing clients whose needs extend beyond what is available through the private sector alone.

These new measures aim to alleviate the impact of COVID-19 on business activity and complement services offered by other financial institutions, with whom BDC will continue working. For BDC, eligible businesses needed to be financially viable entities prior to the impact of the coronavirus.

For the latest updates by the Government of Canada, visit Resources for Canadian Businesses: COVID-19

BDC: Indigenous Entrepreneurs

As an Indigenous entrepreneur, you want to deal with a bank that has in-depth insight into your unique business opportunities and challenges.

Startup Canada's #StartupChats

#COVID19 has created a great deal of uncertainty for business owners but we're committed to providing support and hopefully some stability for Canadian entrepreneurs through our digital programs.

Join #StartupChats every Wednesday and Friday to connect with other #entrepreneurs and industry experts on a wide variety of topics, from wherever you are! #COVID19

Non Profits & Charities

(see more Government of Canada Support here)

Emergency Community Support Fund

From: Employment and Social Development Canada

We invested $350 million to support vulnerable Canadians through charities and non-profit organizations that deliver essential services to those in need.

The investment will flow through national organizations that have the ability to get funds quickly to local organizations that serve vulnerable populations. It will support a variety of activities, such as:

- increasing volunteer-based home deliveries of groceries and medications
- providing transportation services, like accompanying or driving seniors or persons with disabilities to appointments
- scaling up help lines that provide information and support
- helping vulnerable Canadians access government benefits
- providing training, supplies, and other required supports to volunteers so they can continue to make their invaluable contributions to the COVID-19 response
- replacing in-person, one-on-one contact and social gatherings with virtual contact through phone calls, texts, teleconferences, or the Internet

Find more information on how and when to apply:

- United Way Centraide Canada
- Canadian Red Cross
- Community Foundations of Canada

Imagine Canada: Knowledge and Resources for Charities and Nonprofit Organizations During COVID-19

Insights and resources to help navigate the pandemic and the expected economic downturn. Find out how Canadian charities are responding to COVID-19 and how to meet the needs of your nonprofit organization.

Professional Services

May 15, 2020 - Health orders lifted, allowing gyms to reopen

Three B.C. health authorities have lifted orders to close gyms ahead of Phase 2 of the province's plan to reopen the economy. Fraser Health says it rescinded an order closing all indoor gyms issued on April 15. Indoor facilities that offer services such as weight training, gymnastics, martial arts, yoga and dance studios can reopen on Tuesday May 19 if they meet physical-distancing requirements.Any facility wishing to reopen must develop a plan that follows safety measures outlined by the provincial health officer and WorkSafeBC.

March 21, 2020: Dr. Bonnie Henry orders personal service providers including salons, spas, massage parlours, tattoo shops, etc. to close.

Ian Holliday, CTVNewsVancouver.ca reporter

British Columbia's top doctor is **ordering all personal service establishments - such as salons and spas - in the province to close**.Provincial health officer Dr. Bonnie Henry announced the change at the province's daily briefing on the COVID-19 pandemic Saturday

Western Canada Beauty Council: Chair renters and independent contractors – what should you do now?

Now that all beauty professionals have been ordered to stop working, how can chair renters and independent contractors navigate the next few weeks and months? At the BeautyCouncil, we have these guidelines for you.

Allied Beauty Association Canada: Useful Links

During this global pandemic it is important to stay calm, practice good hygiene and keep informed. We are doing our best to bring you relevant information from reputable sources. Above you will find information from Health Canada, the Government of Canada and Provincial and Territorial Governments.

How COVID-19 is already transforming legal profession

By Tyler Orton, March 23, 2020

“Lawyers, with the COVID-19 situation, are having to accelerate many of those changes and make them happen in the space of five to 10 days,” the CEO of Burnaby-based tech company Clio (Themis Solutions Inc.) told *Business in Vancouver*.

Clio develops software that reduces the amount of time and money lawyers must spend on administrative tasks.

The company raised US$250 million in a Series D funding round announced last September.

On Monday (March 23) Clio announced the launch of a US$1-million relief fund for those in the legal community struggling to adjust to changes in business brought on by COVID-19 as courts shut down and public health officials beg people to stay inside.

“That reality has changed overnight to one where lawyers are needing to collaborate with their colleagues within their law firm in a completely new way and a highly distributed way, and they also need to meet with their clients in a new and distributed way,” Newton said.

Oil & Gas

(see more Government of Canada Support here)

CAPP Releases Statement on COVID-19

"The Canadian Association of Petroleum Producers (CAPP) and our members are taking the outbreak of COVID-19 very seriously. Companies are putting into action their own pandemic readiness plans and taking steps to protect the health and safety of their employees should they be impacted directly by the virus outbreak. We know that many companies, as well as CAPP, are prepared to implement or have already implemented measures such as limiting travel and ensuring essential staff have access to remote connectivity if necessary.

As the situation develops, industry will continue to monitor any new announcements and implement additional directives from health authorities as required."

Real Estate

Real Estate Council of BC - COVID-19 and Real Estate Services

RECBC has been monitoring the evolving situation with COVID-19 and we are working to continue to serve real estate professionals and the public. Check these pages for ongoing updates about the impacts of COVID-19 on real estate transactions.

Transportation

CCHOS Pandemic Operation Tip Sheet for Transportation **Added May 11**

Use these free tip sheets as guidance while operating during a pandemic, including the coronavirus disease (COVID-19) pandemic. Each document offers health and safety tips and good practices, for both employers and workers, specific to each industry or sector. Organizations and businesses can adopt this guidance to protect their workers and prevent the spread of infections.

Note that the guidance provided in these tip sheets cover just some of the adjustments organizations can make during a pandemic. To meet your organization's specific needs, add your own good practices and policies to these recommendations.

CCHOS Pandemic Operation Tip Sheet for Home Delivery & Couriers **Added May 11**

Use these free tip sheets as guidance while operating during a pandemic, including the coronavirus disease (COVID-19) pandemic. Each document offers health and safety tips and good practices, for both employers and workers, specific to each industry or sector. Organizations and businesses can adopt this guidance to protect their workers and prevent the spread of infections.

Note that the guidance provided in these tip sheets cover just some of the adjustments organizations can make during a pandemic. To meet your organization's specific needs, add your own good practices and policies to these recommendations.

Construction

[CCHOS Pandemic Operation Tip Sheet for Construction] **Added May 11**

Use these free tip sheets as guidance while operating during a pandemic, including the coronavirus disease (COVID-19) pandemic. Each document offers health and safety tips and good practices, for both employers and workers, specific to each industry or sector. Organizations and businesses can adopt this guidance to protect their workers and prevent the spread of infections.

Note that the guidance provided in these tip sheets cover just some of the adjustments organizations can make during a pandemic. To meet your organization's specific needs, add your own good practices and policies to these recommendations.

Province of BC:Guidance to construction sites operating during COVID-19

As the challenges caused by the COVID-19 outbreak continue to shift, the B.C. government and Dr. Bonnie Henry, provincial health officer, are taking unprecedented measures to slow the transmission of COVID-19.

Recently, Henry issued an order under the Public Health Act prohibiting the gathering of people in excess of 50 people at a place of which a person is the owner, occupier or operator, or for which they are otherwise responsible. Employers in the construction industry are asking for clarity about what this means for them.

While this order does not apply to construction sites as a whole, the public health officer is directing employers to take all necessary precautions to minimize the risks of COVID-19 transmission and illness to themselves and their employees. This includes:

- There should be no more than 50 people in the same space in any circumstances.
- Where possible, employees should maintain a distance of two metres apart from each other.
- Post signage that limits the number of occupants in any elevator to four people at a time.
- Reduce in-person meetings and other gatherings and hold site meetings in open spaces or outside.
- Increase the number of handwashing stations and post signage that identifies their location.
- Maintain a list of employees that are currently working on sites and update this list daily.
- All common areas and surfaces should be cleaned at the end of each day. Examples include washrooms, shared offices, common tables, desks, light switches and door handles.
- Anyone with COVID-19-like symptoms, such as sore throat, fever, sneezing or coughing, must self-isolate at home for 14 days.

Section 4.85 of the Occupational Health and Safety Regulation does provide for a minimum standard around the provision of washrooms and hand washing facilities. Where plumbed facilities are impracticable, employers must provide access to portable washroom and hand-washing facilities. Those facilities must be maintained in good working order and must be provided with the supplies necessary for their use.

Employers should reassess their work environment every day and keep updated with the information posted on the Province's website: www.gov.bc.ca/COVID19

The B.C. government is doing everything it can to help contain the spread of COVID-19, and the safety of British Columbians remains its top priority.

Learn More:

For more information on the COVID-19 response, visit: www.gov.bc.ca/COVID19

Worksafe BC: Construction and COVID-19 safety

WorkSafeBC is aware of the important concerns raised by the construction industry. We are working with workers, employers, and industry associations to ensure construction sites are healthy and safe during the COVID-19 outbreak.

We are providing information to workers and employers through worksite inspections focusing on the controls that the employer can use to limit exposure, including maintaining distance between workers and ensuring adequate hygiene facilities. We are continuing to engage in inspection, consultation, and education activities within the construction sector to ensure everyone in the workplace are fulfilling their obligations.

For more information from WorkSafeBC, please see:

Preventing exposure to COVID-19 in the workplace: a guide that employers may use to assess the risks and controls in their workplace.
COVID-19 health and safety information: general information for all employers and workers about staying safe at work
Frequently asked questions: answers to questions from British Columbian workers and employers on how to maintain a healthy and safe workplace

The role of prime contractors, employers, and sub-contractors

Prime contractors have specific responsibilities for health and safety and must ensure that the activities of employers, workers, sub-contractors and other parties at the workplace are coordinated. The prime contractor is also required to do everything that is reasonably practicable to establish and maintain a system or process that will ensure the compliance with the Occupational Health and Safety Regulation and the Workers Compensation Act.

Construction employers and sub-contractors are responsible for ensuring the health and safety of workers by putting policies and procedures in place to keep workers healthy and safe, and providing workers with up-to-date instructions, training, and supervision on those policies and procedures.

Prime contractors, employers, and sub-contractors must have a mechanism in place for workers to raise issues and concerns about COVID-19 exposure so that additional precautions and controls can be put in place where required.

Controlling the risk of COVID-19 exposure

Construction employers must take all necessary precautions to minimize the risk of COVID-19 transmission and illness to themselves, workers, and others at the workplace. This includes:

- Implementing a policy requiring anyone with symptoms of COVID-19 such as sore throat, fever, sneezing, or coughing to self-isolate at home for 10 days, as well as anyone advised by public health to self-isolate
- Maintaining a distance of two metres between workers wherever possible by revising work schedules, organizing work tasks, posting occupancy limits on elevators, and limiting the number of workers at one time in break locations
- Ensuring that no more than 50 people are in the same space by reducing in-person meetings and other gatherings, maintaining an up-to-date list of employees at the workplace, and holding on-site meetings in open spaces or outside
- Providing adequate hand-washing facilities on site for all workers and ensuring their location is visible and easily accessed
- Provide and maintain adequate washroom facilities as required by Regulation 4.85. WorkSafeBC has guidance around the minimum number of required washrooms, washroom facilities where no plumbing is available, and maintenance of washroom facilities
- Regularly cleaning all common areas and surfaces, including washrooms, shared offices, common tables, desks, light switches and door handles

Employers must communicate the policies and protocols that are in place to minimize the risk of COVID-19 exposure and transmission through training, signage, and site orientation as appropriate.

Worker transportation

- Employers should assess the number of workers being transported at any one given time and employ measures to ensure distance between workers is maintained.
- Whenever possible, workers should travel alone in their vehicles in order to practice physical distancing. If that is the case, employers must implement all the necessary safeguards related to working alone or in isolation, to ensure the safety of these workers.
- Measures that may be taken to ensure appropriate distance include having workers sit one to a seat, with riders staggered to allow maximum distance, adjusting the number of workers taken per trip, and the overall number of trips needed to transport workers to a worksite. It may mean using larger vehicles to ensure maximum spacing, or using multiple vehicles.
- If it is not possible to ensure 2 metres of distance between workers in a vehicle through these measures, the employer must consider other control measures, such as PPE where appropriate.
- Employers must also implement a process that allows for physical distancing when loading and unloading buses or other vehicles. Workers waiting for loading/unloading should maintain physical distancing while remaining safely away from traffic.
- Employers should have hand washing facilities or sanitizing stations available to workers as they enter and exit the vehicle.
- Employers must ensure that high contact surfaces within the vehicle are routinely cleaned. These include seatbelts, headrests, door handles, steering wheels, and hand holds.

Work camps

Work camps provide an environment that can foster the transmission of infections, so it is important to implement effective infection prevention and control measures that can reduce the risk of COVID-19 transmission. Employers must ensure that these measures are in place and trained and communicated to everyone at the camp.

The BC Centre for Disease Control has issued Interim Communicable Disease Control Guidelines for Industrial Camps, which provides information on prevention measures and how to manage the risk of COVID-19 exposure in an industrial camp.

Resolving concerns about unsafe work

Workers have the right to refuse work if they believe it presents an undue hazard.

An undue hazard is an “unwarranted, inappropriate, excessive, or disproportionate” risk, above and beyond the potential exposure a general member of the public would face through regular, day-to-day activity.

If the matter is not resolved, the worker and the supervisor or employer must contact WorkSafeBC. Once that occurs, a prevention officer will consult with workplace parties to determine whether there is an undue hazard and issue orders if necessary.

For more information, see Occupational Health and Safety Guideline G3.12.

For more information

Note: The information on this page is based on current recommendations and may change. Content from health and safety associations and other parties is also subject to change and WorkSafeBC has not reviewed this material for the purpose of ensuring it is aligned with our guidance. For the latest guidance, visit the British Columbia Centre for Disease Control for health information and see the latest news from the government of British Columbia.

The BC Construction Safety Alliance is the health and safety association established for B.C.’s construction industry. They have developed information and a number of resources to help employers manage the risk of COVID-19 exposure. This information includes:

- Resources and signage
- BCCSA message to members
- Information and useful links
- Frequently asked questions
- Mental health resources

Daily COVID-19 video conference Q&A with Regional Safety Advisors

The BC Construction Association has also developed information and guidance for the construction industry, including best practices for maintaining distance between workers for various job tasks and how to develop workplace policies around workers who are or may be ill.

In addition, the Provincial Health Officer has provided specific guidance to construction sites operating during COVID-19.

If you have a question or concern

Workers and employers with questions or concerns about workplace exposure to COVID-19 can call WorkSafeBC's Health and Safety Information line at 604.276.3100 in the Lower Mainland (toll-free within B.C. at 1.888.621.SAFE). You'll be able to speak to a prevention officer to get answers to your questions, and if required, a prevention officer will be assigned to assess the health and safety risk at your workplace.

British Columbia Construction Association: Important Updates regarding COVID-19

If you work in BC's construction industry, please tell us what you're experiencing as a result of the growing Coronavirus pandemic.

BCCA and the Regional Construction Associations can represent and support your business more effectively if you proactively communicate the impacts you're experiencing.

BCCA is advocating for the provincial government to introduce deferred property and payroll tax payments, review timelines for public sector construction projects in the event it's possible to accelerate projects in K-12 and post-secondary institutions, and other measures that may help to lessen the impact of the coronavirus on BC's construction industry. As the #1 employer in BC's goods sector and a contributor of nearly 10% of provincial GDP, the construction sector is essential to the economic health of our province.

At an unprecedented time like this, communicating your situation to us is more important than ever. Please keep us informed on your behalf:

VIRTUAL HOTLINE

Manufacturers & Exporters

CCHOS Pandemic Operation Tip Sheet for Manufacturing **Added May 11**

Use these free tip sheets as guidance while operating during a pandemic, including the coronavirus disease (COVID-19) pandemic. Each document offers health and safety tips and good practices, for both employers and workers, specific to each industry or sector. Organizations and businesses can adopt this guidance to protect their workers and prevent the spread of infections.

