

# Government Alert: British Columbia



Current as of 2020-11-23 9:51 PM MDT

Page 1 of 14

Although we strive to provide accurate, relevant and timely information, there is no guarantee that the information will continue to be accurate in the future. Government programs, and other programs available to small businesses, can change daily. The information we provide you through this website is for educational and informational purposes only. For advice that pertains to your unique business situation, please get in touch with us at 1.800.265.1002 or email at [fbc@fbc.ca](mailto:fbc@fbc.ca)

Read more on government programs, tools, calculators and advice on how to navigate your business through COVID-19 on FBC's resource centre [www.fbc.ca/covid19-updates](http://www.fbc.ca/covid19-updates)

SUBJECT	SUMMARY	PROGRAM DETAILS
BUSINESS <b>BC's Restart Plan</b>	<ul style="list-style-type: none"><li>The BC Restart Plan takes a phased approach to mitigate the impacts of COVID-19. Each phase provides guidance for individuals and businesses. Everyone is free to go at their own pace as we move between phases, as long as they follow the guidance and orders of the Provincial Health Officer. Businesses and organizations may not follow the same timelines for reopening and expanding interactions.</li></ul>	<ul style="list-style-type: none"><li>Starting Mid-May, businesses will be permitted to safely resume operations under the enhanced protocols defined by the Provincial Health Office.</li><li>Please refer to the updates provided by the Government:<ul style="list-style-type: none"><li><a href="#">British Columbia's Restart Plan</a></li></ul></li></ul>
BUSINESS Declared Essential Workplaces	<ul style="list-style-type: none"><li>For updates, please refer to <b>BC's Restart Plan</b></li><li>In a Public Health Emergency, businesses and individuals are required to follow Public Health Office Orders including business hours of operation, number of occupants permitted on premises at one time and more.</li></ul>	<ul style="list-style-type: none"><li>Please refer to the Government orders relevant to your business category<ul style="list-style-type: none"><li><a href="#">Public Health Office Orders, Notices and Guidance</a></li><li><a href="#">List of Essential Businesses in British Columbia</a></li></ul></li></ul>

# Government Alert: British Columbia



Current as of 2020-11-23 9:51 PM MDT

Page 2 of 14

## SUBJECT

## SUMMARY

## PROGRAM DETAILS

BUSINESS  
Small and Medium-  
Sized Business  
Recovery Grant

- The Small and Medium-Sized Business Recovery Grant program provides fully-funded grants to businesses to ensure they have the support they need during and beyond COVID-19.
- **Applications for this program are now open.**

- Grants of \$10,000 to \$30,000 are available.
- An additional \$5,000 to \$10,000 grant is available to eligible tourism-related businesses that have been hit especially hard by COVID-19.
- The program runs until March 31, 2021 or until the funds (up to \$300 Million) are fully allocated, whichever comes first
- The program happens in five steps:
  1. Businesses apply for funding
  2. A business that meets the eligibility criteria is matched a professional services provider who will help develop a recovery plan or assess the business's current plan
  3. Once a recovery plan is submitted and approved, funding is provided to the business to implement the actions outlined in their recovery plan
  4. Businesses must provide regular updates that account for the spending and status of their recovery efforts supported by the grant funding
  5. All businesses must agree to participate in a third-party audit and the end of the program
- A business must meet all eligibility criteria to receive a base grant, including but not limited to the following ([full criteria online](#)):
  - The majority share of the business is owned by one or more BC resident with sole or primary operations located in BC
  - Pays taxes in BC
  - Employs between two and 149 people in BC for at least four months of the calendar year
  - Experienced declines in revenue since March 10, 2020
- To [submit your application online](#), be prepared to upload:
  - Payroll documents from the last 12 months
  - Current year balance sheet plus two years of financial statements
  - Actual monthly revenue for the past 24 months
  - Business tax returns from the last three years
- [Business Recovery Grant Frequently Asked Questions](#)

