

BC Recovery Benefit and Recovery Supplement

Announced Dec. 8, 2020

KEY MESSAGES

- The B.C. government is working to make life easier for families through the pandemic.
- The government has introduced legislation to get the BC Recovery Benefit to approximately 3.7 million British Columbians.
 - \$1,000 for families with incomes under \$125,000. Families earning up to \$175,000 will qualify for the benefit on a sliding scale. Single parent families also qualify for these benefit amounts.
 - \$500 for single people earning less than \$62,500. Single people earning up to \$87,500 will qualify for the benefit on a sliding scale.
- COVID-19 has disproportionately affected low- or no- income people who are feeling the pressure of keeping themselves and their families safe and supported.
- In addition to the recovery benefit, people receiving income and disability assistance and low-income seniors will automatically receive a \$150 monthly supplement from January through March.
- We're building a recovery that includes everyone, not just those at the top.

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Top Questions – BC Recovery Benefit

1. Are a majority of British Columbians really going to benefit?

- Yes, we estimate up to 3.7 million British Columbians, or 90% of adults in our province, are eligible to receive the BC Recovery Benefit.
- Approx. 200,000 individuals and families will also receive the BC Recovery Supplement, including more than 23,000 families with children and 60,000 low-income seniors who receive the senior's supplement.
- That means a vast majority of people and families will be getting a much-needed lift, starting this December.
- That means more money to support people who are dealing with the additional pressures of COVID-19 and facing increased costs this time of year.

2. Are people going to get this BC Recovery Benefit before the holidays, as you promised?

- We promised that the people of our province would receive the BC Recovery Benefit to provide relief as soon as possible. That's what we're doing.
- The public service worked quickly to ensure this benefit could be in the hands of people throughout the province as soon as possible.
- We urge everyone to apply beginning Dec. 18, and we estimate that hundreds of thousands of British Columbians will receive the benefit before the end of the year.

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3. What will people need to apply for the benefits?

- People can begin applying online for the recovery benefit starting Dec. 18 at 8:30 AM. Applying online is the fastest way to receive the benefit
- To apply and be eligible for the one-time, tax-free benefit, people must:
 - be a resident of B.C. on Dec. 18, 2020;
 - be at least 19 years old on Dec. 18, 2020;
 - have filed a 2019 income tax return;
 - have their 2019 income tax notice of assessment, and if applicable, their spouse's 2019 income tax notice of assessment;
 - have their social insurance number;
 - have their direct deposit information; and
 - have their B.C. driver's license.
- If people have not filed their 2019 income taxes they will not be eligible for this benefit until they do so. They will not be eligible until they receive the Notice of Assessment back from CRA.
- However, we know that some people who are on income and disability assistance have barriers to filing their income taxes and others may not have access to banking services.
- That is why we are working as quickly as possible to deliver a modified application process in the new year for these individuals.
- People on income or disability assistance (including those in special care facilities) and low-income seniors will automatically receive the \$150 COVID supplement ^{s.13}

4. How do people apply?

British Columbians can apply through one of the following:

- starting Dec. 18, by visiting: gov.bc.ca/recoverybenefit
- starting Dec. 21, agents will be available by phone to assist people who need help applying, including those who do not have internet access.
- phone-based support is available at 1 833 882-0020 toll-free, Monday to Friday, from 7:30 a.m. to 5 p.m.

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5. When can people expect to get their money?

- For eligible British Columbians who have already filed their 2019 income taxes and received a Notice of Assessment back from Canada Revenue Agency and have their banking – they can expect payment within days of applying.
- The online application is secure and will be available 24/7. And those who apply on or near Dec. 18, 2020, could see their deposits before the end of the year.

6. What about people who lost their jobs in 2020? Will they miss out on this benefit because you're using 2019 tax returns for eligibility?

- We know that some people and businesses continue to struggle, and we want to ensure this relief gets to people as soon as possible.
- We would not be able to provide the BC Recovery Benefit to people until summer 2021 if we waited for people to complete their 2020 income taxes.
- It's important to remember, this benefit is in addition to the \$8 billion BC COVID Action Plan and its support programs for people and businesses.
- If more needs to be done to support people and businesses – we'll be there to ensure we get through recovery, stronger.

7. How much extra will the BC Recovery Benefit put into people's pockets?

- \$1,000 for families with incomes under \$125,000. Families earning up to \$175,000 will qualify for a reduced benefit amount. Single-parent families also qualify for these benefit amounts.
- \$500 for single people earning less than \$62,500. Single people earning up to \$87,500 will qualify for a reduced benefit amount.

8. How much will this one-time benefit cost the Province?

- We estimate that the BC Recovery Benefit will cost between \$1.6 billion and \$1.7 billion within the 2020/21 fiscal year.
- It is not part of the initial \$8 billion BC COVID Action Plan cost.

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9. How long do people have to apply?

- People have until June 30, 2021 to apply for the BC Recovery Benefit.

10. What about British Columbians who are not 19, but are married and have a family – why can't they get this benefit?

- People who are legally married, or single parents under the age of 19 are eligible for the BC Recovery Benefit.
- For people under 19 who are married, they will be required to provide the same information as spouses over the age of 19.

11. What about single parents under the age of 19? Will they get the benefit?

- Single parents under the age of 19 will be required to provide the name and date of one dependent child that they are the primary caregiver for.
- They may be asked to provide additional information to prove eligibility.

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13. What constitutes a family for this benefit? Does it matter how many people or children the family has?

- For the purposes of the BC Recovery Benefit, a family is two adults who are living in a marriage or common-law partnership relationship. Families are eligible for a benefit of up to \$1,000.
- Single parents who have primary responsibility of their children are also eligible for a benefit of up to \$1,000.
- The number of children of the family or single parent does not matter.

14. For families with two adult parents, who will receive the benefit?

- Only one adult parent is needed to apply for the benefit. The benefit will go to the individual who makes the application.
- If both adult parents make an application to the program, the benefit payment will go to the parent whose application is processed first.

15. What about families with one adult parent – will those families receive the same benefit amount as those with two adult parents?

- Single parents who have primary responsibility of their children most of the time will be eligible for a benefit of up to \$1,000.

16. What about families with adult children? How much benefit amount are they entitled to?

- For families with adult children over the age of 19:
 - Two spouse families are eligible for up to \$1,000.
 - Single parent families with at least one child under the age of 19 are eligible for up to \$1,000.
 - Single parents whose children are all 19 years or older are eligible for up to \$500.
 - Any adult children are eligible for up to \$500 each on their own application.
- The adult children must file their 2019 B.C. income tax return, just as their parents must, to be eligible for the benefit.

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17. What happens if both adults in a family apply for the benefit?

- The eligible adult whose application is approved first will receive the benefit on behalf of their family. The second application will not be approved.
- We encourage only one adult member of an eligible family to apply for the benefit.
- Having both adults apply may require manual review of the applications and this will lead to delays in processing and payment.
- Families will receive their payment as soon as possible if only one spouse applies.

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18. If people receive income/disability benefits will they be eligible for the BC Recovery Benefit?

- Yes. We expect they will be eligible for the full benefit amounts of \$500 for single people or \$1,000 for families.
- We recognize that not everyone on income assistance or disability assistance may have filed taxes for 2019. We're working on modified application process to be launched in the new year for those people.

19. How will you help individuals on income or disability assistance who don't file their taxes or have a bank account?

- We know that some people who are on income and disability assistance have barriers to filing their income taxes and others may not have access to banking services.
- That is why we are working as quickly as possible to deliver a modified application in the new year process for these individuals.
- People can also phone the Canada Revenue Agency at 1-800-959-8281 for more information on how to file their taxes, including free virtual tax clinics.