Note that the guidance provided in these tip sheets cover just some of the adjustments organizations can make during a pandemic. To meet your organization's specific needs, add your own good practices and policies to these recommendations.

CCHOS Pandemic Operation Tip Sheet for Food Processing **Added May 11**

Use these free tip sheets as guidance while operating during a pandemic, including the coronavirus disease (COVID-19) pandemic. Each document offers health and safety tips and good practices, for both employers and workers, specific to each industry or sector. Organizations and businesses can adopt this guidance to protect their workers and prevent the spread of infections.

Note that the guidance provided in these tip sheets cover just some of the adjustments organizations can make during a pandemic. To meet your organization's specific needs, add your own good practices and policies to these recommendations.

Worksafe BC: Manufacturing and COVID-19 safety

WorkSafeBC is working with workers, employers, and industry associations to ensure manufacturing workplaces remain healthy and safe during the COVID-19 outbreak.

Prevention officers are providing information to workers and employers through worksite inspections focusing on the controls that the employer can use to limit exposure, including maintaining distance between workers and ensuring adequate hygiene facilities. We are continuing to engage in inspection, consultation, and education activities within the manufacturing sector to ensure everyone in the workplace are fulfilling their obligations.

Controlling the risk of COVID-19 exposure

Employers must take all necessary precautions to minimize the risk of COVID-19 transmission and illness to themselves, workers, and others at the workplace. This includes:

- Implementing a policy requiring anyone with symptoms of COVID-19 such as sore throat, fever, sneezing, or coughing to self-isolate at home for 10 days, as well as anyone advised by public health to self-isolate
- Maintaining a distance of two metres between workers wherever possible by revising work schedules, organizing work tasks, posting occupancy limits on elevators, and limiting the number of workers at one time in break locations
- Ensuring that no more than 50 people are in the same space by reducing in-person meetings and other gatherings, maintaining an up-to-date list of employees at the workplace, and holding on-site meetings in open spaces or outside

- Providing adequate hand-washing facilities on site for all workers and ensuring their location is visible and easily accessed
- Provide and maintain adequate washroom facilities as required by Regulation 4.85. WorkSafeBC has guidance around the minimum number of required washrooms, washroom facilities where no plumbing is available, and maintenance of washroom facilities
- Regularly cleaning all common areas and surfaces, including washrooms, shared offices, common tables, desks, light switches and door handles

The employer must communicate policies and protocols in place to minimize the risk of COVID-19 exposure and transmission through training, signage, and site orientation as appropriate.

Resolving concerns about unsafe work

Workers have the right to refuse work if they believe it presents an undue hazard.

An undue hazard is an "unwarranted, inappropriate, excessive, or disproportionate" risk, above and beyond the potential exposure a general member of the public would face through regular, day-to-day activity.

In these circumstances, the worker must follow steps within their workplace to resolve the issue. The worker can begin by reporting the undue hazard to their employer for investigation and the employer then needs to consider the refusal on a case-by-case basis, depending on the situation.

For more information, see Occupational Health and Safety Guideline G3.12.

For more information

The Manufacturing Safety Alliance of BC (MSABC) is the Health and Safety Association for manufacturers and food processors in the province. They have a number of resources to assist employers in managing the risk of COVID-19 exposure, including links to federal, BC government, BCCDC, and other resources related to:

- BC businesses
- Small business
- Financial support
- Health information
- Information for families
- Training opportunities, such as a March 26 webinar, "Employee Best Practices during COVID-19" put on by BC Food and Beverage

The provincial health officer has provided specific guidance to manufacturing sites operating during COVID-19.

If you have a question or concern

Workers and employers with questions or concerns about workplace exposure to COVID-19 can call WorkSafeBC's Health and Safety Information line at 604.276.3100 in the Lower Mainland (toll-free within

B.C. at 1.888.621.SAFE). You'll be able to speak to a prevention officer to get answers to your questions, and if required, a prevention officer can assess the health and safety risk at your workplace.

Export Development Canada: What Canadian Exporters Need to Know About COVID-19

At Export Development Canada, we're here to support our customers through these challenging times. We've increased our internal capabilities to respond to the concerns of Canadian exporters and we're prepared to act swiftly to ensure they have access to credit if needed.

In March 2020, The World Health Organization (WHO) declared the outbreak of COVID-19 (coronavirus) a pandemic. The rapidly spreading disease has resulted in thousands of deaths around the world and many countries have closed factories and ports, significantly disrupting global supply chains.

The longer the virus lasts and the more it spreads, we anticipate more Canadian exporters as a whole could be impacted.

EDC is prepared to act swiftly to help Canadian exporters access capital if needed and we've increased our internal capacities to better respond to the concerns of our customers during these challenging times. We're also working in collaboration with our federal partners and Canadian financial institutions to help minimize the impacts on Canadian businesses.

EDC's expert teams of economists and trade analysts are closely following the evolving situation and continue to keep our customers updated on the impact on the global economy and Canadian exports.

On March 13, 2020, the Government of Canada announced a $10-billion **Business Credit Availability Program (BCAP)** to help Canadian businesses facing economic challenges due to the virus. The new program enables EDC, along with the Business Development Bank of Canada (BDC) and private sector lenders, to enhance our financing and insurance programs to ensure impacted Canadian companies have access to the credit they need during this crisis.

We've also created the **EDC Business Credit Availability Program (BCAP) Guarantee**. This flexible, risk-sharing guarantee helps Canadian exporters impacted by COVID-19 get access to more credit to cover their payroll and operational costs with reduced risks to their financial institution.

EDC provides relief for Canadian businesses during COVID-19 crisis **Added March 27**

Export Development Canada (EDC) is here for Canadian businesses with enhanced services and support to help as the spread of the coronavirus (COVID-19) impacts their business.

Our immediate focus during this time of crisis is bringing liquidity into the market in order to manage the challenges companies are facing. Here is how EDC is helping Canadian exporters as of today:

- Effective March 24, 2020, EDC is stepping up to support all exporting companies by offering their bank a guarantee on loans of up to $5M so that companies can access more cash immediately. For more details, contact your financial institution.
- Providing timely and relevant information through our insights, tools and advice like Export Help Hub. Through a MyEDC account Canadian businesses can access free services and information.

For credit insurance customers, EDC understands how difficult this time is and therefore effective immediately EDC will:

- Cover losses for goods shipped even if the buyer has not accepted the goods, subject to terms*.
- Waive the 60-day waiting period for claims*.

“EDC is here to support Canadian companies in good times and bad. We have an essential role to play alongside Team Canada partners in responding to our current economic crisis. This is the first announcement on how EDC intends to support Canadian businesses. Stay tuned for more.” said Mairead Lavery, President and CEO, EDC.

Customer Support/access to information

1. New to EDC and seeking more information please call 1-800-229-0575 or tell us how we can help here.
2. Current EDC Customer needing working capital and financial solutions should contact their account manager.
3. Existing customers needing any assistance with insurance products and online portals should contact 1-866-716-7201 and support@edc.ca.
4. If you require additional support or are seeking more information you can visit the Government of Canada website Resources for Canadian Businesses for the latest updates on relief measures available to Canadian businesses.

EDC Webinar On Demand: Managing the Impact on Global Supply Chains

Watch our webinar to learn how the coronavirus is affecting global trade and how your company can be protected.

Excellence in Manufacturing Consortium: Helping Our Manufacturers through Challenging Times

In order to do our part to limit the spread and impact of the coronavirus (COVID-19) in our member manufacturing firms and to the broader Canadian population, EMC is postponing all in-person events until further notice. EMC will continue to take precautionary measures and adjust our operations as this ever-changing situation unfolds.

EMC also recognizes the importance of maintaining our high level of resources, services and support for our manufacturers, as you continue your efforts in growing your capacity and maximizing productivity.

As a result, all EMC staff and our online infrastructure are at your disposal and in place should you require access to digital resources, virtual, training or other support during this time:

- Updated event schedules (including additional virtual events) will be communicated soon;
- EMC Field Service Advisors across Canada remain active and available to assist our members and partners as usual;

- EMC Programs and Resources remain active and available and can be accessed by members via teleconference, web-meeting and online;

Simply contact your FSA, Program Manager or EMC's head office should you need any assistance.

Toll Free: 1-866-323-4362 Email: info@emccanada.org

Canadian Manufacturers & Exporters: Coronavirus Resources

DAILY UPDATE - MARCH 26, 2020

WORK SHARE PROGRAM STREAMLINING

In response to CME lobbying, the Work Share program process has been improved. The application process has been simplified and forms 5100 and 5101 have been updated accordingly. Companies can now apply for the entire 76 weeks program right at the start through one single application. They have also introduced e-mail approvals to process applications more quickly, in addition to adopting a lax approach to approvals of applications. This means that if you had ruled out work share as a possible option previously, it may be worth revisiting to see if the changes made help you.

Guidance and toolkits, both for employers and employees, will be available here.

CANADA EMERGENCY RESPONSE BENEFIT (CERB)

Announced today, the CERB is a simpler and more accessible combination of the previously announced Emergency Care Benefit and Emergency Support Benefit. It is more universal and is a response to many of CME's recommendations to improve the EI system and the older emergency relief programs.

This taxable benefit provides $2,000 a month for up to four months for workers who lose their income as a result of the COVID-19 pandemic. Additionally, workers who are still employed, but are not receiving income because of disruptions to their work situation due to COVID-19, would also qualify for the CERB.

This benefit will not be available until April and will take at least 10 days to pay out benefits. CME is calling for direct wage subsidies through employers as a better way to help keep workers on the payroll. More details…

PARLIAMENT PASSES COVID-19 RELIEF LEGISLATION

The government's emergency COVID-19 relief bill was passed by the House and Senate and received Royal Assent this afternoon. The dollar amount of the package increased from $82B to $107B to account for the addition of the new Canada Emergency Response Benefit (CERB). Under the Bill, the Finance Minister was given temporary enhanced spending powers as well. This legislative hurdle had to be overcome in order for the government to begin rolling out all the business and individual relief measures announced to date.

Buyandsell.gc.ca

In support of the Government of Canada's ***whole-of-government response to Coronavirus disease (COVID-19)***, the Government of Canada is asking suppliers about their ability to provide products and services.

Call to Action: Canadian manufacturers needed

If you are a Canadian manufacturer or business that can assist Canada in meeting the need for medical supplies, your help is needed.

National Research Council COVID-19 response

The NRC are working with their partners as part of the collective effort to help find solutions to the COVID-19 outbreak.

Technology

BC Tech Association's Virtual Town Halls

President & CEO @jilliantipping hosts weekly, virtual town halls, Thurs 11:30am - 12:00pm for members & the #BC #business and #tech community. We will cover up to date #COVID19 info and hold a Q&A.

COVID-19: Pulling Together the Cleantech Community

One of the core values at Foresight is to support the cleantech industry by fostering a sense of community and collaboration. With the current situation, we are compiling a list of resources for Canadian businesses impacted by this crisis.

Tourism

(see more Government of Canada Support here)

WorkSafeBC: Hospitality and COVID-19 safety

Destination BC COVID-19 Information

COVID-19 Resource Page

Destination BC is working hard to provide industry with real-time updates through their COVID-19 resource page<https://www.destinationbc.ca/covid-19>. Here you will find federal and provincial information on infection prevention, travel advisories and suspensions, transport and border services, financial and business supports, official Provincial health directives, and more.

Like many other organizations, they have compiled a list of COVID-19 resources on their page to support employers and employees affected by the downturn in business. This includes actions that the Government of BC and Canada are taking to help businesses.

Regular Industry Bulletins

In an effort to keep industry informed on the fast-moving COVID-19 situation, Destination BC is sending out regular bulletins in place of the monthly Directions emails for the foreseeable future. Please encourage your network to subscribe<https://www.destinationbc.ca/subscribe/> to their newsletter, and feel free to forward these emails to your colleagues and friends. Past bulletins can be viewed through their newsletter archives.<https://www.destinationbc.ca/subscribe/archive/>

COVID-19 Industry Calls

Destination BC is holding weekly calls each Thursday morning with cross-provincial industry partners. During these calls, they are sharing facts, trends, data from research and analytics, and updates from sectors. These calls are a great opportunity for industry to hear more about their plans to support BC tourism. You can find the recordings online here.<https://www.destinationbc.ca/covid-19/destination-bc-response/>

Messaging Guidance for BC Tourism

Destination BC is currently in the early Response phase of their three-phased recovery campaign for the tourism industry—Response, Recovery, Resilience. During this phase, they are providing weekly messaging guidance to industry to support the health and safety of our province. The Messaging Guidance contains a series of images, messages, and video you can easily share with your network. Find the resources here.<https://www.destinationbc.ca/covid-19/destination-bc-response/>

#exploreBClater Video

We can all to do our part to stay in, and dream of BC later. Continue to support the #exploreBClater messaging by sharing Destination BC's video<https://youtu.be/YLPaa1Slwbs> with your networks on Facebook, Instagram, YouTube, and LinkedIn. The more of us who share the sentiment, the stronger our voice becomes, and the sooner we can stop the spread of the virus and begin on the road to recovery.

Indigenous Tourism Association of Canada: COVID-19 Development Stimulus Fund

With the worldwide COVID-19 pandemic resulting in the collapse of the global economy and travel restrictions, the Canadian Indigenous tourism industry is experiencing an unprecedented contraction. The Indigenous Tourism Association of Canada (ITAC) will work collaboratively with Indigenous tourism businesses and Provincial, Territorial Indigenous Tourism Organizations (PTITO) to advocate for accelerated funding, tools and supports necessary to recover from COVID-19 and grow the Indigenous tourism industry again in our country.

ITAC recognizes that during these uncertain times, our shared singular focus in 2020-2021 must be on COVID-19 recovery and preparing for future tourism seasons. Therefore, the ITAC COVID-19 Development Stimulus Fund is dedicated to addressing the impact of COVID-19 on your business and the measures necessary to positively affect change.

This is a starting place and ITAC commits to championing for a substantial and comprehensive package necessary to support the recovery in Canada's Indigenous tourism sector.

PROGRAM GOAL: The overall goal of this program is to assist in providing relief for Canadian Indigenous tourism businesses that are being affected by the impacts of travel restrictions and prepare for future tourism seasons. This can include market awareness, managing larger volumes of visitors, training qualified staff, and designing sustainable business growth strategies.

FUNDING AVAILABLE: This program is intended to assist as many Indigenous tourism businesses as possible from across Canada. There are limited funds available and therefore the funding amount for any one applicant will be up to a **maximum of $25,000.** Due to the high volume of applications anticipated, ITAC may present an offer less than the full requested amount.

PROJECT ELIGIBILITY: As part of the process to apply for this funding, this form will ask you to describe the project for which you need funding assistance. The project must be specific to helping your Indigenous tourism business recover from COVID-19. There are three primary areas of focus in 2020-2021. These include:

1. Maintaining jobs
2. Diversifying revenue streams
3. Resiliency/strengthening business offerings

ORGANIZATION ELIGIBILITY: Eligibility for this program is restricted to Canadian Indigenous tourism businesses who are at least 51% owned by Indigenous entrepreneurs or Indigenous communities or economic development corporations.

SUCCESSFUL APPLICANTS: Successful applicants will work with ITAC staff to confirm the amount of investment, confirm the project plan, selection of suppliers/contractors necessary for the project, the specific payments required for suppliers/partners/trainers/contractors and the schedule for start and completion of the project. Successful applicants will also be responsible for reporting back to ITAC regarding the project progress, results and financial details of funding investment in 2021.

DEADLINE: The deadline to apply is April 30, 2020.

Click here to complete the application form.

COVID-19 and the Western Canadian Economy

Scheduled payments to Western Economic Diversification Canada will be deferred until July 1, 2020 to help you out during this volatile time. WD clients in the repayment phase can expect to hear from their business officer in the coming days. Please be patient as we navigate this together.

If you are a tourism operator or small- or medium- sized business or organization and have received RDA funding and COVID-19 is affecting your operations, you are encouraged to contact your local RDA office. Your local RDA office can review your situation and provide guidance.