# Government Alert: British Columbia



Current as of 2020-11-23 9:51 PM MDT

Page 3 of 14

SUBJECT	SUMMARY	PROGRAM DETAILS
BUSINESS BC Increased Employment Incentive	<ul style="list-style-type: none"><li>The BC Increased Employment Incentive is a refundable tax credit for employers which encourages the creation of new jobs for BC workers or increases in payroll for existing low- or medium-income employees.</li><li><b>Applications for this program will not open until March 2021 but remuneration must be increased for the last quarter of 2020 to be eligible.</b></li></ul>	<ul style="list-style-type: none"><li>The Increased Employment Incentive tax credit is calculated at 15% of the amount that the employer's qualifying BC remuneration exceeds the employer's base BC remuneration.</li><li>Eligibility:<ul style="list-style-type: none"><li>All private sector BC employers, including most charities and non-profits, who increase their BC remuneration by creating new jobs or increasing the pay of their existing low- or medium-income employees over the last quarter (October to December) of 2020 are eligible</li><li>Public institutions are <b>not</b> eligible for the tax credit</li></ul></li><li>Qualifying BC Remuneration<ul style="list-style-type: none"><li>The total B.C. remuneration paid to eligible employees for the quarter ending December 31, 2020, with a maximum weekly BC remuneration for each eligible employee of \$1,129.33. Partial weeks are prorated.</li></ul></li><li>Base BC Remuneration<ul style="list-style-type: none"><li>The total BC remuneration paid to eligible employees for the quarter ending September 30, 2020, with a maximum weekly BC remuneration for each eligible employee of \$1,129.33. Partial weeks are prorated.</li></ul></li><li>If you qualify for the Canada Emergency Wage Subsidy as well as the BC Increased Employment Incentive, you may receive assistance from both programs. Your tax credit will not be reduced if you also receive a subsidy from the federal program.</li><li>For more information, <a href="#">please read the Technical Backgrounder</a></li></ul>

# Government Alert: British Columbia



Current as of 2020-11-23 9:51 PM MDT

Page 4 of 14

SUBJECT	SUMMARY	PROGRAM DETAILS
BUSINESS BC PST Rebate on Select Machinery and Equipment	<ul style="list-style-type: none"><li>• The BC PST Rebate on Select Machinery and Equipment is a temporary provincial sales tax (PST) program to help corporations recover from the financial impacts of COVID-19</li><li>• Note your business must be incorporated in order to qualify for this PST Rebate.</li><li>• <b>You will be able to apply online starting April 1, 2021</b></li></ul>	<ul style="list-style-type: none"><li>• The program acts like a refund but is separate from the existing PST Refund process.</li><li>• Under this temporary program, corporations can apply to receive an amount equal to the PST they paid between September 17, 2020 and September 30, 2021 on qualifying machinery and equipment.</li><li>• All <b>incorporated</b> businesses <b>except the following</b> are eligible:<ul style="list-style-type: none"><li>▪ Crown corporations (federal or provincial)</li><li>▪ Local government corporations</li><li>▪ Charities and non-profit corporations</li><li>▪ Schools, school boards and universities, including business, trade, and vocational schools</li><li>▪ Hospitals</li><li>▪ Regional health boards and community health councils designated under the Health Authorities Act</li><li>▪ Agents of the government and of the other entities listed above</li></ul></li><li>• Unincorporated entities, such as sole proprietors, cannot apply.<ul style="list-style-type: none"><li>▪ They can choose to incorporate to take advantage of this program.</li><li>▪ Only machinery and equipment obtained after incorporation are eligible.</li></ul></li><li>• Qualifying Machinery and Equipment<ul style="list-style-type: none"><li>▪ Income Tax Act (Canada) capital cost allowance (CCA) class definitions already familiar to incorporated businesses will be used to establish which types of capital assets qualify for the rebate program. To be eligible for the rebate, eligible property must be:<ul style="list-style-type: none"><li>▪ described by the definitions found in <a href="#">Schedule II to the federal Income Tax Regulations</a>, as they read on September 1, 2020, for CCA classes 8, 10, 12, 16, 43, 43.1, 43.2, 46, 50, 53, 54, and 55</li><li>▪ obtained substantially (more than 90%) for the purpose of gaining or producing income, and</li><li>▪ not excluded (<a href="#">as set out in the technical backgrounder</a>)</li></ul></li></ul></li><li>• You will be able to apply online starting April 1, 2021</li></ul>