20. Why is the new \$150 a monthly recovery supplement only half the amount of the COVID-19 crisis supplement you delivered up until December?

- Unlike the one-time \$1000 BC Emergency Benefit for Workers, people on income and disability assistance are eligible to receive the full BC Recovery Benefit in addition to the new supplement of \$150/month for January through March for \$450 total, through the temporary COVID supplement. That is a higher amount that they had been receiving.

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BC Recovery Benefit – Eligibility & Administration:

21. What about British Columbians who do not have access to online services? How can they apply?

- A call centre will launch Dec. 21 and agents will be able to help them complete their BC Recovery Benefit application over the phone.
- All information is kept confidential and is secure.
- The call centre will open Dec. 21 at 7:30 AM and provide services Monday – Friday from 7:30 to 5:00, except on statutory holidays.

22. What about British Columbians who are not 19, but are married and have a family – can they get this benefit?

- People who are legally married, or single parents under the age of 19 are eligible for the BC Recovery Benefit.
- For people under 19 who are married, they will be required to provide the same information as spouses over the age of 19.

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KEY MESSAGES

- This is an extraordinary time in our province as we work together to reduce the number of COVID cases in B.C.
- Many people are feeling extraordinary pressures and the holiday season is approaching.
- That's why we are coming forward with additional support for people in our province.
- The tax-free BC Recovery Benefit will help up to 3.7 million British Columbians:
 - \$1,000 for families with incomes under \$125,000. Families earning up to \$175,000 will qualify for a reduced benefit amount.
 - \$500 for single people earning less than \$62,500. Single people earning up to \$87,500 will qualify for a reduced benefit amount.
- COVID-19 has disproportionately affected low- or no- income people who are feeling the pressure of keeping themselves and their families safe and supported.
- In addition to the BC Recovery Benefit, we are providing the BC Recovery Supplement for people on income and disability assistance and low-income seniors.
- From January to March, they will receive an additional \$150 each month or \$450 total to help them through this stage of the pandemic.
- These are in addition to the COVID-19 Action Plan and Economic Recovery Plan supports that we put in place for people and businesses throughout B.C.

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Other supports:

- **Supports for people due to COVID-19 include:**
 - **The B.C. Emergency Benefit for Workers (concluded Dec. 2/20)**
 - **\$300 per month BC Recovery supplement (April to December 2020)**
 - **One-time enhancement to the climate action tax credit in July 2020.**
 - **And extending the rent freeze through to July 10, 2021.**
- **These build on our affordability measures for British Columbians, like making one of the largest tax cuts in B.C. history by eliminating MSP premiums, launching the BC Child Opportunity Benefit for families with children under 18, and landmark investments in housing and childcare.**
- **Our investments in people and families are good news for local businesses that will benefit from people having a bit more money to spend.**

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Top Questions – BC Recovery Benefit

1. Are a majority of British Columbians really going to benefit from today's announcement?

- Based on our data, we estimate up to 3.7 million British Columbians in our province are eligible to receive the BC Recovery Benefit.
- More than 200,000 people will also receive the BC Recovery Supplement, as well as 60,000 low-income seniors who receive the senior's supplement.
- A vast majority of people and families, including more than 23,000 families with children will be getting a much-needed lift, starting this December.
- That means more money to support people who are dealing with the additional pressures of COVID-19 and facing increased costs this time of year.

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2. Are people going to get the BC Recovery Benefit before the holidays, as you promised?

- We promised that the people of our province would receive the BC Recovery Benefit to provide relief as soon as possible. That's what we're doing.
- Our government believes in process and transparency, and that's why we felt it was important to bring this spending before the house.
- The public service worked as quickly as possible to ensure this benefit could be in the hands of people throughout the province.
- And our current planning estimates that hundreds of thousands of British Columbians will receive the benefit before the end of the year.

3. What about people who lost their jobs this year – how is the BC Recovery Benefit helping them?

- People told us that they needed relief now. That's what we promised them, and we are delivering on that promise.
- 90% of British Columbians are eligible.
- Most British Columbians who apply starting Dec. 18 will get their benefit before the end of the year.
- The income thresholds for this tax are based on net income, not gross, and based on those income thresholds,^{s.13}

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90% of adults in B.C. will be eligible for some benefit amount.

- And it's important to remember, the job data shows that this pandemic has hurt low-income earners the most – and they will be getting this benefit.

4. What difference will a couple of months really make? Couldn't you have waited to dispense this money through the CRA based on 2020 income?

- People need relief now – and we are delivering it to them now through the BC Recovery Benefit.

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- B.C. families know how important \$1,000 can be when it comes to making ends meet this time of year – they are dealing with increased heating costs, they are needing to buy their children a new winter coat and many are looking to buy gifts for the holiday season.
- We wouldn't have been able to provide this program and its benefits until fall 2021 if we waited for 2020 income.
- People need the money now.

5. How do you answer criticism that this isn't targeted relief? Why not something like the temporary elimination of the PST?

- The BC Recovery Benefit is targeted relief.
- A majority of British Columbians are dealing with higher costs due to the pandemic, including for food, clothing and transportation.
- That's why we felt it was important to ensure about 90% of all adults in B.C. will receive some support through this benefit.
- British Columbians who have been hurt the most by this pandemic will receive the most financial support through this program, \$500 for single people and \$1,000 for families.
- And those in the higher income thresholds will receive a reduced amount to provide moderate relief.
- This is about giving the support to people in need, when they need it most.

6. What about that oil patch worker who made over \$60,000 in 2019 but has lost their job in 2020?

- Let's remember, this pandemic has hurt low-income earners the most and this benefit's income thresholds ensure they receive the most benefit.
- In fact, 90% of all adult British Columbians will receive some benefit amount.
- A single oil patch worker making \$60,000/year in 2019 would be eligible for the full \$500 benefit amount. And if that oil patch worker is part of a typical

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family making a family net income of about \$87,000, they would still get the full \$1,000 family amount.

7. What about British Columbians whose net income in 2019 is higher than the thresholds for this program?

- We would not be able to provide this BC Recovery Benefit to people until fall 2021 if we waited for people to complete their 2020 income taxes.
- Let's remember, this pandemic has hurt low- and middle-income earners the most, and we designed the BC Recovery Benefit to ensure low-medium income earners receive as much of the benefit as possible with 90% of B.C. adults eligible for some of the benefit.
- Low- and medium-income earners are experiencing the most job losses and rising costs are making it difficult for them to pay their bills.
- And the BC Recovery Benefit is just one support our government has put in place for people and businesses due to the pandemic:
 - We've extended the rent freeze through to July 10, 2021.
 - The B.C. Emergency Benefit for Workers (concluded Dec. 2/20) has supported over 620,000 eligible British Columbians, as of Dec. 8/20.
 - One-time enhancement to the climate action tax credit in July 2020.
 - And extending the rent freeze through to July 10, 2021.
- It's important to remember, this benefit is in addition to the \$8 billion BC COVID Action Plan and its support programs for people and businesses.
- There are also our affordability investments, including eliminating MSP premiums, investing in childcare and housing, and the BC Child Opportunity Benefit.
- We are now planning for Budget 2021 and we'll look at what additional supports people and businesses need to get us through recovery.