- You may be eligible to receive additional funding and/or flexible arrangements.

- Further support will be determined on a case-by-case basis as the situation evolves.

If you are a tourism operator or small- or medium- sized business or organization impacted by the sudden shifts in the economy and need pressing assistance, the RDAs could assist you with:

- Access to federal funding to help you stay in business.
- Advice and pathfinding services to other federal programs and services available.

Western Economic Diversification Canada - 1-888-338-WEST (9378)

Creative Industries

(see more Government of Canada Support here)

COVID-19 FAQs for Arts and Culture Grant Recipients & Applicants

The ministry and the BC Arts Council have been working hard to develop an immediate and responsive plan to support the arts and culture sector through the COVID-19 Crisis. We hope that by providing immediate assistance to our funded organizations we will, not only help with their sustainability, but also that of artists and arts and cultural workers.

Minister's statement on COVID-19 support for arts and culture sector

Lisa Beare, Minister of Tourism, Arts and Culture, has released the following statement about immediate responses to novel coronavirus (COVID-19) for the arts and culture sector:

"COVID-19 and the need for physical distancing has had a significant impact on everyone, including those in the arts sector. Arts organizations right away responded to the orders, direction and recommendations from the provincial health officer, showing great leadership by cancelling events, performances and festivals to protect people's health. We understand this has had a significant impact on artists, their families and arts organizations.

"My colleague Bob D'Eith, MLA for Maple Ridge-Mission, and I have been in regular contact with arts and culture leaders to understand their initial needs during this pandemic.

"To support the people and organizations in the arts sector, we have developed a $3-million Arts and Culture Resilience Supplement to be administered by the BC Arts Council. Operating and eligible project clients will receive a supplement of up to $15,000 in early April to help them pay their bills.

"Starting in April 2020, the BC Arts Council will provide operating clients a 50% advance on 2020-21 funding to help with their cash flow. We are also extending application deadlines, relaxing reporting requirements and allowing organizations to use funding to cover immediate needs like rent and utilities.

"These actions build on our government's COVID-19 Action Plan. The new BC Emergency Benefit for Workers allows people in the arts sector, who have had their income affected by the COVID-19 outbreak, to apply for a one-time payment of $1,000. Our government's financial support plan includes several actions that arts organizations are eligible for, such as delaying tax filing and payment deadlines.

“This is a first, but very necessary, step. These measures are what we can do right away within the existing BC Arts Council budget to help arts organizations during the pandemic. We will have more to announce regarding additional supports for the sector in the weeks ahead.”

COVID-19 Update for the Creative Industries of BC

We have assembled the following resources for your convenience. If your issue cannot be addressed by the resources in this section, please submit your COVID-19-related questions to reception@creativebc.com and our teams will ensure your inquiries are addressed and added to our FAQ section for the benefit of our community.

Hoteliers

Hotel Association of Canada: COVID-19: Information for Hoteliers

The Hotel Association of Canada is monitoring developments around COVID-19 closely and is working in partnership with Public Health to bring you the latest developments.

What has become clear over the past few weeks is that the situation is evolving daily and having a significant impact on our industry.

Understanding that our hotels in Canada are seeking the latest data and guidelines to support hotel operations during an outbreak like COVID 19, the Hotel Association of Canada has aggregated some of the best data available and will be updating materials regularly during this period.

PLANNING FOR CORONAVIRUS

A guide for businesses and organizations

Several countries across the world are experiencing expanding outbreaks of respiratory illness (COVID-19) caused by a novel coronavirus (SARS CoV-2). The virus is spreading from person-to-person and the number of cases detected in BC, Canada and many other countries is growing. On March 11, 2020, the World Health Organization declared that COVID-19 can be characterized as a pandemic making it the first pandemic caused by a coronavirus.

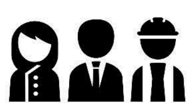
The British Columbia Economic Development Association (BCEDA) is deeply concerned about the impacts this will have not only on individuals, but also local, Indigenous and regional communities. The impact on businesses and the employees should be an important consideration and as such we are doing our best to provide updated information as it comes available.

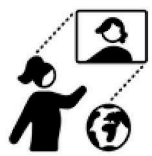
The following information is taken from various sources and BCEDA recommends that everyone should source out additional information on a regular basis.

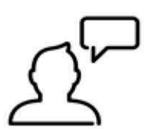
<table>
<tr><th colspan="2">INITIATE</th></tr>
<tr><td>IDENTIFY PLAN OBJECTIVES
☑
☐</td><td>A well-designed plan can protect your employees and keep your business functioning during a disease outbreak.

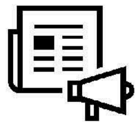
Objectives might include:
• Reduce the spread of disease among staff.
• Protect people at higher risk for complications.
• Maintain business operations.
• Minimize impact on your customers and business partners.

Local governments should also consider the possibilities in disruptions in permitting, issuing business licenses, mailing tax invoices, utility management, etc.</td></tr>
</table>

OUTLINE KEY BUSINESS FUNCTION 	**Determine what people and resources are required for your business to operate.** • What jobs are needed to carry on day-to-day activities? • Who are your key partners, suppliers, and contractors? • What raw materials does your business need to function? • Where can I find additional staff if my current staff are unable to come to work? • How can you accomplish critical tasks if key partners are unavailable? • How can you adapt if your supply chain is interrupted? Local governments should consider who will manage utilities if employees are unable to come to work?
ASSESS WORKPLACE EXPOSURE RISK 	**Identify health risks your employees may face.** In the course of their duties, are employees likely to: • Have face-to-face contact with large numbers of people? • Spend time in work sites, like health care settings, where they may come into contact with ill people? • Handle materials that could be contaminated, like laboratory samples or healthcare waste? Workers with increased risk include those involved in healthcare, airline operations, waste management. and travel to areas where the virus is spreading. Visit the OSHA website for guidance on controlling exposures among workers at risk: https://www.osha.gov/SLTC/covid-19/ (*Note – when BCEDA finds a Canadian alternative to this site it will be posted*).
REVIEW WORKPLACE POLICIES 	**Ensure your policies are responsive and adaptable.** • Verify that your human resources policies align with workplace laws. • Implement flexible workplace and leave policies. Providing protected sick leave can limit the spread of disease in your workplace. • During an outbreak, adjust workplace policies to reflect public health recommendations.
	IMPLEMENT
APPLY INFECTION CONTROL MEASURES 	**Create a culture of wellness.** • Place posters that encourage staying home when sick, cough and sneeze etiquette, and hand hygiene at the entrance to your workplace and in high visibility locations. • Provide soap, water, and alcohol-based hand rubs in multiple locations and routinely refill. • Instruct employees to clean hands often with an alcohol-based hand sanitizer or by washing for at least 20 seconds.

	• Supply tissues and no-touch waste bins. • Ask employees to stay home when sick. Ensure that sick leave policies are in place. • Routinely clean commonly touched surfaces.
PREPARE FOR SOCIAL DISTANCING 	**Social distancing is an intervention to increase the physical distance between people and reduce the spread of disease.** If recommended, consider what policies and procedures your business can implement to accomplish work remotely. • Allow telecommuting where possible. • Permit flexible work hours (e.g. staggered shifts). • Ensure that you have the technology and infrastructure needed to support multiple employees working from home. • Trial telecommuting and flexible hours during normal (non-pandemic) periods. Identify and remedy problems that arise.
PLAN TO SEPARATE SICK EMPLOYEES 	Employees who report having a fever or an acute respiratory illness upon arrival to work or who become sick during the workday should be separated from others and immediately sent home. Ensure that: • All managers and employees are aware of your policies and the expectation that sick employees stay home. • If possible, designate a separate area at your work site where sick employees can temporarily isolate. Use this space for employees who become ill during the workday and are awaiting transportation to their home or to medical care.
ANTICIPATE ABSENTEEISM 	Prepare for employee absences resulting from personal illness, caring for ill family members, and dismissal of early childhood programs and K-12 schools. Be ready to adapt your business practices to maintain critical operations. • Cross-train employees to carry out essential functions so the workplace can operate when essential staff are out. • Identify alternative suppliers to meet supply chain needs. • Consider prioritizing customers with the greatest needs. • Prepare to temporarily suspend operations if necessary.
PLAN FOR RESTRICTED TRAVEL 	With the increased spread of the disease around the world you may need to cancel non-essential travel. Consider: • How can you accomplish work-related meetings or events remotely? • Consider allowing employees to change vacation dates • How can you support employees who are abroad when travel restrictions are put into place, particularly those who become

	sick? Ensure you have clear policies for obtaining medical care during travel. Prepare to consult Government of Canada travel advisory website for the latest guidance and recommendations for each country to which employees may travel or use extra caution.
ENCOURAGE PERSONAL PREPAREDNESS 	Your business is only as healthy as your employees. Encourage them to take steps to prepare for staying home if needed: • Store a two-week supply of water and food. • Make sure to have enough prescription drugs at home. • Keep non-prescription drugs and other health supplies on hand. This includes pain relievers, stomach remedies, cough and cold aides, fluids with electrolytes, and vitamins. • Talk with family members and loved ones about how they would like to be cared for if they got sick, and what's needed to care for them at home.
INVOLVE	
ESTABLISH A COMMUNICATION PROTOCOL 	Determine how you will relay information about the outbreak to employees and business partners or in the case of local governments your citizens. • How will you keep your workforce and partners informed about the outbreak, latest public health recommendations, and your response? How can you support employees and partners experiencing anxiety and fear? • How can you prevent rumors and misinformation from circulating, and respond effectively if they do? **Note many local governments** may have followed BCEDA's suggestion and have a transition centre already established to deal with the impacts of the forest industry downturn. Local governments should consider how these centres can be used to provide information on the coronavirus and where to go for help.
GET INPUT FROM YOUR WORKFORCE 	**Your plan is more likely to be successful if you get buy-in from employees and partners.** • Invite your employees to help develop and review the plan. If it's not possible to talk with every team member, try sampling a variety of departments in your organization. • Test out your plan to help detect gaps or problems that need attention. • Share your completed plan with employees. Explain what benefits are available to them, including paid time off, flexible scheduling, etc • Share your plan with other businesses in your community.

EDUCATE OTHERS ON THE PLAN 	**Do not keep the plan to yourself.** A plan can only be implemented if someone is around to implement it. • Bring your team together to inform them of the plan and where possible assign responsibilities. • Have plan readily available for employees to review and activate if needed. • Consider the need for someone outside of your business to know of the plan.
DEVELOP A PROCESS FOR ACTIVATING YOUR PLAN 	**Decide when and how to activate and terminate your plan.** Consider: • Which decision makers in your business should be involved? What event(s) should trigger action? • What procedures should be used to activate or deactivate your plan? How can you efficiently and effectively transfer business knowledge to key employees? • When you deactivate your plan, how can you most effectively reintegrate employees who have been absent?
STAY INFORMED 	**Every disaster including a disease outbreak is different, and the intensity of an outbreak can vary from one location to another. Stay alert to recommendations from federal, provincial, and local public health experts, and adapt your plan accordingly.** • Government of Canada – Public Health • Government of Canada Toll Free Number: 1-833-784-4397 • Government of BC – Health Link BC • Fraser Health Authority: Coronavirus Questions - General Public – Note: All health authorities are working together to keep people informed. • World Health Organization

WORKPLACE AND EMPLOYER RESOURCES AND SUGGESTIONS

Several countries across the world are experiencing expanding outbreaks of respiratory illness (COVID-19) caused by a novel coronavirus (SARS CoV-2). The virus is spreading from person-to-person and the number of cases detected in BC, Canada and many other countries is growing. On March 11, 2020, the World Health Organization declared that COVID-19 can be characterized as a pandemic making it the first pandemic caused by a coronavirus.

The British Columbia Economic Development Association (BCEDA) is deeply concerned about the impacts this will have not only on individuals, but also local, Indigenous and regional communities. The impact on businesses and the employees should be an important consideration and as such we are doing our best to provide updated information as it comes available.

The following information is taken from various sources and BCEDA recommends that everyone should source out additional information on a regular basis.

How does the virus spread?

Most often, it is spread from person-to-person via respiratory droplets produced when an infected person coughs or sneezes, similar to how flu and other respiratory pathogens spread. These droplets can land in the mouths or noses of people who are nearby or possibly be inhaled into the lungs.

It's currently unclear if a person can get COVID-19 by touching a surface or object that has the virus on it and then touching their own mouth, nose, or possibly their eyes. Often, with most respiratory viruses, people are thought to be most contagious when they are most symptomatic (the sickest) but there is some indication of spread by individuals who are not exhibiting typical symptoms.

Who should seek medical evaluation for COVID-19?

Staff, and subcontracted individuals who are:

- Ill with a fever, cough, or difficulty breathing AND have traveled from an affected area in the last 14 days. Please note: This includes travel from all countries and jurisdictions visited and may even include in the United States. Please check for maps of impacted areas to help you determine if you should be checked.
- Ill with fever, cough, or difficulty breathing AND have been identified by our health authorities as a recent close contact of a confirmed COVID-19 case or had recent close contact with someone who is being evaluated for COVID-19 infection.

What should I do if I suspect a staff member is at risk for COVID-19?

If a staff member, it is important to place them in a private room away from others and ask them to wear a face mask. Immediately notify your local health authority for details on what to do next. They will provide you with guidance.

Should staff delay or suspend travel to affected areas?

- Check the Government of Canada travel advisory website for the latest guidance and recommendations for each country to which employees may travel or use extra caution.
- Advise employees to check themselves for symptoms of acute respiratory illness before starting travel and notify their supervisor and stay home if they are sick.
- Ensure employees who become sick while traveling or on temporary assignment understand that they should notify their supervisor and should promptly call a healthcare provider for advice if needed.
- If outside Canada, sick employees should follow your company's policy for obtaining medical care or contact a healthcare provider or overseas medical assistance company to assist them with finding an appropriate healthcare provider in that country.
- Encourage employees who travel to receive all recommended vaccinations, including influenza. It's not too late to vaccinate.

What can I do to prepare for COVID-19 impacts to my workplace? Plan Now!

All employers need to consider how best to decrease the spread of acute respiratory illness and lower the impact of COVID-19 in their workplace. Identify and communicate objectives, including one or more of the following: (a) reducing transmission among staff, (b) protecting people who are at higher risk for adverse health complications, (c) maintaining business operations, and (d) minimizing effects on other entities in the supply chains. Some of the key considerations when making decisions on appropriate responses are:

- **Disease severity** (i.e., number of people who are sick, hospitalization and death rates) in the community where the business is located. Since the intensity of an outbreak may differ according to geographic location, local health officials may be issuing guidance specific to their communities
- **Reviewing your business continuity plan** is always important but it is critical that you do it now. Make sure you and your team members are aware of what you need to do should something happen. Also make sure your list of employees is up to date and available to access remotely – you too may get sick.
- **Impact of disease on employees that are vulnerable** and may be at higher risk for adverse health complications. Inform employees that some people may be at higher risk for severe illness, such as older adults and those with chronic medical conditions. Where possible you may want to consider that these employees work remotely from home.

- **Prepare for possible increased numbers of absences** due to illness in employees and their family members, dismissals of early childhood programs and K-12 schools due to high levels of absenteeism or illness:
    - Employers should plan to monitor and respond to absenteeism at the workplace. Implement plans to continue your essential business functions in case you experience higher than usual absenteeism.
        - Cross-train personnel to perform essential functions so that the workplace is able to operate even if key staff members are absent.
        - Assess your essential functions and the reliance that others and the community have on your services or products. Be prepared to change your business practices if needed to maintain critical operations (e.g., identify alternative suppliers, prioritize customers, or temporarily suspend some of your operations if needed). In some cases you may need to shrink or add hours to meet the needs of your customers or your staff.
    - Employers with more than one business location are encouraged to provide local managers with the authority to take appropriate actions outlined in their business continuity plan based on the condition in each locality.

What can I do to prevent COVID-19 illnesses my workplace? Implement the following strategies now!