# Government Alert: British Columbia



Current as of 2020-11-23 9:51 PM MDT

Page 5 of 14

SUBJECT	SUMMARY	PROGRAM DETAILS
BUSINESS Deferred Tax Payments	<ul style="list-style-type: none"><li>Effective immediately, B.C. is extending filing and payment deadlines for several business taxes</li></ul>	<ul style="list-style-type: none"><li>Tax returns and payments with due dates after March 23, 2020 and before September 30, 2020 will now be due September 30, 2020.</li><li>Employers required to make instalment payments won't need to make them until after September 30, 2020. Future instalment payment due dates will be determined at a later date.</li><li>Deferrable Taxes:<ul style="list-style-type: none"><li><a href="#">Employer health tax</a></li><li>Sales Taxes:<ul style="list-style-type: none"><li>Provincial Sales Tax (incl. municipal and regional district tax - MRDT). <a href="#">MRDT is the additional 2 or 3% tax on accommodation</a></li><li>Carbon Tax</li><li>Motor fuel tax</li><li>Tobacco tax</li><li><a href="#">Logging Tax</a> (as of</li></ul></li></ul></li><li>This deferral is automatic and no action, such as an application, is required on your part.</li><li>In September, you may make a lump-sum payment, however you must submit separate returns for each of your reporting periods.</li><li><a href="#">BC Government COVID-19 Sales Tax Changes</a> (as of 2020-09-02)</li><li><a href="#">FBC Summary and Details</a></li></ul>
BUSINESS School Tax Rates Reduced	<ul style="list-style-type: none"><li>School tax rates for commercial properties will be reduced for the 2020 tax year</li></ul>	<ul style="list-style-type: none"><li>School tax rates for commercial properties (Class 4, 5, 6)<ul style="list-style-type: none"><li>Tax Rate will be reduced by 50% for the 2020 tax year</li><li>Update: on April 16, 2020, the school property tax was lowered again and classes 7 and 8 are now included.</li><li>Late payment penalties for classes 4, 5, 6, 7 and 8 are postponed to October 1, 2020.</li><li>Overall, the commercial property tax bill for most businesses will be reduced by 25% on average.</li></ul></li><li>Commercial renters with triple-net leases are expected to receive the benefit from this measure.</li><li><a href="#">FBC Summary and Details</a></li></ul>

# Government Alert: British Columbia



Current as of 2020-11-23 9:51 PM MDT

Page 6 of 14

SUBJECT	SUMMARY	PROGRAM DETAILS
BUSINESS BC Hydro Payment Deferral	<ul style="list-style-type: none"><li>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.</li><li><b>NOTE: APPLICATIONS CLOSED JUNE 30, 2020</b></li></ul>	<ul style="list-style-type: none"><li>BC Hydro Customers are encouraged to call customer service at 1-800-224-9376 to discuss bill payment options.</li><li>If you own a small business that needed to close due to COVID-19, you may be eligible to have your business' electricity use charges waived for up to three months.</li><li>BC Hydro's online application form for small businesses is now open. Eligible customers can apply any time until June 30, 2020</li><li><a href="#">Learn more and apply</a></li><li><a href="#">FBC Summary and Details</a></li></ul>
BUSINESS Fortis BC	<ul style="list-style-type: none"><li>Fortis BC is giving small business customers the option to defer bill payments receive bill credits if you're unable to operate your business during the COVID-19 crisis</li><li><b>NOTE: APPLICATIONS CLOSED JUNE 30, 2020</b></li></ul>	<ul style="list-style-type: none"><li>To be eligible, small businesses must acknowledge that they have had income loss or were forced to close due to the COVID-19 outbreak, including the date of the business closure.</li><li>Small business owners in the program have the option to:<ul style="list-style-type: none"><li>receive support in the form of bill credits to help offset the charges on account while unable to operate the business.</li><li>defer bill payments from April 1 to June 30, 2020.</li><li>Some business owners may qualify for both options.</li></ul></li><li>Participants in the program will automatically be entered into a repayment plan that will be spread out over the next 12 months.</li><li>Customers can apply for support through this program anytime between April 1 and June 30, 2020 on the <a href="#">Fortis BC website</a> or by calling 1-888-292-4104 (natural gas) and 1-888-292-4105 (electricity) Monday to Friday, 8 a.m. to 6 p.m.</li><li><a href="#">FBC Summary and Details</a></li></ul>
BUSINESS ICBC Payment Deferral	ICBC clients currently on a monthly Autoplan can defer their payments for up to 90 days with no penalty.	<ul style="list-style-type: none"><li>Commercial customers, including those with commercial and fleet vehicles can defer their monthly Autoplan payments for up to 90 days:<ul style="list-style-type: none"><li><a href="#">Apply online through ICBC</a></li><li>Submit your request before 6PM at least one business day before your next payment is due</li></ul></li></ul>