If pressed:

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- Based on initial data from the BC Emergency Benefit for Workers and other employment data, we believe a majority of people who have lost their jobs due to the pandemic will qualify for this benefit.
- Approx. 3.7 million British Columbians qualify for some benefit amount, and this benefit is in addition to the supports for people and businesses in the \$8 billion BC COVID Action Plan.
- This isn't the end of our support for people. We will continue to work to ensure we come through this stronger, together.

8. What is line 23600 (net income)? Is it different than take-home pay?

- Net income is total income, with many potential deductions subtracted. These include deductions for pension contributions, union dues, child care expenses and moving expenses, among others.
- Net income is different than take-home pay. Net income is total income less any allowable deductions have been applied, whereas take-home pay is what goes in your bank account after deductions for income tax, CPP and any other amounts are taken.
- Most tax programs use an adjusted version of net income to determine eligibility (e.g. refundable sales tax credit, climate action tax credit and BC Child Opportunity Benefit). We are using (unadjusted) net income because it is similar to adjusted net income for most taxpayers and is easy to find on a notice of assessment.
- With these income thresholds based on net income, we expect that 90% of adults in B.C. will be eligible for some benefit amount.

9. When can people expect to get their money?

- For eligible British Columbians who have already filed their 2019 income taxes and received a Notice of Assessment back from CRA and have their banking – they can expect payment within days of applying.
- There may be delays if:

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- Both spouses apply for the benefit and the applications must be manually processed.
- The applicant moved to B.C. in 2020.
- The applicant is applying as a single parent, and their dependant child was born in 2020.
- People make mistakes on their application, such as transposing a number.
- We strongly encourage people to file their 2019 income taxes as soon as possible, if they have not already done so. They will need information from their notice of assessment to apply.
- The online application is secure and will be available 24/7. And those that apply could see their deposits before the end of the year.

10. How many single people and families do you think will receive the full benefit amount?

- We estimated that up to 3.7 million British Columbians are eligible to receive the benefit once they apply.
- And of those 3.7 million British Columbians, an estimated 3.2 million are eligible for the unreduced benefit amount.
- This means the vast majority of individuals and families in our province will be eligible for some benefit amount.
- And for those who are not eligible, we have already come forward with supports such as:
 - The B.C. Emergency Benefit for Workers.
 - One-time enhancement to the climate action tax credit in July 2020.
 - Crisis benefit for people on income and disability assistance and low-income seniors from April to December 2020.
 - And extending the rent freeze through to July 10, 2021.
- We said we would be there for people and businesses in our province.

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- And if more needs to be done, we'll be there, to ensure we get through recovery stronger than before.

11.How much extra will the BC Recovery Benefit put into people's pockets?

- Single people and families will receive:

Benefiters	Annual Earnings	BC Recovery Benefit Amount
Single parent/two adult family	Annual income under or equal to \$125,000	One-time payment of \$1,000
Single parent/two adult family	Annual income of \$150,000	One-time payment of \$500
Single parent/two adult family	Annual income of \$174,500 to \$175,000	One-time payment of \$10
Single parent/two adult family	Annual income of \$175,001 or greater	\$0
Single Person	Annual income under or equal to \$62,500	One-time payment of \$500
Single Person	Annual of \$75,000	One-time payment of \$250
Single Person	Annual income of \$87,000 to \$87,500	One-time payment of \$10
Single Person	Annual income of \$87,501 or greater	\$0
The benefit phases out at the rate of 2%. Families with income up to \$175,000 and single persons with income up to \$87,500 are eligible for a minimum \$10 benefit.		

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13. How much will this one-time benefit cost the Province? Is it part of the initial \$8 billion BC COVID Action Plan?

- We estimate that the BC Recovery Benefit will cost between \$1.6 billion and \$1.7 billion within the 2020/21 fiscal year.
- It is not part of the initial \$8 billion BC COVID Action Plan cost.
- We promised people and businesses that if additional need was identified, we'd be there.
- And we know that some people and businesses continue to struggle. This benefit puts money back into people's pockets and will help support local businesses in our province.

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Top Questions – B.C. Budget & Program Costs

14. With this new spending, how much has the Province allocated to COVID-19?

- This additional \$2 billion in spending is on top of the just over \$10 billion BC Economic Recovery Plan and its supports for people and businesses.
- This additional funding means a total of \$10.06 billion in COVID-19 supports for people and businesses.

15. Does this mean the provincial deficit is now well over \$14 billion?

- In September, the projected provincial deficit was updated to \$12.8 billion with our first quarterly report.
- We're asking for an addition \$2 billion in spending room to support British Columbians but there are constant changes to dollars going out and revenues coming in.
- An updated projected provincial deficit will be included in a fiscal update later this month.
- B.C. isn't alone in its approach to ensuring the necessary supports are in place to ensure people and businesses can access the supports they need.
- For example, Ontario released their budget in November and mapped out their response to COVID-19.
- They expect to run a deficit of more than \$38 billion in 2020/21, and a \$33.1 billion deficit in 2021/22.
- We will continue to support the people and businesses in our province that will help us come through recovery, stronger.

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16.Are we going to see new taxes with this additional spending?

- We're not looking at any new taxes right now, especially for the people of our province who are hit hardest by this pandemic.
- We know businesses are struggling through COVID-19, and that's why we cut business property taxes, delayed taxes, provided relief to the people, businesses and communities hit hardest.

17.If you aren't increasing taxes and you continue to spend, it will require borrowing money. How much debt is the Province willing to take on?

- We entered this crisis with zero operating debt – that's an enviable position to be in, in Canada and the world.
- Our strong fiscal management is serving us well.
- And our debt affordability remains strong.
- We were able to invest immediately in a response plan, and we will continue to do what is needed to support people through this crisis.
- Our Economic and Fiscal Update is coming later this month and we will have an update to provincial debt levels at that time.

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18. More and more debt is being added to B.C.'s books – is this going to impact our credit rating and borrowing ability?

- These unprecedented times have called for unprecedented investments to support the people and businesses of B.C. that are struggling most.
- We are realistic about how revenue loss will affect our fiscal position.
- In the face of greater spending and lower revenue, many governments may see changes to their credit ratings and their economic outlook. In this extraordinary situation, it is inevitable.
- Our Province went into this with a strong financial position, with affordable debt levels that positions us to weather this crisis better than most provinces.
- We are confident investors will continue to welcome the province in capital markets and lend to the province as needed.

19. It seems like most of the funding will go to the \$1000 Recovery Benefit. What about hard-hit sectors like tourism, who have been asking for more provincial support for months?

- I know tourism has been hit especially hard by this pandemic.
- We expect to receive the Tourism Task Force final report this week – earlier than the original date of the end of December.
- In the meantime, we are supporting the tourism sector through:
 - \$19 million to support small, municipalities who are dependent on tourism to build, adapt and diversify their tourism infrastructure.
 - \$13.6 million to support targeted tourism development partnership initiatives in the six tourism regions across B.C.
 - \$20 million for local governments, not-for-profits and Indigenous Nations to develop local tourism experiences, infrastructure, and services.

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- \$300 million for Small Business Recovery grants that include a top-up of up to \$10,000, for a maximum grant of \$40,000 for tourism operators, based on overall eligibility criteria.

20. You're relying on people to use this benefit to support businesses instead of helping businesses directly. How is government helping businesses?