Actively encourage sick employees to stay home:

- Employees who have symptoms of acute respiratory illness are recommended to stay home and not come to work for 72 hours after fever is gone and symptoms get better, whichever is longer. Employees should notify their supervisor and stay home if they are sick.
- Ensure that your sick leave policies are flexible and consistent with public health guidance and that employees are aware of these policies.
- Talk with companies that provide your business with contract or temporary employees about the importance of sick employees staying home and encourage them to develop non-punitive leave policies.
- Do not require a healthcare provider's note for employees who are sick with acute respiratory illness to validate their illness or to return to work, as healthcare providers may be extremely busy and not able to provide such documentation in a timely way.
- Maintain flexible policies that permit employees to stay home to care for a sick family member. Employers should be aware that more employees may need to stay at home to care for sick children or other sick family members than is usual.

Separate employees who become ill at work:

- Health Canada recommends that employees who appear to have acute respiratory illness symptoms (i.e. cough, shortness of breath) upon arrival to work or become sick during the day **should be separated from other employees and be sent home immediately**. Sick employees should cover their noses and mouths with a tissue when coughing or sneezing (or an elbow or shoulder if no tissue is available).

Emphasize respiratory etiquette and hand hygiene by all employees:

- Place posters that encourage staying home when sick, cough and sneeze etiquette, and hand hygiene at the entrance to your workplace and in other workplace areas where they are likely to be seen.
- Provide tissues and no-touch disposal receptacles for use by employees.
- Instruct employees to clean their hands often with an alcohol-based hand sanitizer that contains at least 60-95% alcohol, or wash their hands with soap and water for at least 20 seconds. Soap and water should be used preferentially if hands are visibly dirty.
- Advise employees to avoid touching their eyes, nose, and mouth with unwashed hands.
- Provide soap and water and alcohol-based hand rubs in the workplace. Ensure that adequate supplies are maintained. Place hand rubs in multiple locations or in conference rooms to encourage hand hygiene.
- Visit the coughing and sneezing etiquette and clean hands webpage for more information.
- Avoid the shaking of hands when greeting someone. This is just a new reality for now. There are other ways to greet such as an elbow tap, a bow, or even a casual wave. Have fun with it and lighten the tension that may exist.

Perform routine environmental cleaning: (for more information, refer to CDC website for businesses)

- Routinely clean all frequently touched surfaces in the workplace, such as workstations, countertops, and doorknobs. Use the cleaning agents that are usually used in these areas and follow the directions on the label.
- No additional disinfection beyond routine cleaning is recommended at this time.
- Provide disposable wipes so that commonly used surfaces (for example, doorknobs, keyboards, remote controls, desks) can be wiped down by employees before each use

Involve your Human Resources department or Employee Health for further guidance or under the following circumstances:

- Employees who are well but who have a sick family member at home with COVID-19 should notify their supervisor and refer to this useful tool development by the CDC for how to conduct a risk assessment of their potential exposure. Family medical leave or other legal contracts may apply.
- If an employee is confirmed to have COVID-19 infection, employers should inform fellow employees of their possible exposure to COVID-19 in the workplace but maintain confidentiality.

Employees exposed to a co-worker with confirmed COVID-19 should refer to CDC guidance for how to conduct a risk assessment of their potential exposure.

When can someone who has had COVID-19 and doesn't work at a healthcare facility return to work?

If an employee has tested positive for COVID-19, they should remain under home isolation precautions for 7 days OR until 72 hours after fever is gone and symptoms get better, whichever is longer.

If an employee has had a fever with cough or shortness of breath but have not been exposed to someone with COVID-19 and have not tested positive for COVID-19, they should stay home away from others until 72 hours after the fever is gone and symptoms get better.

Information for Employers

[Government of Canada: Temporary wage subsidy for employers]

We announced an up to 75 per cent wage subsidy for qualifying businesses, for up to 3 months, retroactive to March 15, 2020. This will help businesses to keep and return workers to the payroll.

More details on **eligibility criteria** will start with the impact of COVID-19 on sales, and will be shared **before the end of the month.**

As part of the Government of Canada's commitment to supporting businesses, and in response to the COVID-19 pandemic, the Government announced a temporary wage subsidy for employers for a period of three months. Effective immediately, eligible employers (non-profit organizations, charities, and certain Canadian Controlled Private Corporations) that pay remuneration to an employee, such as salary, wages, or taxable benefits, on or after March 18th and before June 20th, are permitted to reduce remittances of federal, provincial, or territorial income tax by the amount of the subsidy. This measure is only applicable to remittances made to the CRA.

Which employers are eligible?
You are an eligible employer if you:

- are a non-profit organization, registered charity, or a Canadian-controlled private corporation (CCPC);
- have an existing business number and payroll program account with the CRA on March 18, 2020; and
- pay salary, wages, bonuses, or other remuneration to an employee.

Note: CCPCs are only eligible for the subsidy if their taxable capital employed in Canada for the preceding taxation year, calculated on an associated group basis, is less than $15 million.

The Temporary Wage Subsidy for Employers is limited to the eligible employers listed above.

How much is the subsidy?

The subsidy is equal to 10% of the remuneration you pay between March 18, 2020, and June 20, 2020, up to $1,375 per employee and to a maximum of $25,000 total per employer.

Associated CCPCs will not be required to share the maximum subsidy of $25,000 per employer.

For example, if you have 5 employees, the maximum subsidy you can receive is $6,875 ($1,375 x 5 employees), even though the per employer maximum is $25,000.

How do I calculate the subsidy?

The subsidy must be calculated manually.

For example, if you have 5 employees earning monthly salaries of $4,100 for a total monthly payroll of $20,500, the subsidy would be 10% of $20,500, or $2,050.

How will I receive the subsidy?

Once you have calculated your subsidy, you can reduce your current remittance of federal, provincial, or territorial income tax that you send to the CRA by the amount of the subsidy.

Important: You cannot reduce your remittance of Canada Pension Plan contributions or Employment Insurance premiums.

For example, if you calculated a subsidy of $2,050, you would reduce your current remittance of federal, provincial, or territorial income tax by $2,050. You could continue reducing future income tax remittances, up to the maximum of $25,000, for all remuneration paid before June 20, 2020.

When can I start reducing remittances?

You can start reducing remittances of federal, provincial, or territorial income tax in the first remittance period that includes remuneration paid between March 18, 2020, and June 20, 2020.

For example, if you are a regular remitter, you can reduce your remittance that is due to the CRA on April 15, 2020.

What if subsidies exceed the remittances?

If the income taxes you deduct are not sufficient to offset the value of the subsidy in a specific period, you can reduce future remittances to benefit from the subsidy. This includes reducing remittances that may fall outside of the application period for the wage subsidy (after June 20, 2020).

For example: If you calculated a subsidy of $2,050 on remuneration paid between March 18, 2020, and June 20, 2020, but only deducted $1,050 of federal, provincial, or territorial income tax from your employees, you can reduce a future income tax remittance by $1,000, even if that remittance is in respect to remuneration paid after June 20, 2020.

Will the subsidy affect deductions from my employees?

No. You will continue deducting income tax, Canada Pension Plan contributions, and Employment Insurance premiums from salary, wages, bonuses, or other remuneration paid to your employees, as you currently do. The subsidy is only calculated when you remit these amounts to the CRA.

What if I don’t reduce remittances during the year?

If you are an eligible employer, but choose not to reduce your payroll remittances during the year, calculate the temporary wage subsidy on remuneration paid between March 18, 2020, and June 20, 2020. You can then ask for the subsidy to be paid to you at the end of the year, or transferred to the next year’s remittance.

What books and records do I need to support the subsidy?

You will need to keep information to support your subsidy calculation. This includes:

- the total remuneration paid between March 18, 2020, and June 20, 2020;
- the federal, provincial, or territorial income tax that was deducted from that remuneration; and
- the number of employees paid in that period.

The CRA is currently updating reporting requirements. More information on how to report this subsidy will be released in the near future.

Is the subsidy considered taxable income?

Yes. If you receive the subsidy, you have to report the total amount as income in the year in which the subsidy is received.

What if my business is closed?

If you did not pay salary, wages, bonuses, or other remuneration to an employee between March 18, 2020, and June 20, 2020, you cannot receive the subsidy, even if you are an eligible employer.

Province of BC - Questions About Work? For Employers **Updated March 30**

Handling Absences & Other Disruptions - Find out what you must do if employees fall ill, are absent from work or your business is unexpectedly disrupted.

- Job-protected leaves
- Other absences
- Temporarily laying off employees
- Group terminations
- Additional resources

Job-Protected Leaves

Leaves of absence are unpaid, but an employee's employment is protected if they take them. Employees decide if they need to take a leave of absence. They must tell you when they need to take the leave and why.

If an employee is sick or thinks they are sick, they should check their symptoms online and follow the guidance provided by the BC Centre for Disease Control and the Public Health Agency of Canada.

COVID-19 leave

During the COVID-19 public health emergency, many employees are unexpectedly taking time off work. In response to COVID-19, a new unpaid, job-protected leave has been established for employees unable to work for specified reasons relating to COVID-19. Employees can take this leave for as long as they need it without putting their job at risk. Once it is no longer needed, this leave will be removed from the Employment Standards Act.

You cannot require an employee to provide a doctor's note.

Personal illness or injury leave

An employee who can't work due to personal illness or injury can take up to three days of unpaid, job-protected leave.

This leave applies to any employee who has been employed for at least 90 days. Employers can ask the employee for reasonable evidence that they are ill or injured and therefore entitled to the leave.

Employers cannot deduct sick leave from an employee's vacation, statutory holiday pay or wages. An employee can request vacation pay for the days they take off sick, but such a request should be in writing to demonstrate that it was the employee who decided to use vacation pay for a sick day.

Before the leave

You can ask an employee for proof that their leave is one of the allowed types. They need to provide the proof as soon as it is reasonably possible. They don't need to provide it before starting the leave.

During the leave

While an employee is on a leave of absence, you must consider their employment as continuous. They receive wage and benefit increases like normal. You generally need to continue to make payments to benefit plans.

You cannot terminate (fire or lay off) an employee on leave or change their job conditions unless they agree in writing.

When the leave ends

When the leave ends, you need to contact the employee and arrange their return to work. Just because the employee does not contact you doesn't mean they have abandoned or quit their job.

You must return the employee to the job they had before the leave. If that job no longer exists (and there isn't a similar job), the employee can be laid off. You might have to pay compensation for length of service based on the last day of employment.

Other Types of Absences

Annual vacation

Employers can choose when employees take vacation. You must schedule an employee's vacation in periods of one week or more, unless they ask for a shorter amount of time.

An employee earns annual vacation during the first year they're employed. After 12 months, they get two weeks of vacation. After five years, they get three weeks of vacation.

Employers may:

- Cancel employee vacations due to a shortage of employees
- Require employees to take vacation if there isn't enough work for staff

Sending an employee home

Employers can send an employee home. If an employee reports to work and they are unfit to work or if they ask to leave work early due to illness, you only have to pay them for the time they worked. Otherwise, you must pay them minimum daily pay of at least two hours.

Temporarily Laying Off Employees

In B.C., there is no ability for an employer to temporarily lay off employees, unless:

- The employee agrees to the layoff

  OR

- The layoff is part of a contract or agreement in place before the layoff

If either of the above apply, you can lay off an employee for a **maximum of 13 weeks.** You must be able to prove the layoff meets these conditions. If the layoff is longer than 13 weeks or there isn't an agreement in place for the layoff, it becomes a termination of employment.

If none of the above apply (for example, no agreement or no contract for layoff) and you reduce an employee's hours by 50% or more, this could be considered a termination of employment.

Group Terminations

If circumstances require you to terminate 50 or more employees at a single location within a two-month period, you must give written notice of group termination to each employee affected, the Minister of Labour and any trade union that represents the employees. Find out more about group termination.

Additional Resources

If you have questions, find out who to contact:

- BC Centre for Disease Control
- Public Health Agency of Canada
- WorkSafeBC
- Contact Employment Standards

Temporary Foreign Workers

$50M fund looks to help defray costs of quarantine for temporary foreign workers

Kathleen Harris · CBC News · Posted: Apr 13, 2020

The federal government announced $50 million on Monday to help farmers and fish processors who are bringing in temporary foreign workers during the COVID-19 crisis.

Under the program, employers are eligible for $1,500 per foreign worker to help cover the costs of complying with a mandatory two-week quarantine upon their arrival in Canada.

Employers must provide accommodation for the employees during self-isolation and pay the workers during the 14-day period.

Canada provides update on exemptions to travel restrictions to protect Canadians and support the economy

Revised on March 27, 2020

March 20, 2020—Ottawa—The Government of Canada is providing an update on travel restrictions put in place to stem the spread of COVID-19.

Exemptions to the air travel restrictions will apply to foreign nationals who have already committed to working, studying or making Canada their home, and travel by these individuals will be considered essential travel for land border restrictions.

The exemptions include

- seasonal agricultural workers, fish/seafood workers, caregivers and all other temporary foreign workers
- international students who held a valid study permit, or had been approved for a study permit, when the travel restrictions took effect on March 18, 2020
- permanent resident applicants who had been approved for permanent residence before the travel restrictions were announced on March 18, 2020, but who had not yet travelled to Canada

In addition, a temporary modification is being made to the Labour Market Impact Assessment process for agriculture and food processing employers, as the required 2-week recruitment period will be waived for the next 6 months.

We are also increasing the maximum allowable employment duration for workers in the low-wage stream of the Temporary Foreign Worker Program from 1 to 2 years. This will improve flexibility and reduce the administrative burden for employers, including those in food processing.

To safeguard the continuity of trade, commerce, health and food security for all Canadians, temporary foreign workers in agriculture, agri-food, seafood processing and other key industries will be allowed to travel to Canada under exemptions being put in place to the air travel restrictions that took effect on March 18.

In addition to health screening protocols before travel, all individuals entering from abroad must isolate for 14 days upon their arrival in Canada.

Allowing foreign workers to enter Canada recognizes their vital importance to the Canadian economy, including food security for Canadians and the success of Canadian food producers. The arrival of farm workers and fish/seafood workers is essential to ensure that planting and harvesting activities can take place. There will always be jobs available for Canadians who wish to work on farms and at food processing plants.

Those affected by these exemptions should not try to travel to Canada immediately. We will announce when the exemptions are in place, which we anticipate will be early next week.

These exemptions follow others announced earlier this week, for

- foreign nationals travelling at the invitation of the Canadian government for a purpose related to the containment of COVID-19
- close family members of Canadian citizens
- close family members of Canadian permanent residents
- a person who is authorized, in writing, by a consular officer of the Government of Canada to enter Canada for the purpose of reuniting immediate family members
- a person registered as an Indian under the Indian Act
- accredited diplomats and family members (including NATO, those under the United Nations Headquarters Agreement, other organizations)
- air crews
- any foreign national, or group of foreign nationals, whose entry would be in the national interest, as determined by the Minister of Foreign Affairs, the Minister of Immigration, Refugees and Citizenship, the Minister of Public Safety

- members of the Canadian military, visiting forces and their family members
- transiting passengers

WorkSafeBC is waiving premiums for employers who are approved to receive the Canada Emergency Wage Subsidy (CEWS) for furloughed workers **Added May 27**

WorkSafeBC recognizes the challenges employers are facing during this extraordinary time, and in light of the impacts of the COVID-19 pandemic we will waive premiums on wages paid to furloughed workers of employers receiving CEWS subsidies. This change will be retroactive to the March 15, 2020 start date and continue for the duration of the CEWS program. Eligible employers will need to maintain documentation to identify workers who were furloughed as a result of this provincial health emergency.

This is the second measure WorkSafeBC has implemented to provide support for B.C.'s employers. Approximately 27,000 employers in the province have already opted to take advantage of the premium deferral measure implemented on March 27, 2020. Employers will not be charged a penalty or interest on first quarter premiums, up to the deferral date of June 30, 2020.

Waiving premiums for employers of furloughed workers will help support the rehiring of employees who may have already been laid off as a result of the COVID-19 pandemic, and will help better position employers who are considering reopening in the coming weeks. WorkSafeBC is committed to providing essential services to B.C.'s workers and employers and will continue to review support measures during this time.