# Government Alert: British Columbia



Current as of 2020-11-23 9:51 PM MDT

Page 7 of 14

SUBJECT	SUMMARY	PROGRAM DETAILS
FARM BC Agri-Business Planning Program	<ul style="list-style-type: none"><li>The federal and provincial governments are providing a funding program for B.C. agriculture, seafood, and food processing business owners whose revenues have decreased by at least 30% as a result of COVID-19.</li></ul>	<ul style="list-style-type: none"><li>The funding available includes:<ul style="list-style-type: none"><li>up to \$5,000 in business planning services and coaching for individuals, and</li><li>up to \$20,000 for groups, from a qualified business consultant, to develop an immediate and long-term recovery plan</li></ul></li><li>Two application streams are available:<ul style="list-style-type: none"><li>COVID-19 Business Recovery Planning and</li><li>Specialized Business Planning.</li></ul></li><li>Applications for the COVID-19 Business Recovery Planning Stream will be prioritized.</li><li>Eligibility, application and program details are available through the <a href="#">BC Agri-Business Planning Program</a> website</li></ul>
BUSINESS Relief Offered for Childcare Service Providers	<ul style="list-style-type: none"><li>Licensed group childcare providers and smaller home-based childcare providers are eligible for temporary emergency funding to keep operations going or maintain their business while closed.</li></ul>	<ul style="list-style-type: none"><li>Childcare Service Providers that stay open will:<ul style="list-style-type: none"><li>Receive enhanced funding to keep operations going. These centres are eligible to receive seven times their average monthly funding from government, which is expected to cover approximately 75% of a group facility's average monthly operating expenses</li><li>Continue to receive <a href="#">Child Care Fee Reduction Initiative</a> (CCFRI) payments</li><li>Continue to receive <a href="#">Early Childhood Educator</a> (ECE) wage enhancements for their staff</li><li><a href="#">Detailed health and safety guidelines</a> are available for licensees, ECEs and licensing officers.</li></ul></li><li>Childcare Service Providers that close will:<ul style="list-style-type: none"><li>Be eligible to receive two times their average monthly government funding (this is expected to cover approximately 20% of an average group facility's monthly operating expenses)</li></ul></li><li><a href="#">Please refer to the Government of British Columbia Childcare BC site for full funding details</a></li></ul>

# Government Alert: British Columbia



Current as of 2020-11-23 9:51 PM MDT

Page 8 of 14

SUBJECT	SUMMARY	PROGRAM DETAILS
BUSINESS INDIVIDUAL Support for BC Renters and Homeowners	<ul style="list-style-type: none"><li>To support people and prevent the spread of COVID-19, the Province is introducing a new temporary rental supplement, halting evictions, and freezing rents, among other actions</li><li><b>NOTE: APPLICATIONS CLOSED JUNE 30, 2020</b></li></ul>	<ul style="list-style-type: none"><li>The new rental supplement will help households by offering up to \$500 a month towards their rent:<ul style="list-style-type: none"><li>Eligible households with dependents can receive up to \$500 per month</li><li>Eligible households without dependents can receive up to \$300 per month</li></ul></li><li>The supplement is paid directly to landlords<ul style="list-style-type: none"><li>Only tenants may begin the application process – landlords will be contacted by BC Housing to complete the application</li><li>Eligibility requirements and application instructions are available on through <a href="#">BC Housing – Temporary Rental Supplement Program</a></li></ul></li><li>BC Housing has temporarily suspended evictions of tenants in subsidized and affordable housing due to non-payment of rent</li><li>Halting Evictions<ul style="list-style-type: none"><li>A landlord may not issue a new notice to end tenancy for any reason.</li><li>The enforcement of existing eviction orders issued by the Residential Tenancy Branch are also halted, except in extreme cases where there are safety concerns</li><li>In exceptional cases where an eviction may be needed to protect health and safety or to prevent undue damage to the property, landlords will be able to apply to the Residential Tenancy Branch for an order.</li></ul></li><li>Freezing Rent Increases<ul style="list-style-type: none"><li>New annual rent increases are frozen during the state of emergency</li><li>A landlord may give notice of rent increase, but it may not come into effect until the state of emergency is over.</li></ul></li><li><a href="#">BC Housing &amp; Tenancy</a></li><li><a href="#">FBC Summary and Details</a></li></ul>