- Our Economic Recovery Plan provides significant supports to B.C. businesses with targeted funding to those hit hardest by the pandemic, making it easier for them to invest in the people and capital needed to recover.
- The Province has announced over \$8 billion in support for people and businesses:
 - A new temporary PST rebate on select machinery and equipment makes it easier for businesses to make the kinds of investments that will allow them to grow and become more productive.
 - A new Increased Employment Incentive offers a refundable tax credit for businesses that hire or rehire B.C. employees.
 - Up to \$300 million in grants for small- and medium-sized businesses to help cover their costs and find their way forward, which is anticipated to help up to 15,000 businesses affected by the pandemic, including those in tourism and hospitality.
 - New resources to support businesses who want to build their online presence, boost their e-commerce operations, or increase their digital marketing capacity;
 - We have also hit the pause button on increasing the carbon tax rate until April 1, 2021.
 - These measures are in addition to reducing the school tax rate for commercial properties by an average of 25% in the 2020 calendar year – more than \$700 million in reductions for businesses all over B.C.
- It's also important to note that these supports are supplementary to the significant federal support that is also being provided to businesses during this time.

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- Our government will continue to support B.C. businesses through the pandemic, and we'll take the action needed for business to come back stronger.

Top Questions – BC Recovery Supplement

21.If people receive income/disability benefits will they be eligible for the BC Recovery Benefit?

- Yes. We expect they will be eligible for the full benefit amounts of \$500 for single people or \$1,000 for families.
- We recognize that not everyone on income assistance or disability assistance may have filed taxes for 2019. We're working on modified application process to be launched in the new year for those people.

22.How will you help individuals on income or disability assistance who don't file their taxes or have a bank account? Will they not get the BC Recovery Benefit?

- We know that some people who are on income and disability assistance have barriers to filing their income taxes and others may not have access to banking services.
- That is why we are working as quickly as possible to deliver a modified application in the new year process for these individuals.
- If people on income and disability assistance have filed their taxes and have banking information, we encourage them to apply online starting Dec. 18.
- This is also an opportunity to encourage everyone to file their taxes
- By filing their income taxes, people can receive benefits and credits they might not know they are eligible for.
- Even individuals who don't owe income tax are encouraged to file tax returns as they may be entitled to additional benefits and credits including the BC Climate Action Tax Credit, B.C. Refundable Sales Tax Credit and the federal GST/HST credit.

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- For an individual, filing the 2019 income tax return could provide up to an additional \$752.66 in benefit payments made between July 2020 and June 2021. Additional amounts may be available for families.
- They can phone the CRA at 1-800-959-8281 for more information on how to file their taxes, including free virtual tax clinics.

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25. Why not make the BC Recovery Supplement permanent?

- I understand that this is a difficult time for the people in our province, in particular people who rely on income and disability assistance.
- Many are facing increasing costs due to COVID-19, including the cost of food and housing.
- That's why we immediately took action in April and implemented the \$300 supplement and why we are providing an \$150/month supplement from January 2021 to March 2021.
- There are difficult decisions ahead on how we best support people and businesses in B.C.
- Any permanent rate increases must be considered through the annual budget process.
- We will be there for people and we will make investments that ensure we come through recovery, stronger.

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27. With today's announcement, the majority of single people on income or disability assistance get a total of \$950 with these two benefits, that's only \$50 more than they would have got if you had only extended the \$300 supplement crisis rate to March 2021. Why reduce the crisis supplement rate?

- It's important to remember that an extra \$50 for single people and an additional \$550 for single-parent families on income and disability assistance will provide real relief for those who are facing rising costs for food and shelter. **[Note: Two-parent families will only get an additional \$100.]**
- We also provided real relief for our most vulnerable citizens through the one-time enhancement to the climate action tax credit in July and the extension of the rent freeze to July 10/21.
- And eligible families also began receiving the Child Opportunity Benefit in October. Families will receive this benefit until their child turns 18.
- We have also exempted federal emergency benefits like the CERB, CRB and one-time payments to people with disabilities and low-income seniors to make sure these supports reach people that are eligible for them without clawing back or reducing their provincial assistance payments.
- As we've said before, if more needs to be done to support people as we work through recovery, we will be there with the help they need when they need it.

28. Will you claw back BC Recovery Benefit amounts from income and disability assistance cheques?

- No. People on income and disability assistance who receive the BC Recovery Benefit will be able to keep it in addition to any income and disability amounts they are eligible for.
- This is consistent with our approach to exempting other forms of emergency benefits to better support some of our most vulnerable people.

Increased Support Announcement – Dec. 8/20

BC Recovery Benefit – Eligibility & Administration:

29. What will people need to apply for the benefits?

- People on income or disability assistance (including those in special care facilities) and low-income seniors will automatically receive the \$150 COVID supplement^{s.13}
- There is an application process for the BC Recovery Benefit. People can begin applying online starting Dec. 18 at 8:30 AM.
- To apply for the BC Recovery Benefit they will need:
 - Their Social Insurance Number
 - Their 2019 income tax notice of assessment from the CRA.
 - If applicable, their spouse's 2019 income tax notice of assessment from the CRA.
 - Their direct deposit information.
 - And their B.C. driver's licence number.
- If people have not filed their 2019 income taxes they will not be eligible for this benefit until they do so. They will not be eligible until they receive the Notice of Assessment back from CRA.
- If people do not have a bank account, they will not be eligible for the benefit until they do so.
- For people on income or disability assistance who do not have a bank account or have a barrier to filing their income taxes, we will launch a modified application process in the new year.

30. Why not start eligibility for this benefit at 18?

- The age of majority in British Columbia is 19.

Increased Support Announcement – Dec. 8/20

- This is also the standard age requirement for B.C. tax credits such as the climate action tax credit and the BC sales tax credit as well as the federal GST/HST credit.

31.What about people with cognitive disabilities, such a person with Alzheimer's, are they eligible for this benefit? How can they apply?

- People with a cognitive disability who have a spouse can have their spouse or common-law partner apply for the benefit. Only one spouse or common-law partner is required to apply for the benefit on their family's behalf.
- Single people with a cognitive disability can have someone who legally manages their affairs who has a power of attorney including apply on that person's behalf. That includes adult children, who may live at home and are over the age of 19.
- Any individual applying on behalf of a person with a disability will be required to provide proof of the power of attorney.

32.Aren't you putting a burden on community providers or caregivers to help low-income people and people with developmental disabilities to apply?

- We understand that an online application process may be a barrier for some people in our province.
- That is why we are implementing call centre support for anyone needing additional assistance.
- Our call centre staff help British Columbians access programs and services across government, throughout the year. They can call the centre starting Dec. 21.
- Service BC's in-person service centres help anyone with challenges and/or disabilities to apply for government programs and services of all types, including the BC Recovery Benefit.

Increased Support Announcement – Dec. 8/20

33. Will you assist non-government organizations and caregivers to assist people to file income taxes, set-up bank accounts and do the online applications?

- We understand that some British Columbians require additional assistance in applying for the BC Recovery Benefit.
- That is why our call centre agents will be available to help all individuals who need extra support, complete their application.
- Call centre staff provide assistance to British Columbians throughout the year, on a range of services the government provides.
- They work confidentially and protect an individual's private information.
- As well, the CRA has support for people with modest or no income, to ensure they can file their taxes, including free tax clinics. Read more: Canada.ca/taxes-help

34. What about British Columbians who do not have access to online services? How can they apply?

- Our call centre will launch Dec. 21 and agents will be able to help them complete their BC Recovery Benefit application over the phone.
- All information is kept confidential and is secure.
- The call centre will open Dec. 21 at 7:30 AM and provide services Monday – Friday from 7:30 to 5:00, except on statutory holidays.

35. Why isn't the call centre open until Dec. 21?

- We wanted to launch the online application as soon as possible and the application will be ready Dec. 18.
- The online application is safe and easy to use.
- It is similar to the application system we used for the BC Emergency Benefit for Workers that saw us successfully process hundreds of thousands of applications online.