Worksafe BC: COVID-19: Staying safe at work, accessing services, and more

At WorkSafeBC, we are actively monitoring and adjusting to the COVID-19 situation to determine how we can best support workers, providers, and employers around the province, while ensuring the health and safety needs of our own employees. We continue to follow guidance from public health officials.

The health and safety of our staff is a priority, and we're taking measures to limit the number of staff in all of our offices. We've implemented a work-from-home policy for employees who can perform their duties at home and have increased preventative measures like rigorous cleaning and disinfecting for those still at the office. As part of these efforts, all WorkSafeBC offices are now closed to visitors, but we are still here to help.

How we're helping you stay safe at work

WorkSafeBC is working to support the direction of public health agencies for slowing the progression of COVID-19 (coronavirus) by helping workplaces to take appropriate preventative measures. We've collected the following health and safety information about COVID-19 and the workplace:

- What employers should do
- What workers should do
- Staying safe at work
- Industry information

How we're helping with current and new injury claims

See our Claims information for workers during the COVID-19 situation, as well as further updates on accessing WorkSafeBC services during this time.

How to reach us if you need help

We encourage you to call us for emergency, claims, health and safety, and insurance assistance.

Our online services are also a convenient and efficient way to access many of our services. For example, employers may want to consider signing up for our online insurance services to report payroll and pay premiums and take advantage of many other account management services. Workers who have filed a claim can also use our online services as an easy way to manage their claim.

Please note that our staff may be contacting you from a non-WorkSafeBC phone number during this public health emergency. If your phone is set up to block calls from private or anonymous numbers, you may miss their call. Please consider changing your phone settings temporarily in order to receive service.

Updates from WorkSafeBC

Service updates

During the COVID-19 outbreak, we are continuing to adjust how we can best serve and support you while following the guidance from public health agencies.

Here is the latest information on how our services are changing to accommodate the current situation:

The COVID-19 situation and your reporting and payment deadline

WorkSafeBC is postponing the payment deadline for Q1 2020, in light of the uncertainty and challenges many employers are facing during the COVID-19 (coronavirus) outbreak.

Learn more about how the COVID-19 outbreak may affect reporting payroll and paying premiums.

Submitting and managing reviews during the COVID-19 outbreak

The Review Division is continuing to receive requests for review and is completing as many decisions as possible during the COVID-19 outbreak.

We will continue to monitor the situation and take measures to ensure we follow the guidance from public health agencies. These measures include limiting the number of staff in our office and closing our offices to the public.

Learn more about how the COVID-19 outbreak may affect reviews.

Certificate of Recognition (COR) 2020 audit waivers

Due to the COVID-19 (coronavirus) outbreak, WorkSafeBC is granting COR audit waivers on any COR certificates that are due to expire by August 31, 2020. Employers will need to contact their certifying partner (CP) to request an audit waiver.

If you are concerned about your in-progress or upcoming COR audit, we ask that you reach out to your certifying partner for support and guidance. If you need to contact the COR team directly, please email partners.program@worksafebc.com. See this announcement for more information.

Blasting examinations and registration

Due to the COVID-19 outbreak, blasting exams are on hold until June 1, 2020, at the earliest, and exam registration is unavailable at this time.

Hearing test deferrals

Due to the COVID-19 outbreak, the availability of hearing test providers is limited and testing may be unavailable in many areas. Hearing tests required by Occupational Health and Safety Regulation 7.8 (1)(b) can be deferred until August 1, 2020 (this date is subject to change).

Short-term extensions of Occupational First Aid Certificates

Due to the COVID-19 outbreak, WorkSafeBC is granting extensions on any occupational first aid or equivalent certificates. See the announcement for more information.

Health care provider update

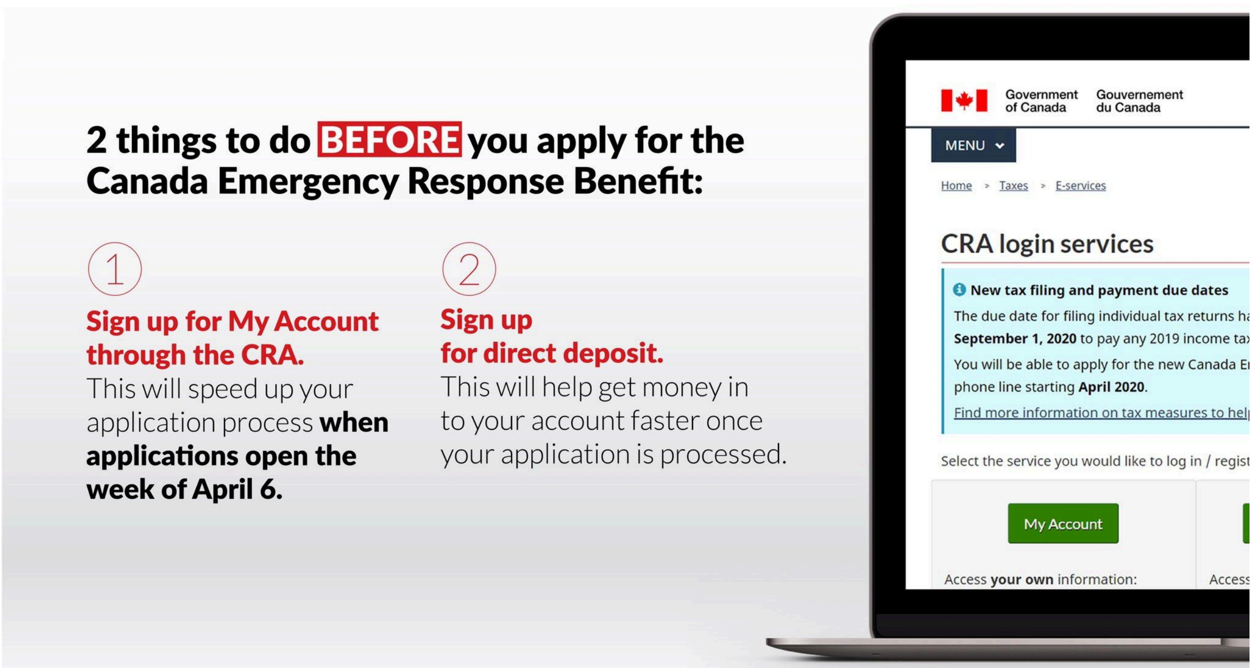
At WorkSafeBC, we are actively monitoring and adjusting to the COVID-19 situation to determine how we can best support our health care providers and follow guidance from public health officials. Learn more.

Information for Employees

A Solution for Your Displaced Employees: Jobs from Other Sectors on go2HR Job Board

To help displaced tourism and hospitality employees maintain their livelihood, we are inviting sectors such as **retail, agriculture and healthcare** to use our job board. The healthcare sector, for example, has an urgent staffing need for positions such as front desk, servers, kitchen staff and housekeepers. **Visit the go2HR Job Board today for these new opportunities!**

Canada Emergency Response Benefit **Updated March 31**



What is the Canada Emergency Response Benefit

If you stopped working because of COVID-19, the Canada Emergency Response Benefit (CERB) may provide you with temporary income support.

The CERB provides $500 a week for up to 16 weeks.

Canada Emergency Response Benefit (CERB) Application **Added April 3**

How to apply

We will start accepting applications on April 6.

Prior to April 6, individuals who are without work and are eligible for EI can continue to apply for Employment Insurance.

Important! If you are not eligible for Employment Insurance, find out how you can get ready to apply for the CERB through the Canada Revenue Agency.

Whether you apply online or by phone, the CRA wants to provide the best service possible to everyone. To help manage this, the CRA has set up specific days for you to apply. Please use the following guidelines:

If you were born in the month of	Apply for CERB on	Your best day to apply
January, February or March	Mondays	April 6
April, May, or June	Tuesdays	April 7
July, August, or September	Wednesdays	April 8
October, November, or December	Thursdays	April 9
Any month	Fridays, Saturdays and Sundays	

Eligibility

The benefit will be available to workers:

- Residing in Canada, who are at least 15 years old;
- Who have stopped working because of COVID-19 and have not voluntarily quit their job;
- Who had income of at least $5,000 in 2019 or in the 12 months prior to the date of their application; and
- Who are or expect to be without employment or self-employment income for at least 14 consecutive days in the initial four-week period. For subsequent benefit periods, they expect to have no employment income.

The Benefit is only available to individuals who stopped work as a result of reasons related to COVID-19. If you are looking for a job but haven't stopped working because of COVID-19, you are not eligible for the Benefit.

Government of Canada: Support for Employees **Updated March 30**

No Canadian should have to worry about losing their job, paying their rent or putting food on the table because of COVID-19. That's why the Government is:

- introduced the Canada Emergency Response Benefit (CERB) to support workers and help businesses keep their employees, providing $2,000 a month for up to four months for workers and entrepreneurs who are not receiving a paycheque as a result of COVID-19
- waived the one-week waiting period and the requirement for a medical certificate for employment insurance (EI) sickness benefits to provide immediate support for workers in quarantine
- boosted Canada Child Benefit payments to ensure working families have enough money to support their kids
- extended the tax filing deadline to June 1, 2020
- and much more

Province of BC - Questions About Work? For Employees **Updated March 30**

Taking Unexpected Time Off Work

You can take time away from work to deal with unexpected illness or life situations. Not every work issue, workplace, or type of work is covered by B.C. employment standards. Find out if the standards apply to you.

- Time off work
- Caring for yourself
- Caring for family members
- Being laid off
- Additional resources

Time Off Work

Most leaves covered by B.C. employment standards are unpaid, but your job is protected while you are on one.

COVID-19 leave

You can take **unpaid, job-protected leave related to COVID-19** if you're unable to work for any of the following reasons:

- You have been diagnosed with COVID-19 and are following the instructions of a medical health officer or the advice of a doctor or nurse
- You are in isolation or quarantine and are acting in accordance with an order of the provincial health officer, an order made under the Quarantine Act (Canada), guidelines from the BC Centre for Disease Control or guidelines from the Public Health Agency of Canada
- Your employer has directed you not to work due to concern about your exposure to others

- You need to provide care to your minor child or a dependent adult who is your child or former foster child for a reason related to COVID-19, including a school, daycare or similar facility closure
- You are outside of BC and unable to return to work due to travel or border restrictions

The COVID-19 leave is retroactive to January 27, 2020, the date that the first presumptive COVID-19 case was confirmed in British Columbia. This means that if you've had to take time off work because of COVID-19 since January 27, 2020, you're protected from losing your job under the new law. During this public health emergency, you can take this job-protected leave for as long as you need it, without putting your job at risk.

Once it is no longer needed, this leave will be removed from the Employment Standards Act.

Annual vacation

You earn annual vacation during the first year you're employed. After 12 months, you get **two weeks of vacation**. After five years, you get **three weeks of vacation**. If you have not used all of your vacation, you can ask your employer to use your vacation to cover time off.

Your employer can schedule your vacation according to business needs. Annual vacation is scheduled in periods of one week or more unless you ask for a shorter amount of time.

Other types of paid leave

You may be able to claim federal Employment Insurance (EI) sickness benefits. The Government of Canada has said they will waive the one-week waiting period for people who are in quarantine or directed to self-isolate.

Caring for Yourself

If you're feeling unwell, check your symptoms online and follow the advice from the BC Centre for Disease Control and Public Health Agency of Canada.

Personal illness or injury leave

To better support you on an ongoing basis, the Employment Standards Act provides **up to three days of unpaid, job-protected leave** each year if you can't work due to personal illness or injury. This permanent change to the Act provides you with job protection for personal illness or injury similar to other jurisdictions in Canada. This leave applies if you've worked for your employer for at least 90 days. You may need to provide reasonable evidence of eligibility to your employer.

Getting sent home

If you're unfit for work or if you ask to leave early, you're only paid for time worked. Otherwise, you're paid minimum daily pay of at least two hours.

Caring for Family Members

If you need time away from work to care for a family member, you can take a job-protected leave of absence without pay.

Family responsibility leave

You can take **up to five days of unpaid leave** to help care for a child or immediate family member.

Compassionate care leave

You can take **up to 27 weeks of unpaid leave** to care for a family member who is terminally ill.

Critical illness or injury leave

You can take time off to care for a family member whose life is at risk from illness or injury — **up to 36 weeks** for a child or **16 weeks** for an adult family member.

Taking a leave

You don't need to work for a certain amount of time before taking a leave of absence. You need to say why you're taking a leave, but you don't need to give notice in advance.

Your employer can ask for proof that the leave is one of the types allowed. You need to provide the proof as soon as it is reasonably possible. **You don't need to provide it before starting the leave.**

Returning to work

You should tell your employer when you are planning to come back to work. While you're on a leave, your employer can't fire you, lay you off or change your job conditions.

When you return from a leave, if your employer can't give you your job back (or one like it), they might have to pay compensation for length of service based on your last day of employment.

Being Laid Off

You're considered to be temporarily laid off when you're given less work or no work – with the plan that you will return to a regular work schedule.

If your hours are reduced, you're considered laid off as soon as you earn less than 50 percent of your weekly wages at your regular rate (compared to an average of the previous eight weeks).

In B.C., you can't be temporarily laid off, unless:

- You agree to the layoff

  OR

- The layoff is part of a contract or agreement in place before the layoff

Your employer needs to be able to prove this is the case. If they can't, the layoff may be a termination of employment.

Service Canada: Employment Insurance Information

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. Canadians quarantined can apply for Employment Insurance (EI) sickness benefits.

If you are eligible, visit the EI sickness benefits page to apply.

Service Canada is ready to support Canadians affected by COVID-19 and placed in quarantine, with the following support actions:

- The one-week waiting period for EI sickness benefits will be waived for new claimants who are quarantined so they can be paid for the first week of their claim
- Establishing a new dedicated toll-free phone number to support enquiries related to waiving the EI sickness benefits waiting period
- People claiming EI sickness benefits due to quarantine will not have to provide a medical certificate
- People who cannot complete their claim for EI sickness benefits due to quarantine may apply later and have their EI claim backdated to cover the period of delay

Important: If you are directly affected by the COVID-19 because you are sick or quarantined and you have not yet applied for EI benefits, please submit your application before contacting us. This will allow us to better serve you and prevent delays in establishing your claim.

If you have already completed the application for EI sickness benefits whether you are sick or quarantined and would like to have the one-week waiting period waived, call the new toll-free phone number below. It is important to note that no other request will be actioned on this phone line. We will take action only for sick or quarantined clients affected by the COVID-19 for which the application for sickness benefits has been filed.

- Telephone: 1-833-381-2725 (toll-free)
- Teletypewriter (TTY): 1-800-529-3742

Industry Training Authority: COVID-19 FAQs for Apprentices

Please read our FAQ's for apprentices in response to COVID-19 and our changing world. Our priority is the safety of our staff and of all our customers, as we continue to provide services.

FAQs for Apprentices: http://bit.ly/2wpQPD8

Applying for EI in BC During the Pandemic- An employee's perspective

Google document with step-by-step information from those experiencing the process.

Carleton University Professor Creates Plain Language Guide to Obtaining Government Aid **Added April 1**

Jennifer Robson, an associate professor in the Master of Political Management program, has created a guide to help Canadians access the government support they need in this time of crisis.

CBC: How to Apply for EI and COVID19 Emergency Benefits

Workers and businesses hurt by the COVID-19 pandemic may be eligible for part of the $82 billion aid package announced Wednesday by Prime Minister Justin Trudeau, which includes $27 billion in direct support for those struggling to find work or care for family members.

The package, now before Parliament, stands to adjust the rules on who qualifies for employment insurance (EI), and includes two emergency benefits for those who don't.

The emergency benefits aren't yet available, but the government has released guidelines on who can apply, and how much relief Canadians can expect. Here's how they'll work.

Who qualifies for EI?
Whether you qualify for EI will still depend on your specific situation, such as regional rate of employment, and the number of hours worked in the last 52 weeks. The government recommends people apply as soon as possible to find out if they qualify; waiting more than four weeks after your last day of work means you could lose access to those benefits.