# Government Alert: British Columbia



Current as of 2020-11-23 9:51 PM MDT

Page 9 of 14

## SUBJECT

## SUMMARY

## PROGRAM DETAILS

BUSINESS  
INDIVIDUAL  
Job Protected Leave

- Employees are allowed to take a leave of absence for specific reasons. Most leaves covered by B.C. employment standards are unpaid, but an employee's job is protected while they're on one. In most cases, an employee doesn't need to be employed for a certain amount of time to take leave.

- An employee can take unpaid, job-protected leave related to COVID-19 if they're unable to work for any of the following reasons:
  - They have been diagnosed with COVID-19 and are following the instructions of a medical health officer or the advice of a doctor or nurse
  - They are in quarantine or self-isolation 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
  - Their employer has directed them not to work due to concern about their exposure to others
  - They need to provide care to their minor child or a dependent adult who is their child or former foster child for a reason related to COVID-19, including a school, daycare or similar facility closure
  - They 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.
- During this public health emergency, employees can take this job-protected leave for the reasons above 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.
- [Job Protected Leave - Updated for COVID-19](#)
- [Handling Absences and Other Disruptions](#)
- [FBC Summary and Details](#)

# Government Alert: British Columbia



Current as of 2020-11-23 9:51 PM MDT

Page 10 of 14

## SUBJECT

## SUMMARY

## PROGRAM DETAILS

INDIVIDUAL  
Emergency Benefit for  
Workers

- The B.C. Emergency Benefit for Workers will provide a one-time \$1,000 payment to people who lost income because of COVID-19

- To be eligible for the B.C. Emergency Benefit for Workers, you must meet all of the following requirements:
- Either:
  - You lost your employment or self-employment income on or after March 15, 2020, and
  - You are eligible for the Canada Emergency Response Benefit (CERB), and
  - You have not repaid nor are you required to repay all of the CERB benefit
- Or:
  - You lost your employment or self-employment income for at least 14 consecutive days that began between March 1, 2020 and March 14, 2020, and
  - During those 14 consecutive days, you did not earn:
    - more than \$1,000 in combined employment or self-employment income
    - allowances, money or other benefits under a provincial plan because of pregnancy or for the care of your new-born or newly adopted child, and
  - You have earned employment or self-employment income of at least \$5,000 in 2019 or in the 12 months prior to March 15, 2020
- **In addition to either option above, you must also:**
  - Be a resident of B.C. on March 15, 2020
  - Have filed or agree to file a 2019 B.C. income tax return before January 1, 2021
  - Have not received provincial Income Assistance or provincial Disability Assistance
  - Have not been incarcerated in a provincial or federal correctional facility for a period of 90 days or longer that includes March 15, 2020
  - Have a valid Social Insurance Number (SIN), Individual Tax Number (ITN) or Temporary Tax Number (TTN)
  - Have not quit your job voluntarily
  - Be at least 15 years old on the date you apply

*(continued next page)*

# Government Alert: British Columbia



Current as of 2020-11-23 9:51 PM MDT

Page 11 of 14

## SUBJECT

## SUMMARY

## PROGRAM DETAILS

INDIVIDUAL  
Emergency Benefit for  
Workers

- The B.C. Emergency Benefit for Workers will provide a one-time \$1,000 payment to people who lost income because of COVID-19

*(continued from previous page)*

- If you receive a payment and it is later determined that you are not eligible for it, you may be required to repay it with penalties and interest.
- You have until December 2, 2020 to apply.
- You can expect to receive payment within 10 business days after your application is approved.
- To apply, British Columbians with their social insurance number and direct deposit information can go to [www.gov.bc.ca/workerbenefit](http://www.gov.bc.ca/workerbenefit)
- General support is available at 778 309-4630 or toll-free within B.C. at 1-855-955-3545, Monday to Friday, from 8:30 a.m. to 4:30 p.m. (Pacific time)
- [FBC Summary and Details](#)

INDIVIDUAL  
Emergency Relief  
Support Fund for  
Children with Special  
Needs

- The B.C. government is providing a new Emergency Relief Support Fund and has added service flexibility for parents of children with special needs to help during the COVID-19 pandemic