Increased Support Announcement – Dec. 8/20

- We are working hard to train call centre staff on the BC Recovery Benefit, so they are fully prepared to help people who require additional assistance in successfully completing their application.

36. Why make people apply for the benefit? Why not have the CRA distribute the benefit directly?

- The B.C. government can more quickly ensure people receive this benefit through an application process.
- The application process will be quick and secure – and is based on the process we used for the BC Emergency Benefit for Workers.

37. Why isn't the government using the administrative systems they have in place to safely and securely transfer funds to individuals? Don't these systems provide the income and identity verification that government needs in order to transfer funds?

- Our data shows that up to 3.7 million British Columbians are eligible for the BC Recovery Benefit.
- There is not a single government administrative payment system that has the necessary personal information required to distribute this benefit to these 3.7 million eligible British Columbians.
- That is why we established this application and payment process for the BC Emergency Benefit for Workers, which is now being adapted to distribute the BC Recovery Benefit.
- This system is secure and will protect people's personal information.

Increased Support Announcement – Dec. 8/20

38. Why not distribute this benefit through a cheque? Why direct deposit?

- British Columbians who are financially affected by COVID 19 need support as soon as possible.
- Due to the ongoing nature of the pandemic, mail delivery could be delayed.
- Direct deposit ensures people get the help that they need as soon as possible.
- Issuing all payments by direct deposit reduces wait-times for payments, reduces the potential for fraud and ensures that the postal service does not need to deliver cheques.
- In addition, it significantly reduces the administrative cost of delivering the benefit program.

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Increased Support Announcement – Dec. 8/20

40. What if people lost their 2019 B.C. income tax notice of assessment?

- People can get a copy of their 2019 B.C. income tax notice of assessment from the Canada Revenue Agency online through their CRA My Account.
- They can also contact the CRA by phone.

41. Isn't an application process a barrier for some people who do not file or have trouble filing their B.C. income taxes?

- We encourage British Columbians to file their income taxes every year.
- By filing their income taxes, people can receive benefits and credits they might not know they are eligible for.
- They can phone the CRA at 1-800-959-8281 for more information on how to file their taxes, including free virtual tax clinics.

42. For families, who needs to apply? All adults?

- Only one adult member of a family, who is 19 and older, needs to apply for the BC Recovery Benefit.
- If a family has adult children who are 19 and older, those children are also eligible to apply for the benefit independently.
- On Dec. 18 they can apply online or apply over the phone starting Dec. 21, at 1-833-882-0020.

43. How long do people have to apply?

- People have until June 30, 2021 to apply for the BC Recovery Benefit.

Increased Support Announcement – Dec. 8/20

44. What if one spouse isn't a B.C. resident – will the non-B.C. resident get the benefit?

- No. The BC Recovery Benefit is to put more money in the pockets of people living in our province.
- The resident spouse will be treated as a single person with a family if they still have dependent children living with them.
- If the resident spouse doesn't have dependent children, the resident spouse is eligible for the \$500 benefit for single people.
- This will help ensure that those dollars stay in B.C. communities and local businesses.
- This approach is consistent with the climate action tax credit.

45. What about British Columbians who are not 19, but are married and have a family – why can't they get this benefit?

- People who are legally married, or single parents under the age of 19 are eligible for the BC Recovery Benefit.
- For people under 19 who are married, they will be required to provide the same information as spouses over the age of 19.

46. Can foster parents apply for the benefit? Will they be eligible as a family?

- Yes. Foster caregivers are eligible in the same way any other adult British Columbian is.
- Couples are eligible for a benefit of up to \$1,000 BC Recovery Benefit and single individuals are eligible for a benefit of up to \$500.
- Single foster caregivers with a foster child are not eligible for the enhanced \$1,000 payment for single parents as they are not usually the legal guardians of their foster children.

Increased Support Announcement – Dec. 8/20

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47.What about single parents under the age of 19? Will they get the benefit?

- Single parents under the age of 19 will be required to provide the name and date of one dependent child that they are the primary caregiver for.
- They may be asked to provide additional information to prove eligibility.

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Increased Support Announcement – Dec. 8/20

49.What constitutes a family for this benefit? Does it matter how many people or children the family has?

- For the purposes of the BC Recovery Benefit, a family is two adults who are living in a marriage or common-law partnership relationship. Families are eligible for a benefit of up to \$1,000.
- Single parents who have primary responsibility of their children are also eligible for a benefit of up to \$1,000.
- The number of children of the family or single parent does not matter.

50.For families with two adult parents, who will receive the benefit?

- Only one adult parent is needed to apply for the benefit. The benefit will go to the individual who makes the application.
- If both adult parents make an application to the program, the benefit payment will go to the parent whose application is processed first.

51.What about families with one adult parent – will those families receive the same benefit amount as those with two adult parents?

- Single parents who have primary responsibility of their children most of the time will be eligible for a benefit of up to \$1,000.

52. What about families with adult children? How much benefit amount are they entitled to?

- For families with adult children over the age of 19:
 - Two spouse families are eligible for up to \$1,000.
 - Single parent families with at least one child under the age of 19 are eligible for up to \$1,000.
 - Single parents whose children are all 19 years or older are eligible for up to \$500.

Increased Support Announcement – Dec. 8/20

- Any adult children are eligible for up to \$500 each on their own application.
- The adult children must file their 2019 B.C. income tax return, just as their parents must, to be eligible for the benefit.

53.What happens if both adults in a family apply for the benefit?

- The eligible adult whose application is approved first will receive the benefit on behalf of their family. The second application will not be approved.
- We encourage only one adult member of an eligible family to apply for the benefit.
- Having both adults apply may require manual review of the applications and this will lead to delays in processing and payment.
- Families will receive their payment as soon as possible if only one spouse applies.

Increased Support Announcement – Dec. 8/20

54. For families, will the applicant have to supply all of their spouse's personal information, such as name, date of birth, Social Insurance Number?

- Yes they will need to provide that information.
- That is why we are announcing this benefit before we accept applications on Dec. 18, to give people the time they need to gather the information required to apply.
- The spouse that applies will need to know the personal identification of their spouse, including their Social Insurance Number and information from the 2019 income tax notice.

55. Is there a chance that benefit payments will accidentally go to both spouses if they both apply? Will you have to claw back overpayments?

- The application system has measures in place to prevent a duplicate payment going to a family, if both spouses apply.
- The application system will review, and if eligible approve, the application that is processed first.
- This is one of the reasons we will require people to enter their personal identification and their spouses, including Social Insurance Number and information from their 2019 income tax notice of assessment.

56. Do you anticipate long wait times through the call centre?

- Our experience with other government programs, including the BC Emergency Benefit for Workers shows that there could be longer wait times during the initial opening weeks of this program.
- That's why we strongly recommend that people apply directly for the benefit online.
- The application is secure and completing your application will be quick and easy.

Increased Support Announcement – Dec. 8/20

- We also remind people to have all of the necessary information they will need on hand – including their Social Insurance Number and their 2019 income tax notice.

57.How will you prevent fraud?

- The application process is designed to prevent and detect fraudulent claims.
- In addition, as with all of our programs and benefits, the Ministry of Finance will undertake regular compliance and audit activities to identify potential overpayments, including those made to ineligible people.
- The Ministry will issue assessments and penalties if applicable and take collection action as necessary to recover overpayments.

58.Will people have to provide their driver's licence to apply? Why?