To receive regular EI, you must have lost your job through no fault of your own, including lay-offs. EI sickness benefits include being unable to work because of illness or quarantine. Under Wednesday's changes, the one-week waiting period for sickness benefits will be removed for those who have been told to self-isolate or quarantine, meaning applicants can be paid for the first week of their claim.

If approved, the maximum amount paid out for EI is $573 a week.

How do I apply?
Applicants usually need a medical certificate along with records of employment, though the new rules allow quarantined workers to apply without the former. If you can't apply because you are quarantined, you can also file for EI sickness benefits later and have the claim backdated.

To apply for EI benefits, you can visit the website. Afterwards, you can apply to have the one-week waiting period waived by calling the government's toll-free number at 1-833-381-2725, or teletypewriter at 1-800-529-3742.

It is also possible to apply in person at a Service Canada office, though those who are experiencing symptoms, or are in self-isolation or quarantine are instructed not to visit.

What if I don't qualify for EI?
The federal aid package also includes the Emergency Care Benefit and the Emergency Support Benefit.

The Emergency Care Benefit provides up to $900 every two weeks for up to 15 weeks, to those affected by COVID-19. It's intended for those who don't qualify for EI, can't go to work and don't have paid sick leave.

Workers — including the self-employed — who are quarantined or sick with COVID-19 can apply, as can those staying home to take care of a family member with COVID-19 who doesn't qualify. Parents staying home to care for children because of school closures are also covered, and can apply whether or not they qualify for EI.

The Emergency Support Benefit will give up to $5 billion to workers ineligible for EI who face unemployment. It is intended to be a long-term income support, but the government hasn't yet said how much it will provide, or how long funds will be given out.

Both benefit plans will be available to apply for in April, through the CRA website, and a toll-free number that has not yet been shared.

Government of Canada: Support to Canadians

Temporary Income Support for Workers and Parents

For Canadians without paid sick leave (or similar workplace accommodation) who are sick, quarantined or forced to stay home to care for children, the Government is:

- Waiving the one-week waiting period for those individuals in imposed quarantine that claim Employment Insurance (EI) sickness benefits. This temporary measure will be in effect as of March 15, 2020.
- Waiving the requirement to provide a medical certificate to access EI sickness benefits.
- Introducing the Emergency Care Benefit providing up to $900 bi-weekly, for up to 15 weeks. This flat-payment Benefit would be administered through the Canada Revenue Agency (CRA) and provide income support to:
    - Workers, including the self-employed, who are quarantined or sick with COVID-19 but do not qualify for EI sickness benefits.
    - Workers, including the self-employed, who are taking care of a family member who is sick with COVID-19, such as an elderly parent, but do not quality for EI sickness benefits.

    - Parents with children who require care or supervision due to school closures, and are unable to earn employment income, irrespective of whether they qualify for EI or not.

Application for the Benefit will be available in April 2020, and require Canadians to attest that they meet the eligibility requirements. They will need to re-attest every two weeks to reconfirm their eligibility. Canadians will select one of three channels to apply for the Benefit:

1. by accessing it on their CRA MyAccount secure portal;
2. by accessing it from their secure My Service Canada Account; or
3. by calling a toll free number equipped with an automated application process.

Longer-Term Income Support for Workers
For Canadians who lose their jobs or face reduced hours as a result of COVID's impact, the Government is:

- Introducing an Emergency Support Benefit delivered through the CRA to provide up to $5.0 billion in support to workers who are not eligible for EI and who are facing unemployment.
- Implementing the EI Work Sharing Program, which provides EI benefits to workers who agree to reduce their normal working hour as a result of developments beyond the control of their employers, by extending the eligibility of such agreements to 76 weeks, easing eligibility requirements, and streamlining the application process. This was announced by the Prime Minister on March 11, 2020.

Income Support for Individuals Who Need It Most
For over 12 million low- and modest-income families, who may require additional help with their finances, the Government is proposing to provide a one-time special payment by early May 2020 through the Goods and Services Tax credit (GSTC). This will double the maximum annual GSTC payment amounts for the 2019-20 benefit year. The average boost to income for those benefitting from this measure will be close to $400 for single individuals and close to $600 for couples. This measure will inject $5.5 billion into the economy.

For over 3.5 million families with children, who may also require additional support, the Government is proposing to increase the maximum annual Canada Child Benefit (CCB) payment amounts, only for the 2019-20 benefit year, by $300 per child. The overall increase for families receiving CCB will be approximately $550 on average; these families will receive an extra $300 per child as part of their May payment. In total, this measure will deliver almost $2 billion in extra support.

Together, the proposed enhancements of the GSTC and CCB will give a single parent with two children and low to modest income nearly $1,500 in additional short-term support.

To ensure that certain groups who may be vulnerable to the impacts of COVID-19 have the support they need, the Government is proposing targeted help by:

- Providing $305 million for a new distinctions-based Indigenous Community Support Fund to address immediate needs in First Nations, Inuit, and Métis Nation communities.
- Placing a six-month interest-free moratorium on the repayment of Canada Student Loans for all individuals currently in the process of repaying these loans.
- Reducing required minimum withdrawals from Registered Retirement Income Funds (RRIFs) by 25% for 2020, in recognition of volatile market conditions and their impact on many seniors' retirement savings. This will provide flexibility to seniors that are concerned that they may be required to liquidate their RRIF assets to meet minimum withdrawal requirements. Similar rules would apply to individuals receiving variable benefit payments under a defined contribution Registered Pension Plan.

- Providing the Reaching Home initiative with $157.5 million to continue to support people experiencing homelessness during the COVID-19 outbreak. The funding could be used for a range of needs such as purchasing beds and physical barriers for social distancing and securing accommodation to reduce overcrowding in shelters.
- Supporting women and children fleeing violence, by providing up to $50 million to women's shelters and sexual assault centres to help with their capacity to manage or prevent an outbreak in their facilities. This includes funding for facilities in Indigenous communities.

Flexibility for Taxpayers
In order to provide greater flexibility to Canadians who may be experiencing hardships during the COVID-19 outbreak, the Canada Revenue Agency will defer the filing due date for the 2019 tax returns of individuals, including certain trusts.

- For individuals (other than trusts), the return filing due date will be deferred until June 1, 2020. However, the Agency encourages individuals who expect to receive benefits under the GSTC or the Canada Child Benefit not to delay the filing of their return to ensure their entitlements for the 2020-21 benefit year are properly determined.
- For trusts having a taxation year ending on December 31, 2019, the return filing due date will be deferred until May 1, 2020.

The Canada Revenue Agency will allow all taxpayers to defer, until after August 31, 2020, the payment of any income tax amounts that become owing on or after today and before September 2020. This relief would apply to tax balances due, as well as instalments, under Part I of the Income Tax Act. No interest or penalties will accumulate on these amounts during this period.

In order to reduce the necessity for taxpayers and tax preparers to meet in person during this difficult time, and to reduce administrative burden, effective immediately the Canada Revenue Agency will recognize electronic signatures as having met the signature requirements of the Income Tax Act, as a temporary administrative measure. This provision applies to authorization forms T183 or T183CORP, which are forms that are signed in person by millions of Canadians every year to authorize tax preparers to file taxes.

The Canada Revenue Agency is adapting its Outreach Program to support individuals during COVID-19. Through this service, the Canada Revenue Agency offers help to individuals to better understand their tax obligations and to obtain the benefits and credits to which they are entitled. Traditionally available in-person, this service is now available over the phone, and through webinar, where possible.

The Canada Revenue Agency fully expects that many community organizations are considering whether to significantly reduce or perhaps cancel the provision of services provided under the Community Volunteer Income Tax Program. Additional efforts to encourage individuals to file their tax and benefit returns electronically, or where possible, through the File My Return service, will be put forward.

Role of Financial Institutions
The Minister of Finance is in regular contact with the heads of Canada's large banks, and continues to encourage them to show flexibility in helping their customers whose personal or business finances are affected by COVID-19. The Superintendent of Financial Institutions has also made clear his expectation that banks will use the additional lending capacity provided by recent government actions to support Canadian businesses and households.

In response, banks in Canada have affirmed their commitment to working with customers to provide flexible solutions, on a case-by-case basis, for managing through hardships caused by recent developments. This may include situations such as pay disruption, childcare disruption, or illness.

Canada’s large banks have confirmed that this support will include up to a 6-month payment deferral for mortgages, and the opportunity for relief on other credit products. These targeted measures respond to immediate challenges being faced across the country and will help stabilize the Canadian economy.

Mortgage Default Management Tools
The Canada Mortgage and Housing Corporation (CMHC) and other mortgage insurers offer tools to lenders that can assist homeowners who may be experiencing financial difficulty. These include payment deferral, loan re-amortization, capitalization of outstanding interest arrears and other eligible expenses, and special payment arrangements.

The Government, through CMHC, is providing increased flexibility for homeowners facing financial difficulties to defer mortgage payments on homeowner CMHC-insured mortgage loans. CMHC will permit lenders to allow payment deferral beginning immediately.

Information on Utilities

FortisBC Supporting British Columbia during the COVID-19 outbreak

In addition to providing the safe, sustainable and reliable delivery of energy to you, our priority is the safety, health and well-being of our customers, employees and the community. Here’s what we’re doing to ensure you continue to receive the energy you depend on from us.

Here for you
We understand the concern and uncertainty you may be experiencing surrounding the coronavirus (COVID-19). As an essential service provider, our field services teams and contact centres are ready to respond and support BC’s energy needs.

- **Billing & payment:** We have waived late payment fees and we’ll ensure that no customer is disconnected from the energy they need for financial reasons. Our team is here to help customers with any billing questions they may have and can help find flexible payment options.
- **Contact us:** Call us at 1-866-436-7847 for electricity and 1-888-224-2710 for natural gas, or you can email us, and access your account online.

FortisBC billing relief

Waiving late payment fees

We’ve waived all late payment fees for natural gas, electricity and propane bills. This means that if you have a balance currently owing, you will not have to pay a late fee. This applies to homeowners, renters and small businesses. We understand you have many concerns right now, and we’re here to work with you to bring your account up to date without penalty.

We believe that our current approach provides an appropriate balance of providing support to those who need it most against the impacts on all of our customers. We’re examining all options of how we can further help our customers. We’re always very cautious when making choices that could have longer-term rate impacts for our whole customer base. At the end of the day, a bill credit that is paid for through future rates is just a deferral that impacts every customer.

For large commercial and industrial customers, please contact your key account manager to discuss your account and payment arrangements.

Suspending disconnections

At this time, we won't disconnect any customer from the energy they need, whether it be natural gas, electricity or propane, due to financial hardship – regardless of the amount owing.

Flexible payment options

Our customer service representatives are here to help if you're facing financial difficulty for any reason. Together, we'll tailor a flexible payment solution that will fit your needs. Call us about your concerns and allow our team to help you find a way forward. You can reach us, Monday to Friday, 7 a.m. to 5 p.m. at:

- Natural gas - 1-888-224-2710
- Electricity - 1-866-436-7847

You can also email us at gas.customerservice@fortisbc.com or electricity.customerservice@fortisbc.com and access your Account Online.

BC Hydro Offers Billing Help During Outbreak

The COVID-19 Customer Assistance Program provides residential and commercial customers the option to defer bill payments or arrange for flexible payment plans with no penalty. Customers are encouraged to call our customer service team at 1 800 BCHYDRO (1 800 224 9376) to discuss bill payment options.

Customers 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.

BC Hydro: COVID-19 Relief Fund

We recognize that COVID-19 has resulted in financial hardship for many of our customers, particularly those that have experienced job loss, have had to close their businesses, or are otherwise unable to work due to COVID-19. To support our customers during these challenging times, we're introducing the COVID-19 Relief Fund.

For residential customers

If you or your spouse/partner have stopped working due to COVID-19, you may be eligible for three months of bill credit based on your average consumption.

Our online application form for residential customers is now open. Eligible customers can apply any time until June 30, 2020 to receive the credit.

Learn more and apply.

For small businesses

COVID-19 Relief Fund for small businesses

If you own a small business that needed to close due to COVID-19 measures, you may be eligible to have your business' electricity use charges waived for up to three months.

To have your charges waived, you need to apply for the program and be approved. If you're approved, the charges will be automatically waived from your account.

Eligible customers

To be eligible for the COVID-19 Relief Fund for small businesses:

- You need to be a business account holder and have had your account prior to March 31, 2020
- Your account must be on the Small General Service (SGS) rate, which includes rate schedules: 1300, 1301, 1310, 1311, 1234 and 1205 (exclusions apply, see below)
- You have closed your business, ceased most operations, and are not earning any revenue due to a government order or because of a reduction in business due to COVID-19
- You must upload information to demonstrate that your business is closed, such a photo of the business being closed, a screenshot of the closure message on your business' website or social media channel, or a customer notification email or text message

If you have more than one eligible business account on the SGS rate, you need to submit an application for each account. You can apply to get the charges waived for up to 10 accounts.

Ineligible customers

The following SGS rate accounts are not eligible:

- Government agencies or publicly funded organizations
- Public and private schools (including post-secondary)
- Stratas (commercial and residential common use areas)
- Churches or other religious venues
- Outdoor/street lighting and telecom equipment
- Unmetered services
- Companies managed by BC Hydro Key Account Managers
- Companies that have more than 10 General Service accounts

How to apply

Our online application form for small businesses is now open. Applications can be submitted until June 30, 2020.

Electricity charges incurred from the later of April 1, 2020 or the close of your business through to June 30, 2020 are eligible to be waived.

Apply now

Not eligible for this program?

If you aren't eligible for the COVID-19 Relief Fund, learn about other options available for medium, large and industrial business customers.

Our other support for those financially impacted by COVID-19

If you're not eligible for the COVID-19 Relief Fund but are having trouble paying your BC Hydro bills during this time, consider the following other support programs we offer.

For residential customers who are still working

Our COVID-19 Customer Assistance Program allows you to defer bill payments or arrange for flexible payment plans with no penalty. To get set up with this program, you can call our customer service team at 1 800 BCHYDRO (1 800 224 9376).

For residential customers who were facing disconnection

If you had overdue payments and were facing disconnection prior to any additional financial hardship that arose from COVID-19, you may be eligible for a Customer Crisis Fund grant. Please note that we have stopped disconnections for non-payment during this time.

For medium and large business customers

Accounts on the Large General Service (LGS), Medium General Service (MGS) are eligible for interest-free bill deferrals and payment plans. Please speak to your Key Account Manager or with our customer service team at 1 800 BCHYDRO (1 800 224 9376) to discuss bill payment options.

For industrial business customers

If you're an industrial customer receiving electricity at transmission voltage and on rate schedules RS1823 or RS1828, you can defer up to 50% of electricity use charges for three months. Qualifying mining customers can defer up to 75% of electricity charges, depending on commodity prices.

Deferred amounts must be repaid with interest. Please contact your Key Account Manager for more information.

Telus - Helping Our Customers Stay Connected

Waiving home Internet overage charges. While the vast majority of our home Internet customers already have unlimited Internet data, we are waiving all home Internet overages through the end of April for those who are not on unlimited plans and have overage charges

Waiving all roaming charges both on Easy Roam and Pay Per Use for TELUS Mobility customers that are stuck in areas with Level 3 advisories, such as China and Italy, and are unable to return to Canada through the end of April.

Additionally, we will support our customers facing financial challenges because of COVID-19 by providing them with flexible payment options. We don't want anyone to worry about not being able to pay their bill on time if they have been financially affected by the crisis.

How Shaw Business is Responding to COVID-19

We know that your business needs are changing rapidly, and you need flexible technology. Our commitment to delivering seamless connectivity solutions remains unchanged and we are here to help ensure your business is equipped with the right information and tools to stay connected. Shaw has initiated a Business Continuity Planning team and an Emergency Operating Committee. These teams are closely monitoring our network and systems to ensure optimal performance and that a robust plan is in place to mitigate impacts from increased connectivity demands.