- The fund will provide a direct payment of \$225 per month to eligible families over the next three months (to June 30, 2020).
- Using a needs-based approach, the emergency funding will support 50% more of the eligible families that are currently awaiting services. This payment can be used to purchase supports that help alleviate stress. These could include:
  - meal preparation and grocery shopping assistance;
  - homemaking services
  - caregiver relief support (e.g., funded support to allow a family member to provide temporary care for a child/youth);
  - counselling services, online or by phone; and other services that support family functioning.
- [BC Government News Release](#)

# Government Alert: British Columbia



Current as of 2020-11-23 9:51 PM MDT

Page 12 of 14

## SUBJECT

## SUMMARY

## PROGRAM DETAILS

INDIVIDUAL  
Climate Action Tax  
Credit Enhancement

- A one-time enhancement to the climate action tax credit will be paid in July 2020 for moderate to low-income families

- Climate Action Tax Credit Enhancement:
  - For an adult, their spouse or common-law partner, or the first child in a single parent family: up to \$218, an increase of up to \$174.50 from the regular tax credit amount,
  - Up to \$64, an increase of up to \$51.25 from the regular tax credit amount, for each additional child
- This means the maximum annual climate action tax credit payment amounts for the July 2020 to June 2021 benefit year are:
  - Up to \$348.50 each for you, your spouse or common-law partner, or your first child in a single parent family
  - Up to \$102.25, for each additional child
- The one-time enhanced July 2020 payment also has an [increased income threshold amount](#) before the tax credit is reduced to zero.
  - If you weren't previously eligible for the tax credit due to your income, you may be eligible for this one-time enhanced payment
- The enhanced payment will be made in July 2020 combined with the federal GST/HST credit
- Note: climate action tax credit payments are non-taxable
- [More information on BC Climate Action Tax Credit](#)
- [FBC Summary and Details](#)

# Government Alert: British Columbia



Current as of 2020-11-23 9:51 PM MDT

Page 13 of 14

## SUBJECT

## SUMMARY

## PROGRAM DETAILS

INDIVIDUAL  
Monthly Bill Payments

- Individuals can defer bill payments or apply for flexible payment plans for the monthly utility and insurance bills

- BC Hydro
  - Customers can defer bill payments or arrange for flexible payment plans with no penalty through the COVID-19 Customer Assistance Program
  - Customers experiencing job loss, illness or lost wages due to COVID-19 can access grants up to \$600 to pay their hydro bills through the [Customer Crisis Fund Eligibility Requirements and Online Application Form](#)
  - 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.
  - Eligible customers **had until June 30, 2020** to receive the credit.
  - [Bill deferral program ended – learn more from BC Hydro](#)
- Fortis BC
  - Residential customers must acknowledge loss of employment, livelihood or being forced to take a voluntary leave due to the COVID-19 outbreak.
  - Eligible residential customers will have their bills automatically deferred, from April 1 to **June 30, 2020**.
  - Participants in the program will automatically be entered into a repayment plan that will be spread out over the next 12 months.
  - Customers can apply for support through this program anytime between April 1 and **June 30, 2020** on the [Fortis BC website](#) or by calling 1-888-292-4104 (natural gas) and 1-888-292-4105 (electricity) Monday to Friday, 8 a.m. to 6 p.m.
- 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
  - [Apply for payment deferrals online](#)

# Government Alert: British Columbia



Current as of 2020-11-23 9:51 PM MDT

Page 14 of 14

## SUBJECT

## SUMMARY

## PROGRAM DETAILS

INDIVIDUAL  
Student Loans

- Starting March 30, 2020, B.C. student loan payments are automatically frozen for six months
- MORATORIUM ON STUDENT LOAN REPAYMENT HAS NOW ENDED

- It is not required to apply, and repayment will be paused automatically.
- If your regular payments are up to date, your payments will automatically be suspended until September 30 and you will resume repaying your loan in October 2020
- If your loan is in arrears, i.e. you have missed one or more payments, your payments will also automatically be suspended until September 30.
- You will resume repaying your loan in October 2020, and it will be in the same arrears situation it was on March 30.
  - For example, if you were two months behind in your payments in March, you will still be considered two months behind in October
- [More information from Student Aid BC](#)
- [FBC Summary and Details](#)