- If applicable, people will be asked to provide their B.C. driver's licence number as part of the application process.
- If someone is applying as a family, they will only need to provide their B.C. driver's licence number but not their spouse's driver's licence number.
- If they do not have a driver's licence, they will be asked to verify that fact.
- This additional information will be used to help detect and stop any fraudulent claims to the program.

59.What is your authorization to collect my SIN? Are you allowed to collect my SIN?

- The collection of SIN is crucial to determine and verify whether you are a B.C. resident who has filed a 2019 B.C. income tax return.
- This information is relevant to ensure eligible applicants who live in B.C. receive the benefit, in particular people whose income falls in the phase-out ranges.

Increased Support Announcement – Dec. 8/20

- As part of the application process, B.C. residents will be required to provide their Social Insurance Number and authorize us to verify their application against their income tax data.

60. Have you seen any fraud with the BC Emergency Benefit for Workers program? The CRA has had fraud occur with some of the federal programs?

- The Ministry of Finance has detected and denied over 6,000 potentially fraudulent applications for the BC Emergency Benefit for Workers involving the use of British Columbians' private information.
- Individuals affected received letters from the Ministry of Finance advising the steps necessary to secure their identity.
- It's important to remember that government's application system continues to work appropriately:
 - There was no breach of government's information system or its data.
 - Fraudulent applications were quickly detected and denied.
- As of Dec. 6/20, more than 642,000 eligible individuals have received the B.C. Emergency Benefit for Workers and while the application period closed on Dec. 2, outstanding eligible payments will continue.
- We are confident that this similar application process will protect people's private information and continue to prevent fraud.

61. Does the detection of these fraudulent applications show that BC's application system was breached? Is the BC Recovery Benefit application system safe?

- Our online applications are secure.
- The B.C. government's system and its information was not accessed from the outside. And it's important to remember, that the Ministry of Finance's auditing measures identified and prevented fraudulent applications from occurring.

MLA - KEY MESSAGES

- **British Columbians can now apply for the one-time, tax-free BC Recovery Benefit online at gov.bc.ca/recoverybenefit**
- **On, Dec. 21, 2020, people will also be able to apply over the phone or have their questions answered through our call centre.**
- **The number is: 1-833-882-0020 toll-free within North America**
- **Monday to Friday (excluding statutory holidays), from 7:30 a.m. to 5:00 p.m. (Pacific Standard Time).**
- **Call volumes are expected to be high during the initial weeks of the program which may result in longer wait times.**
- **We anticipate that people who apply starting now will begin to see the benefit in their accounts before the end of the month.**
- **Approximately 3.7 million British Columbians will soon receive:**
 - **\$1,000 for families with incomes under \$125,000. Families earning up to \$175,000 will qualify for a reduced benefit amount.**
 - **\$500 for single people earning less than \$62,500. Single people earning up to \$87,500 will qualify for a reduced benefit amount.**
- **Of the 3.7 million people eligible for the benefit, an estimated 3.2 million are eligible for the unreduced benefit amount.**
- **90% of all adults in B.C. will receive the BC Recovery Benefit starting today.**
- **This means the vast majority of individuals and families in our province will get a much-needed lift through the BC Recovery Benefit.**

Questions and Answers

Q. I can't get through to the call centre – the line is busy. What do I do?

- The fastest way to receive the B.C. Recovery Benefit is to apply online.
- However, if you do not have access to a computer you may reach one of our agents by phone.
- The call centre will open Dec. 21 at 7:30 AM and provide services Monday – Friday from 7:30 to 5:00, except on statutory holidays.
- If you are experiencing a busy signal, please be patient.
- Up to 350 call centre agents will be available to help through the anticipated initial surge of applications.
- Call volumes, web traffic and any potential delays with banking institutions may result in longer wait times during the first few weeks of the benefit.

Q. The website keeps crashing – what do I do?

- If the website is down, please refresh your page or try again at a different time of day.
- The online application is safe and easy to use.
- It is similar to the application system we used for the BC Emergency Benefit for Workers that saw us successfully process hundreds of thousands of applications online.
- Call volumes, web traffic and any potential delays with banking institutions may result in longer wait times during the first few weeks of the benefit.

Q. Why is the call centre not open on statutory holidays? I need this money for the holidays.

- Our call centre agents will be available to help all individuals who need extra support, complete their application.

- The call centre will open Dec. 21 at 7:30 AM and provide services Monday – Friday from 7:30 to 5:00, except on statutory holidays.
- Up to 350 call centre agents will be available to help through the anticipated initial surge of applications.
- Call centre staff are prepared to help people who require additional assistance in successfully completing their application.

Q. Will people have to provide their driver's licence to apply? What if I don't have a driver's licence?

- If applicable, people will be asked to provide their B.C. driver's licence number as part of the application process.
- If someone is applying as a family, they will only need to provide their B.C. driver's licence number but not their spouse's driver's licence number.
- If they do not have a driver's licence, they will be asked to verify that fact.
- This additional information will be used to help detect and stop any fraudulent claims to the program.

Q. I didn't file my taxes last year. Can I still apply for the B.C. Recovery Benefit?

- You must file your 2019 B.C. income tax return to be eligible for the benefit.
- We encourage British Columbians to file their income taxes every year.
- By filing their income taxes, people can receive benefits and credits they might not know they are eligible for.
- They can phone the CRA at 1-800-959-8281 for more information on how to file their taxes, including free virtual tax clinics.

BC Recovery Benefit Launch – Dec. 18/20

KEY MESSAGES

- **This is an extraordinary time in our province as we work together to reduce the number of COVID cases in B.C.**
- **Many people are feeling extraordinary pressures and the holiday season is approaching.**
- **British Columbians can now apply for the one-time, tax-free BC Recovery Benefit online.**
- **On, Dec. 21, 2020, people will also be able to apply over the phone or have their questions answered through our call centre.**
- **We anticipate that people who apply starting now will begin to see the benefit in their accounts before the end of the month.**
- **Approximately 3.7 million British Columbians will soon receive:**
 - **\$1,000 for families with incomes under \$125,000. Families earning up to \$175,000 will qualify for a reduced benefit amount.**
 - **\$500 for single people earning less than \$62,500. Single people earning up to \$87,500 will qualify for a reduced benefit amount.**
- **Of the 3.7 million people eligible for the benefit, an estimated 3.2 million are eligible for the unreduced benefit amount.**
- **90% of all adults in B.C. will receive the BC Recovery Benefit starting today.**
- **This means the vast majority of individuals and families in our province will get a much-needed lift through the BC Recovery Benefit.**

BC Recovery Benefit Launch – Dec. 18/20

- **Other direct supports for people due to COVID-19 include:**
 - **The BC Recovery supplement, \$150/month (January 2021 to March 2021)**
 - **The B.C. Emergency Benefit for Workers (concluded Dec. 2/20)**
 - **\$300 per month crisis supplement (April to December 2020)**
 - **One-time enhancement to the climate action tax credit in July 2020, with a family of four receiving up to \$564.**
 - **And extending the rent freeze through to July 10, 2021.**
- **These build on our affordability measures for British Columbians, like making one of the largest tax cuts in B.C. history by eliminating MSP premiums, launching the BC Child Opportunity Benefit for families with children under 18, and landmark investments in housing and childcare.**
- **Our investments in people and families are good news for local businesses that will benefit from people having a bit more money to spend.**

BC Recovery Benefit Launch – Dec. 18/20

QUESTIONS AND ANSWERS

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Top Questions – BC Recovery Benefit

1. Are a majority of British Columbians really going to benefit from the BC Recovery Benefit?

- Based on our data, we estimate up to 3.7 million British Columbians in our province are eligible to receive the BC Recovery Benefit.
- And approx. 3.2 million of the 3.7 million eligible British Columbians are eligible for the unreduced amount.
- This means about 90% of adults in B.C. will get a lift through the BC Recovery Benefit.
- That means more money to support people who are dealing with the additional pressures of COVID-19 and facing increased costs this time of year.