Rogers offering free TV channels, global roaming and more in response to COVID-19

Rogers and its brands are waiving long distance voice calling fees across Canada from now until April 30th. This applies to wireless, home phone and small business customers subscribed to Rogers, Fido and Chatr. Further, for customers who need to be outside of Canada or are making their way home, Rogers and Fido are going waive Roam like Home, Fido Roam and pay-per-use roaming fees in all available destinations for postpaid consumers and small businesses until April 30th. The national carrier also says that services will not be suspended or disconnected for any customers experiencing financial difficulties over the next 90 days. It says it will support its customers facing financial uncertainty because of COVID-19 with more flexible payment options.

Further, in collaboration with Microsoft, the carrier is offering Microsoft Teams and Office 365 for free for six months. More information about this can be found here. "The connectivity we provide Canadians is critical now more than ever, and these steps will help to make life a little easier for our customers," Joe Natale, the president and CEO of Rogers, said in a press release. All of this is in addition to what Rogers announced last week, which was that it was temporarily removing data usage caps for customers on limited home internet plans.

Read more at MobileSyrup.com: Rogers offering free TV channels, global roaming and more in response to COVID-19

Information on Taxes

Canada Revenue Agency

The CRA understands that individuals and businesses might be dealing with difficulties in filing their income and benefit returns, and in cash-flow problems in the coming months. This page lists important changes and information, some of which affect tax-filing and payment deadlines, and the ways you can interact with the CRA.

New tax filing and payment due dates
The due date for filing individual tax returns has been extended to June 1, 2020. Taxpayers will have until August 31, 2020 to pay any 2019 income tax amounts owed.

You will be able to apply for the new Emergency Support and Emergency Care benefits in My Account or using the dedicated phone line starting April 2020.

The CRA will allow all businesses to defer, until after August 31, 2020, the payment of any income tax amounts that become owing on or after today and before September 2020. This relief would apply to tax balances due, as well as instalments, under Part I of the Income Tax Act. No interest or penalties will accumulate on these amounts during this period.

Collections, Audits, and Appeals

Collections
Collections activities on new debts will be suspended until further notice, and flexible payment arrangements will be available.

If a taxpayer is prevented from making a payment when due, filing a return on time, or otherwise complying with a tax obligation because of circumstances beyond their control, they can submit a request to cancel penalties and interest. To make a request to the CRA to have interest and/or penalties waived or cancelled, please use Form RC4288, Request for Taxpayer Relief.

Payment arrangements are also available on a case by case basis if you can't pay your taxes, child and family benefit overpayments, Canada Student Loans, or other government program overpayments in full.

Collections staff will address pre-existing situations on a case-by-case basis to prevent financial hardship.

Please note that due to measures taken surrounding the COVID-19 virus, our Debt Management Call Centre service is not currently available. We apologize for the inconvenience.

If you have concerns and require contact with a Collections Officer, please contact our toll free number 1-800-675-6184 between 8:00 a.m. and 4:00 p.m. your local time.

Audits
The CRA will not contact any small or medium (SME) businesses to initiate any post assessment GST/HST or Income Tax audits for the next four weeks.

For the vast majority of taxpayers, the CRA will temporarily suspend audit interaction with taxpayers and representatives. Interaction with taxpayers will be limited to those cases where the legal deadline to reassess a tax return is approaching, and in cases of high risk GST/HST refund claims that require some contact before they can be paid out.

Objections & appeals

Any objections related to Canadians' entitlement to benefits and credits have been identified as a critical service which will continue to be delivered during COVID-19. As a result, there should not be any delays associated with the processing of these objections.

With respect to objections related to other tax matters filed by individuals and businesses, the CRA is currently holding these accounts in abeyance. No collection action will be taken with respect to these accounts during this period of time.

With respect to appeals before the Tax Court of Canada (TCC), on March 16, 2020, the TCC has ordered the extension of all timelines prescribed by the rules of that Court while it is closed for business until March 30, 2020. More information can be obtained directly from the TCC.

Find more information on tax measures to help support Canadians during the COVID-19 pandemic

Province of BC COVID-19 Action Plan - Provincial Tax & Revenue Changes

B.C. Emergency Benefit for Workers

The B.C. Emergency Benefit for Workers will provide a one-time $1,000 payment for B.C. residents whose ability to work has been affected due to COVID-19.

Find out how to subscribe so you can receive updates when the benefit is available. New page, April 1, 2020

Deferred Tax Payments

Effective immediately, B.C. is extending filing and payment deadlines for the following taxes until September 30, 2020.

Employer Health Tax

- File and pay your employer health tax Updated March 25, 2020

Sales Taxes

- Provincial sales tax (including municipal and regional district tax*)
- Carbon tax
- Motor fuel tax
- Tobacco tax

See Notice 2020-002, Covid-19 Sales Tax Changes for more information. New Notice April 1, 2020

*Municipal and regional district tax (MRDT) is the additional 2 or 3% tax on accommodation.

Delayed PST Budget 2020 Tax Changes

The following tax changes announced in Budget 2020 will be postponed until further notice:

- Eliminating the PST exemption for carbonated beverages that contain sugar, natural sweeteners or artificial sweeteners

● Expanded registration requirements for Canadian sellers of goods, along with Canadian and foreign sellers of software and telecommunication services

Delayed Carbon Tax Increase

Carbon tax rates will remain at their current levels until further notice. The tax measure announced in Budget 2020 aligning the carbon tax rates with the federal carbon pricing backstop is also postponed until further notice.

See Notice 2020-002, Covid-19 Sales Tax Changes for more information. New Notice April 1, 2020

Reduced School Tax Rates for Businesses

School tax rates for commercial properties are reduced for the 2020 tax year.

● Classes 4, 5 and 6 will be reduced by 50%

On April 16, 2020, the school property tax was lowered again and classes 7 and 8 are now included. Overall, the commercial property tax bill for most businesses will be reduced by 25% on average.

Late payment penalties for classes 4, 5, 6, 7 and 8 are postponed to October 1, 2020.

Support for Local Governments

Support for local governments so they can meet their operational costs and required remittances to regional districts, regional hospital districts, TransLink and transit authorities, BC Assessment, the Municipal Finance Authority and other taxing authorities.

● Authorized to borrow, interest-free, from their existing capital reserves to help pay for operating expenses, such as employee salaries
● Provincial school tax remittances are delayed until the end of the year
● Greater flexibility to carry debt for an additional year

Enhanced B.C. Climate Action Tax Credit

An additional one-time payment will be made in July 2020 on top of the regular climate action tax credit amount for qualifying individuals and families. New page March 31, 2020

The previously scheduled credit increase effective July 2020 remains the same.

Information on Banking and Insurance

ICBC: COVID-19 Notice

Insurance renewals and many other insurance transactions can now be done through phone and email, to help meet British Columbians' insurance needs without in-person contact. As the situation with COVID-19 evolves, we'll implement more protocols as needed.

Insurance Bureau of Canada - COVID-19 and business insurance: How coverage is triggered

With COVID-19 causing global concern, we understand many Canadians will have questions related to commercial insurance. The Insurance Bureau of Canada (IBC) has produced a brief Q&A document outlining how coverage is triggered and how business interruption policies work.

Commercial insurance is complex and specialized, which makes it important that you speak to your insurance representative if you have any questions or need clarification about your coverage.

Will my standard business policy or business interruption policy cover me for interruptions due to COVID-19?

- Generally, commercial insurance policies and traditional business interruption policies do not offer coverage for business interruption or supply chain disruption due to a pandemic such as COVID-19.
- Some organizations may have purchased specialized contingent business interruption coverage, stand-alone business interruption coverage and supply chain disruption coverage which may be triggered as a result of the World Health Organization's declaration of a pandemic.
- Commercial insurance is complex and specialized and specific to your business which makes it important that you speak to your insurance representative if you have any questions or need clarification about your coverage.

How does business insurance work?

Property insurance for businesses is designed to protect the physical assets of a business against loss and/or damage from a broad range of causes. There are two basic policy types:

1. ***Named perils*** – covers only loss and/or damage caused by perils specifically listed in the policy, subject to exclusions. Loss and/or damage caused by any other peril is not covered.
2. ***Comprehensive*** – covers loss and/or damage caused by any peril, unless specifically excluded.

What is business interruption (BI) coverage?

BI coverage is an add-on to an existing business insurance policy. In the event of a business temporarily needing to shut down, BI covers continuing expenses or replaces lost profits. There are three types of BI policies:

1. ***Gross earnings policy***, which pays only until property or damage is replaced or repaired, or stock is replaced
2. ***Profits form policy***, which continues to pay until a business resumes its normal, pre-interruption level (subject to policy limits)

3. ***Extra expense policy***, which is designed for businesses that can remain operational during periods affected by loss and/or damage.

How does BI insurance work?

BI policies are not standardized and include many variants, but most contain language indicating that the insurer will pay for the actual loss of "business income" due to the "necessary suspension" of operations during "the period of restoration." A number of concepts and nuances come into play, including:

- ***Physical damage requirement***: Most policies require proof that the insured premises sustained physical damage (for example, from fire, heat, flooding or firefighting efforts) that was covered under their property policy, which caused an interruption that resulted in a loss of business income. A business that is interrupted due to the loss of data or a loss of utilities may not have sustained a physical loss. (There is separate utility loss coverage.)
- ***Period of restoration***: If BI coverage is triggered, a significant issue is defining the period of indemnity or, as some policies refer to it, the period of restoration. Most policies will pay business income loss through to the point that the business is restored or when the coverage expires (usually 12 months from the beginning of the interruption).

Unoccupied Businesses

Some insurers will have clauses that stipulate that if a business is not occupied for 30 days their insurance coverage may be impacted. However, in light of the current challenges, insurers are working with their clients to accommodate challenges like these. As such, any business with these concerns are strongly encouraged to contact their insurer to work with them.

Some insurers may simply ask that the business owner simply check their premises, and track/record the inspection date/time which would likely allow them to comply with their policy conditions.

Consumer Relief Measures

This is a challenging and uncertain time for Canadians. Canada's P&C insurers are here to help and work with those adversely affected by the pandemic and are prepared to offer flexible solutions to their customers. The Board of Directors of the Insurance Bureau of Canada (IBC), which represents Canada's P&C industry, informs consumers of the following:

- Insurers understand that life has changed as a result of the pandemic, and that you may be temporarily using your car or home differently (for example, you may be using your car to commute to work instead of taking public transit, or you may be working from home). Insurers stand ready to ensure your ability to make a claim is not impacted by circumstances over which you have no control. Solutions are available – if you have questions or concerns, please contact your insurance representative to discuss your situation.
- Similarly, your business operations may have changed as a result of the pandemic. If this is the case, please contact your insurance representative to discuss your situation.
- Your insurer will accept the late filing of claims against them that would otherwise have been due, until the government ends the emergency period.
- For at least the next 90 days, insurers will waive the NSF fees they would have charged if you have insufficient funds to cover your premium. You remain responsible for any fees your bank may charge you.

- Insurers will try to find flexible payment options for consumers who are in a vulnerable position or facing financial hardship as a result of COVID-19. If you have questions or concerns, please contact your insurance representative.

Canada's Six Biggest Banks Take Decisive Action to Help Customers Impacted by COVID-19

Effective immediately, Bank of Montreal, CIBC, National Bank of Canada, RBC Royal Bank, Scotiabank and TD Bank have made a commitment to work with personal and small business banking customers on a case-by-case basis to provide flexible solutions to help them manage through challenges such as pay disruption due to COVID-19; childcare disruption due to school closures; or those facing illness from COVID-19.

New Bank of Canada Measures to Support Key Funding Markets

The Bank of Canada is committed to supporting the efficient and continuous functioning of financial markets during the current period of uncertainty in which conditions are evolving rapidly.

To that end, the Bank is announcing that it will broaden eligible collateral for its term repo facility to include the full range of collateral eligible under the Standing Liquidity Facility, with the exception of the non-mortgage loan portfolio. Further operational details, including the effective date, will follow. See the full list of SLF collateral. This expansion of eligible collateral will provide support to funding conditions for financial institutions by providing a backstop to regular private funding.

The Bank is also announcing that it stands ready, as a proactive measure, to provide support to the Canada Mortgage Bond (CMB) market so that this important funding market continues to function well. This would include, as required, purchases of CMBs in the secondary market. This is similar in spirit to the increase in Government of Canada bond buybacks that was announced last week to support market liquidity and price discovery. Further operational details, including the effective date, will follow.

The Bank has also taken other steps to ensure that the Canadian financial system has sufficient liquidity. These additional measures have been announced in separate notices on the Bank's website.

The Bank of Canada is taking concerted action to support the Canadian economy during this period of economic stress. Our measures will help ensure that financial institutions can continue to extend credit to both households and businesses.

The Bank continues to closely monitor global market developments and remains committed to providing liquidity as required to support the functioning of the Canadian financial system.

Canadian banks cutting credit card interest for some clients due to COVID-19

Espe Currie, Associate news producer

Published Friday, April 3, 2020

VANCOUVER -- Some major Canadian banks are cutting credit card interest for clients that are facing financial hardship because of COVID-19.

In a release on Friday, RBC said it will be by cutting interest by 50 per cent for small business and personal clients who are already deferring minimum payments on their credit cards.

Starting on April 6, clients who qualify will be able to take advantage of the change.

In order to be considered, clients will have to do a financial review with an RBC advisor, and once approved, the 50 per cent difference will be credited to their account.

“Clients are managing their spending as they adjust to new circumstances and, to help them, we have introduced several relief measures to support them in this very difficult time,” Neil McLaughlin, head of personal and commercial banking, said in the release.

The bank is also offering up to six months of mortgage relief and some relief on loans.

CIBC is also reducing credit card interest. In a release on Friday the bank said that clients who are experiencing financial problems and request to skip a payment will get a temporary lower annual rate of 10.99 per cent. That will be retroactively applied to March 15 for those who already received relief.

"By lowering rates, we want to help reduce stress that Canadians are feeling as a result of COVID19 and provide them with additional flexibility for every day purchases," Laura Dottori-Attanasio, the senior executive vice-president of personal and business banking said in the release.

The National Bank of Canada is also dropping rates to 10.9 per cent for their clients who are granted deferrals, as is Desjardins Group.

Vancity temporarily cuts credit card interest rates to zero for those in need

We're here to help. During these challenging times we’re here to support our cardholders. As our current landscape continues to evolve, so do we.

Vancity enviro™ Visa* Financial Assistance Program
If you’ve been impacted by COVID-19, our enviro Visa Financial Assistance Program can offer **0% interest and payment deferrals for up to six months to eligible cardholders**. We’re doing what we can to help our members not be overly burdened by their credit card payments.

To be eligible, your Visa account must be in good standing and you must have experienced job loss or loss of income, and/or have been negatively impacted in another way.

While this assistance program offers minimum payment and interest relief, we encourage cardholders to make whatever payments they can, when they can. During this time, your entire payment will go towards paying down your balance and once the relief period of up to six months is over, interest will begin to accrue again.

To start the conversation, give us a call to discuss eligibility for this and other options.

TD Canada Trust: How we’re ready to help

In response to the rapidly-evolving COVID-19, TD announced additional proactive measures to further support our customers, colleagues and communities.

Alongside Canada's six largest banks, TD has announced a commitment to work with personal and small business banking customers on a case-by-case basis to provide flexible solutions to help them manage through challenges such as pay disruption due to COVID-19; childcare disruption due to school closures; or those facing illness from COVID-19. This support will include up to a six-month payment deferral for mortgages, and the opportunity for relief on other credit products.

If you are directly impacted by COVID-19 and as a result are facing financial challenges, let us know by reaching out to us at 1-888-720-0075. We are prepared to help you find a solution to meet your needs. You'll have a lot on your mind, and we want to be there for you.

CIBC: Meeting your needs in challenging times

Recognizing the financial challenges being experienced by some individuals and families, including business owners, we're offering assistance to clients impacted by job loss or other circumstances as a result of COVID-19.

We 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.

Due to an extremely high volume of calls, we encourage those who are experiencing financial hardship to first complete our financial assistance form to have us get in touch with them.

Clients whose individual situation requires immediate attention, such as having a payment due in the next 48 hours, can still talk to their CIBC advisor by calling 1-877-454-9030.Opens your phone app.

We remain ready to help clients with their banking needs, and we're proud to support our clients and community as we work through the current situation together.

National Bank to Offer Support to its Clients

Business clients who find themselves in difficulty due to current events will also be able to benefit from flexible solutions tailored to their specific situation and industry. Our experts will assess each situation and account managers will find solutions based on the client's individual situation.

Clients wishing to take advantage of the relief measures are invited to get in touch with their usual point of contact.

Scotiabank is here for you

Scotiabank is here to help our customers navigate this uncertain time. For individual Canadians or business owners who are facing hardships as a result of COVID-19, we have a financial relief program in place. If you've been affected, we want to hear about your situation and work together to find a solution.

Please understand that we are dealing with a higher-than-usual volume of calls right now. To enable us to dedicate resources where they are needed most, we ask our customers to give priority to those with urgent concerns. We are staffing up to minimize wait time and remain committed to bringing clarity to the financial relief measures available – whether you reach us today, tomorrow, or later this week. We are here for you.

NOTE: If you are a business banking customer and need assistance, please connect with your Relationship Manager.

Royal Bank: Financial Relief Solutions

We will be assessing the needs of businesses that have been affected by COVID-19 on a case-by-case basis to provide flexible relief solutions. If your business is experiencing financial hardship as a result of COVID-19, please contact your advisor. Please know that given the current situation, we are experiencing a high volume of client inquiries and we ask for your patience and understanding.

BMO: Your Health is our Priority

To help alleviate some of the financial pressures that Canadians may be facing, we have introduced a financial relief program for customers affected by COVID-19. The financial relief program is tailored to each individual's circumstances and needs, which could include deferral of payments on mortgages for up to six months, as well as deferral of payments on loans and credit cards for up to three months. The program also includes accommodations for BMO Small Business and Business Banking clients. Please contact us at 1-877-788-1923 to speak with a BMO representative. If you are a personal banking customer, please contact us so we can help. If you are a business banking customer, please contact your Relationship Manager.

CommUNITY Centre - COVID-19 Updates

Right now, there's a lot of information to wade through and it's hard to make sense of it all. So we're creating a place for our members to find information and resources that might help. Share what's helping you with community@vancity.com.

Programs to support our members and community

- **Vancity Unity Term Deposit**
  With Vancity's Unity Term Deposit, you earn a financial return while providing your commmunity with a social one.
- **Waiving fees**
  To help you bank in the safest way, we're waiving fees to transact by *Interac* e-Transfer®, phone, debit card, ATM and online.
- **Vancity's Loan Payment Deferral Program**
  Every member situation is unique. We're committed to providing sound financial advice and customized solutions to members so you can navigate the economic impact of this emergency and get back on your feet.
- **Buying back foreign currency**
  If you bought foreign currency cash from Vancity **between January 1, 2020 and March 20, 2020**, we'll reimburse you at the exchange rate that you bought your currency at, or the rate on the day you exchange your cash, whichever is greater. This applies only to exchanging currency back into Canadian dollars. We are extending this offer to our members **until September 30, 2020** so there is no need for you to visit a branch right now.
- **Community Response Fund**
  In partnership with the Vancouver Foundation, United Way Lower Mainland and the City of Vancouver, we're proud to announce the launch of the Community Response fund - a fund to rapidly deploy

relief to organizations providing front- line services to those impacted by COVID-19.

Rates.ca - Mortgage Lenders’ COVID-19 Announcements

March 21, 2020 - by Rates.ca Team

Canada’s big banks delivered a joint announcement this week that they will be offering mortgage deferrals for those impacted by the COVID-19 crisis. Dozens of other lenders followed in their footsteps.

"These measures are an important first step and underscore the resilience of Canada’s financial system and the strength of our major banks," the banks noted in the release. "Banks will monitor evolving economic conditions and consider other measures if necessary."

Tens of thousands of Canadians are already finding themselves out of work as infection spreads and more businesses are forced to shut down.

Non-Bank Borrowers

Okay, but what if your lender isn't one of the big banks?

The good news is that most lenders have adopted their own deferral measures. Others, like mortgage lender MCAP, have reminded clients that they can take advantage of existing features on their mortgages, such as the Skip-a-Payment and Hold-a-Payment programs.

Click the link above for more information from some of the largest mortgage lenders in the country. Keep in mind that mortgage deferral relief is not a blanket measure being offered by all lenders to all borrowers. At most lenders, only those who can prove they have been financially impacted by the crisis are being granted payment relief. This includes those who are being forced to self-isolate without pay and the thousands of workers who are now being laid off.

Statement from CMHC

Helping Canadians: These events remind us all how crucial it is to have a sanctuary. We believe that we all need a safe and affordable place to live. We have already extended mortgage forbearance for insured mortgages together with Genworth Canada and Canada Guaranty. We are also exploring, with others, potential relief measures for those who cannot make payments on uninsured mortgages and renters.

Market Liquidity: Yesterday, the Government announced that CMHC will initiate a revised Insured Mortgage Purchase Program, a market liquidity tool we used in the Global Financial Crisis. The IMPP is part of a package that includes complementary market support activity from the Bank of Canada. We have scaled the solution to the problem and will have $50 billion available. We are also working with the government on expanding CMHC’s authorities if we need to do more.

Our Ask of You: Just as we do, you have a very important role to play to help preserve our economy. We want to avoid adding undue pressure so you can focus your efforts on managing this crisis. Accordingly, we will suspend quality assurance reviews and other interventions until we return to a more normal state.

Importantly, we also expect any housing provider who has received financing or support from CMHC, directly or via provinces and territories, to act compassionately and refrain from evictions.

CMHC exists in part to buffer the effects of these events. This is what we do. Our Crisis Management Committee is meeting daily and we are working around the clock. We are part of a federal team that works well, trusts each other and is earnestly and impressively working together for Canada.

Benchmark Law Corporation: Covid-19 and Your Lease **Added April 1**

The current Covid-19 pandemic is rapidly changing the worldwide commercial landscape, creating many fears and questions in the minds of business owners. Due to lost business and government-mandated closures, small business owners may find themselves suddenly unable to pay rent or uphold their end of a commercial lease. Because this pandemic is still unfolding on a day-to-day basis, it is difficult to know with certainty how courts will approach contractual issues arising out of it. However, above is some information that may help small businesses who have questions about the impact of Covid-19 on their commercial leases. Please note that the information pertains to contracts entered into before the pandemic.

Webinars

Join Small Business BC's Digital Meetups

We believe this is a time, more than ever, for small businesses to come together to help each other overcome challenges and find solutions.

To help facilitate this, SBBC are pleased to share our new Digital Meetups, **a community video call for the small businesses community** during COVID-19. **Every working day**, we will be hosting a Digital Meetup focused around one pressing issue re:COVID-19: from how to generate revenue, to employment law, all specific to small businesses.

Our guest speakers will include small business owners and industry experts – with a large component focused on Q&A and knowledge sharing among those in the call.

This is new to us, so we will learn as we go, but we want to provide a forum for our community during these difficult times. We also don't want to over-promise, we don't have all the answers but collectively we come together to share as best we can.

Export Navigator Webinar: Exporting Beyond COVID-19 - Preparing Your Business For The Long-Run

Tuesday, April 28, 2020

9:30am to 11:00pm

For the time being, the COVID-19-economy has drastically changed the face of exporting, and now is the time to adapt and prepare for the future. Having the skills and tools required to sell your goods and services to other provinces and countries takes preparation which you can start now. In this webinar, you'll learn how you can attend virtual tradeshows, access funding resources, and hone a skill set that can help you export across the globe, from Alberta to Australia. Business around the world is adapting, and now could be the time to look into expanding your markets.

BDC Webinar: COVID-19 - How to get through the crisis with an online strategy

April 30, 2020

The COVID-19 pandemic is transforming the economy and bringing unprecedented challenges to businesses across Canada. As more customers go online for products and services, pivoting your business to take full advantage of these online opportunities can position you to emerge stronger in terms of who you sell to, how you sell and what you sell.

Join BDC Chief Economist Pierre Cléroux who will give an economic update, and other experts who will share their expertise on adapting your business online during the pandemic and beyond.

Who should watch?

- All Canadian businesses impacted by COVID-19

You'll discover:

- What to expect from the economy in the coming months
- How to review your business strategy
- How to leverage e-commerce

Recordings

Catch Up with SBBC's Free COVID-19 Webinars

Lots of special COVID-19 webinars were held during the past month! If you missed it, you can watch the webinar recordings on our website

WAVTEQ Webinar Recording - Coronavirus Impact on Global FDI

Led by Wavteq's CEO, Dr Henry Loewendahl, this webinar outlines the implications of the Coronavirus on FDI in 2020 and what EDOs/IPAs can do to mitigate the associated risks.

McCarthy Tetrault Webinar on COVID-19 Preparedness for Business Leaders

On March 6th our firm hosted a webinar on COVID-19 response planning for business leaders across the country, expanding upon critical topics outlined in our Legal Update below. To watch a recording of the webinar please use the link above.

Destination Development Association Webinar Recording: Dealing With the Coronavirus - What to do Immediately to help save your tourism industry and downtown businesses by Roger Brooks

In this workshop we are offering ideas that can still encourage travel while implementing "social distancing" and "self-quarantine" procedures, ways to shift your tourism marketing to help you weather the storm, what downtowns (and downtown businesses) can do to survive, and programs coming online to help small businesses that make up the bulk of our tourism-industry providers and downtown businesses.

Community Measures

Public Health Agency of Canada: Community Based Measures to Mitigate Spread of COVID-19

Community-based measures are actions taken by planners, administrators, and employers to protect groups, employees and the population.

4 Key Ways Local Governments and Indigenous Communities can Prepare

1. Intergovernmental Cooperation
2. Community Involvement

3. Employee Health
4. Financial Planning

Coronavirus (COVID-19) and Indigenous communities

- How to avoid infection
- Handwashing and drinking water advisories
- How to prepare
- What to do if you are sick
- How we have prepared
- How Indigenous Services Canada (ISC) protects against public health threats
- How the Government of Canada is supporting Indigenous communities
- Who to contact for more information and help

Province of BC: COVID-19 - Local Government & First Nations Frequently Asked Questions

Indigenous Community Support Fund

This fund helps Indigenous communities prevent, prepare and respond to coronavirus disease 2019 (COVID-19).

The call for proposals for urban and off-reserve Indigenous organizations and communities is now open. The deadline is April 13, 2020.

These new funds will flow directly to Indigenous communities and organizations providing services to Indigenous peoples across the country and will provide Indigenous leadership with the flexibility needed as they prepare for and react to the spread of COVID-19. These funds could be used for measures including, but not limited to:

- support for Elders and vulnerable community members
- measures to address food insecurity
- educational and other support for children
- mental health assistance and emergency response services
- preparedness measures to prevent the spread of COVID-19

Opinion: What every mayor needs to know about this virus

Resources for BC Public Agencies

The resources below will be relevant for local governments and other agencies looking for current information on COVID-19 in BC for communications purposes.

A Supplement to the Municipal World Daily

To help our clients and partners in their efforts to #FlattenTheCurve across Canada, Municipal World is curating this special #COVID19 news update page. The response to the outbreak is rolling out differently across the country, as appropriate for local circumstances, so our team is working to collect those items most relevant to local governments, including changes related to conferences and events. Also, you can listen to our **special podcast episode on the coronavirus and the impact on communities**. Check back for updates as they are posted.

Global Economic Impact

Central1: Economic Analysis of British Columbia

Global economy in uncharted waters, authorities act to stem downturn

Government of Canada takes action on COVID-19

The health and welfare of all Canadians is a priority for the Government of Canada. The Prime Minister, Justin Trudeau, has outlined Canada's whole-of-government response to COVID-19 across the country, including new investments to respond in Canada and around the world.

WAVTEQ Webinar Recording - Coronavirus Impact on Global FDI

Led by Wavteq's CEO, Dr Henry Loewendahl, this webinar outlines the implications of the Coronavirus on FDI in 2020 and what EDOs/IPAs can do to mitigate the associated risks.

Coronavirus: The world economy at risk

The Organization for Economic Co-operation and Development (OEDC) interim economic outlook

Appendix A

[List of essential services in B.C. during COVID-19 pandemic]

Essential services are those daily services essential to preserving life, health, public safety and basic societal functioning. They are the services British Columbians rely on in their daily lives.

Developed by Emergency Management BC in consultation with other government ministries and the provincial health officer (PHO), this definition is intended to clarify what qualifies as an essential service in the context of the Province's response to COVID-19. In consultation with the PHO, these services should and are encouraged to remain open. They must, however, follow the orders and guidance provided by the PHO to ensure safe operations and reduce the risk of transmission of COVID-19.

The PHO has ordered some types of businesses to close. Any business or service that has not been ordered to close, and is also not identified on the essential service list, may stay open if it can adapt its services and workplace to the orders and recommendations of the PHO.

Child care providers and schools providing care and/or in-class instruction for children are to prioritize placements for those children whose parents are employed as front-line workers in direct to public health and health services, social services, law enforcement, first responders and emergency response.

Appendix B

Guidance on Essential Services and Functions in Canada During the COVID-19 Pandemic

Public Safety Canada has developed a set of functions deemed essential in the context of the COVID-19 pandemic to help provinces/territories, Indigenous communities, and municipalities protect their communities while maintaining the reliable operation of critical infrastructure services and functions to ensure the health, safety, and economic well-being of the population. These services and functions can also help the private sector self-identify as essential.

These services and functions are considered essential to preserving life, health and basic societal functioning. These include, but are not limited to, the functions performed by first responders, health care workers, critical infrastructure workers (e.g., hydro and natural gas), and workers who are essential to supply critical goods such as food and medicines. Workers who deliver essential services and functions should continue to do their jobs provided they have no symptoms of COVID-19 disease. Employers of these workers should take all possible steps to protect their health and safety by implementing practices and procedures recommended by public health authorities and providing appropriate protective equipment and products. Further, workers who can perform their tasks remotely should do so.

Municipal, provincial, territorial or Indigenous jurisdictions have the legislative authority to implement and execute response actions within their jurisdictions, while Public Safety Canada has a key role to play to facilitate and enable critical infrastructure security and resilience.

As many organizations are determining what services and functions are essential to the continuity of operations and incident response, Public Safety Canada has compiled a non-exhaustive list of essential services and functions to support this effort and assist in enabling the movement of critical infrastructure workers within and between jurisdictions. These essential services and functions are advisory in nature. This guidance is not, nor should it be considered to be a federal directive or standard.

This list is meant to be broadly representative. Should it not sufficiently reflect the services and functions of critical infrastructure workers/employees, please send an email to CI-IE-COVID-19@canada.ca to request that a service or function be added to one of the categories above.

Appendix C

[COVID-19 Business Impact Survey Results]

The BC Economic Development Association (representing over 300 local, Indigenous, and regional governments in BC), the BC Chamber of Commerce in partnership with Small Business BC, and Community Futures BC, launched a survey on March 13 to understand specific impacts BC businesses are experiencing due to the COVID-19 pandemic – and hear their proposed solutions

The data paints a dire picture of what businesses are experiencing now and what they expect to be facing in the near future

1. An overall summary of the data

2. A breakdown by region

3. A breakdown by size of business

Here's the quick analysis:

- 90% of businesses are "currently being impacted by COVID-19"
- Of those impacted, 83% are seeing a "drop in revenue, business, or deal flow"
- 91% anticipate a further "decrease in revenue in the near-term" [sic]
- 73% of businesses expect their revenues will drop by 50% or more (with nearly a quarter saying revenues will drop by 100%)
- Half of the respondents say they will be "temporarily shutting down" their offices.
- 64% of respondents expect to reduce their staff by over half (with a quarter saying they will be reducing their staff by 100%)