2. Are people going to get the BC Recovery Benefit before the holidays, as you promised?

- We promised that the people of our province would receive the BC Recovery Benefit to provide relief as soon as possible. That's what we're doing.
- Our government believes in process and transparency, and that's why we felt it was important to bring this spending before the house.
- The public service worked as quickly as possible to ensure this benefit could be in the hands of people throughout the province.

BC Recovery Benefit Launch – Dec. 18/20

- And our current planning estimates that thousands of British Columbians will receive the benefit before the end of the year.

3. What about people who lost their jobs this year – how is the BC Recovery Benefit helping them?

- People told us that they needed relief now. That's what we promised them, and we are delivering on that promise.
- 90% of British Columbians are eligible.
- Most British Columbians who apply starting Dec. 18 will get their benefit before the end of the year.

- The income thresholds for this tax are based on net income, not gross, and based on those income thresholds,^{s.13}

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90% of adults in B.C. will be

eligible for some benefit amount.

- And it's important to remember, the job data shows that this pandemic has hurt low-income earners the most – and they will be getting this benefit.

4. What difference will a couple of months really make? Couldn't you have waited to dispense this money through the CRA based on 2020 income?

- People need relief now – and we are delivering it to them now through the BC Recovery Benefit.
- We wouldn't have been able to provide this program and its benefits until fall 2021 if we waited for 2020 income.
- B.C. families know how important \$1,000 can be when it comes to making ends meet this time of year – they are dealing with increased heating costs, they are needing to buy their children a new winter coat and many are looking to buy gifts for the holiday season.
- People need the money now.

BC Recovery Benefit Launch – Dec. 18/20

5. How do you answer criticism that this isn't targeted relief? Why not something like the temporary elimination of the PST?

- The BC Recovery Benefit is targeted relief.
- A majority of British Columbians are dealing with higher costs due to the pandemic, including for food, clothing and transportation.
- That's why we felt it was important to ensure about 90% of all adults in B.C. will receive some support through this benefit.
- British Columbians who have been hurt the most by this pandemic will receive the most financial support through this program, \$500 for single people and \$1,000 for families.
- And those in the higher income thresholds will receive a reduced amount to provide moderate relief.
- This is about giving the support to people in need, when they need it most.

6. What about that oil patch worker who made over \$60,000 in 2019 but has lost their job in 2020?

- Let's remember, this pandemic has hurt low-income earners the most and this benefit's income thresholds ensure they receive the most benefit.
- In fact, 90% of all adult British Columbians will receive some benefit amount.
- A single oil patch worker making \$60,000/year in 2019 would be eligible for the full \$500 benefit amount. And if that oil patch worker is part of a typical family making a family net income of about \$87,000, they would still get the full \$1,000 family amount.

7. What about British Columbians whose net income in 2019 is higher than the thresholds for this program?

- We would not be able to provide this BC Recovery Benefit to people until fall 2021 if we waited for people to complete their 2020 income taxes.

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- Let's remember, this pandemic has hurt low- and middle-income earners the most, and we designed the BC Recovery Benefit to ensure low-medium income earners receive as much of the benefit as possible with 90% of B.C. adults eligible for some of the benefit.
- Low- and medium-income earners are experiencing the most job losses and rising costs are making it difficult for them to pay their bills.
- And the BC Recovery Benefit is just one support our government has put in place for people due to the pandemic:
 - We've extended the rent freeze through to July 10, 2021.
 - The B.C. Emergency Benefit for Workers (concluded Dec. 2/20) has supported over 620,000 eligible British Columbians, as of Dec. 8/20.
 - One-time enhancement to the climate action tax credit in July 2020.
 - And extending the rent freeze through to July 10, 2021.
- It's important to remember, this benefit is in addition to the \$8 billion BC COVID Action Plan and its support programs for people and businesses.
- There are also our affordability investments, including eliminating MSP premiums, investing in childcare and housing, and the BC Child Opportunity Benefit.
- We are now planning for Budget 2021 and we'll look at what additional supports people and businesses need to get us through recovery.

If pressed:

- Based on initial data from the BC Emergency Benefit for Workers and other employment data, we believe a majority of people who have lost their jobs due to the pandemic will qualify for this benefit.
- Approx. 3.7 million British Columbians qualify for some benefit amount, and this benefit is in addition to the supports for people and businesses in the \$8 billion BC COVID Action Plan.
- This isn't the end of our support for people. We will continue to work to ensure we come through this together.

BC Recovery Benefit Launch – Dec. 18/20

8. When can people expect to get their money?

- For eligible British Columbians who have already filed their 2019 income taxes and received a Notice of Assessment back from CRA and have their banking – they can expect payment within days of applying.
- There may be delays if:
 - Both spouses apply for the benefit and the applications must be manually processed.
 - The applicant moved to B.C. in 2020.
 - The applicant is applying as a single parent, and their dependant child was born in 2020.
 - People make mistakes on their application, such as transposing a number.
- We strongly encourage people to file their 2019 income taxes as soon as possible, if they have not already done so. They will need information from their notice of assessment to apply.
- The online application is secure and will be available 24/7. And those that apply could see their deposits before the end of the year.

9. How many single people and families do you think will receive the full benefit amount?

- We estimated that up to 3.7 million British Columbians are eligible to receive the benefit once they apply.
- And of those 3.7 million British Columbians, an estimated 3.2 million are eligible for the unreduced benefit amount.
- This means the vast majority of individuals and families in our province will be eligible for some benefit amount.
- And for those who are not eligible, we have already come forward with supports such as:
 - The B.C. Emergency Benefit for Workers.
 - One-time enhancement to the climate action tax credit in July 2020.

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- Crisis benefit for people on income and disability assistance and low-income seniors from April to December 2020.
- And extending the rent freeze through to July 10, 2021.
- We said we would be there for people and businesses in our province.
- And if more needs to be done, we'll be there, to ensure we get through recovery stronger than before.

10. How much extra will the BC Recovery Benefit put into people's pockets?

- Single people and families will receive:

Benefiters	Annual Earnings	BC Recovery Benefit Amount
Single parent/two adult family	Annual income under or equal to \$125,000	One-time payment of \$1,000
Single parent/two adult family	Annual income of \$150,000	One-time payment of \$500
Single parent/two adult family	Annual income of \$174,500 to \$175,000	One-time payment of \$10
Single parent/two adult family	Annual income of \$175,001 or greater	\$0
Single Person	Annual income under or equal to \$62,500	One-time payment of \$500
Single Person	Annual of \$75,000	One-time payment of \$250
Single Person	Annual income of \$87,000 to \$87,500	One-time payment of \$10
Single Person	Annual income of \$87,501 or greater	\$0
The benefit phases out at the rate of 2%. Families with income up to \$175,000 and single persons with income up to \$87,500 are eligible for a minimum \$10 benefit.		

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12. How much will this one-time benefit cost the Province? Is it part of the initial \$8 billion BC COVID Action Plan?

- We estimate that the BC Recovery Benefit will cost between \$1.6 billion and \$1.7 billion within the 2020/21 fiscal year.
- It is not part of the initial \$8 billion BC COVID Action Plan cost.
- We promised people and businesses that if additional need was identified, we'd be there.
- And we know that some people and businesses continue to struggle. This benefit puts money back into people's pockets and will help support local businesses in our province.

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BC Recovery Benefit Launch – Dec. 18/20

13. You're relying on people to use this benefit to support businesses instead of helping businesses directly. How is government helping businesses?

- Our Economic Recovery Plan provides significant supports to B.C. businesses with targeted funding to those hit hardest by the pandemic, making it easier for them to invest in the people and capital needed to recover.
- The Province has announced over \$8 billion in support for people and businesses:
 - A new temporary PST rebate on select machinery and equipment makes it easier for businesses to make the kinds of investments that will allow them to grow and become more productive.
 - A new Increased Employment Incentive offers a refundable tax credit for businesses that hire or rehire B.C. employees.
 - Up to \$300 million in grants for small- and medium-sized businesses to help cover their costs and find their way forward, which is anticipated to help up to 15,000 businesses affected by the pandemic, including those in tourism and hospitality.
 - New resources to support businesses who want to build their online presence, boost their e-commerce operations, or increase their digital marketing capacity;
 - We have also hit the pause button on increasing the carbon tax rate until April 1, 2021.
 - These measures are in addition to reducing the school tax rate for commercial properties by an average of 25% in the 2020 calendar year – more than \$700 million in reductions for businesses all over B.C.
- It's also important to note that these supports are supplementary to the significant federal support that is also being provided to businesses during this time.
- Our government will continue to support B.C. businesses through the pandemic, and we'll take the action needed for business to come back stronger.

BC Recovery Benefit Launch – Dec. 18/20

14.How long do people have to apply?

- People have until June 30, 2021 to apply for the BC Recovery Benefit.

Administration – General:

15.What will people need to apply for the benefit?

- People can now apply online for the BC Recovery Benefit.
- To apply for the BC Recovery Benefit they will need:
 - Their Social Insurance Number
 - Their 2019 income tax notice of assessment from the CRA.
 - If applicable, their spouse's 2019 income tax notice of assessment from the CRA.
 - Their direct deposit information.
 - And their B.C. driver's licence number.
- If people have not filed their 2019 income taxes they will not be eligible for this benefit until they do so. They will not be eligible until they receive the Notice of Assessment back from CRA.
- If people do not have a bank account, they will not be eligible for the benefit until they do so.
- For people on income or disability assistance who do not have a bank account or have a barrier to filing their income taxes, we will launch a modified application process in the new year.

16.Why not start eligibility for this benefit at 18?

- The age of majority in British Columbia is 19.
- This is also the standard age requirement for B.C. tax credits such as the climate action tax credit and the BC sales tax credit as well as the federal GST/HST credit.

BC Recovery Benefit Launch – Dec. 18/20

17. Why not distribute this benefit through a cheque? Why direct deposit?

- British Columbians who are financially affected by COVID 19 need support as soon as possible.
- Due to the ongoing nature of the pandemic, mail delivery could be delayed.
- Direct deposit ensures people get the help that they need as soon as possible.
- Issuing all payments by direct deposit reduces wait-times for payments, reduces the potential for fraud and ensures that the postal service does not need to deliver cheques.
- In addition, it significantly reduces the administrative cost of delivering the benefit program.

18. Why make people apply for the benefit? Why not have the CRA distribute the benefit directly?

- The B.C. government can more quickly ensure people receive this benefit through an application process.
- If we used the CRA to distribute this BC Recovery Benefit we would have had to wait until fall 2021.
- We need to get this benefit to people now.
- The application process is secure – and is based on the process we used for the BC Emergency Benefit for Workers.

19. Why isn't the government using the administrative systems they have in place to safely and securely transfer funds to individuals? Don't these systems provide the income and identity verification that government needs in order to transfer funds?

- There is not a single government administrative payment system that has the necessary personal information required to distribute this benefit to these 3.7 million eligible British Columbians.

BC Recovery Benefit Launch – Dec. 18/20

- That is why we established this application and payment process for the BC Emergency Benefit for Workers, which is now being adapted to distribute the BC Recovery Benefit.
- This system is secure and will protect people's personal information.

20. Aren't you putting a burden on community providers or caregivers to help low-income people and people with developmental disabilities to apply?

- We understand that an online application process may be a barrier for some people in our province.
- That is why on Dec. 21, we are implementing call centre support for anyone needing additional assistance.
- Our call centre staff help British Columbians access programs and services across government, throughout the year.
- Service BC's in-person service centres help anyone with challenges and/or disabilities to apply for government programs and services of all types, including the BC Recovery Benefit.

21. Will you assist non-government organizations and caregivers to assist people to file income taxes, set-up bank accounts and do the online applications?

- We understand that some British Columbians require additional assistance in applying for the BC Recovery Benefit.
- That is why our call centre agents will be available to help all individuals who need extra support, complete their application.
- Call centre staff provide assistance to British Columbians throughout the year, on a range of services the government provides.
- They work confidentially and protect an individual's private information.
- As well, the CRA has support for people with modest or no income, to ensure they can file their taxes, including free tax clinics. Read more: Canada.ca/taxes-help

BC Recovery Benefit Launch – Dec. 18/20

22.What about British Columbians who do not have access to online services?

How can they apply?

- Our call centre will launch Dec. 21 and agents will be able to help them complete their BC Recovery Benefit application over the phone.
- All information is kept confidential and is secure.
- The call centre will open Dec. 21 at 7:30 AM and provide services Monday – Friday from 7:30 to 5:00, except on statutory holidays.

23.Why isn't the call centre open until Dec. 21?

- We wanted to launch the online application as soon as possible, and now people can apply.
- The online application is safe and easy to use.
- It is similar to the application system we used for the BC Emergency Benefit for Workers that saw us successfully process hundreds of thousands of applications online.
- We are working hard to train call centre staff on the BC Recovery Benefit, so they are fully prepared to help people who require additional assistance in successfully completing their application.

24.For families, who needs to apply? All adults?

- Only one adult member of a family, who is 19 and older, needs to apply for the BC Recovery Benefit.
- If a family has adult children who are 19 and older, those children are also eligible to apply for the benefit independently.
- On Dec. 18 they can apply online or apply over the phone starting Dec. 21, at 1-833-882-0020.

BC Recovery Benefit Launch – Dec. 18/20

25.What happens if both adults in a family apply for the benefit?

- The eligible adult whose application is approved first will receive the benefit on behalf of their family. The second application will not be approved.
- We encourage only one adult member of an eligible family to apply for the benefit.
- Having both adults apply may require manual review of the applications and this will lead to delays in processing and payment.
- Families will receive their payment as soon as possible if only one spouse applies.

26.Is there a chance that benefit payments will accidentally go to both spouses if they both apply? Will you have to claw back overpayments?

- The application system has measures in place to prevent a duplicate payment going to a family, if both spouses apply.
- The application system will review, and if eligible approve, the application that is processed first.
- This is one of the reasons we will require people to enter their personal identification and their spouses, including Social Insurance Number and information from their 2019 income tax notice of assessment.

27.Do you anticipate long wait times through the call centre?

- Our experience with other government programs, including the BC Emergency Benefit for Workers shows that there could be longer wait times during the initial opening weeks of this program.
- That's why we strongly recommend that people apply directly for the benefit online.
- The application is secure and completing your application will be quick and easy.

BC Recovery Benefit Launch – Dec. 18/20

- We also remind people to have all of the necessary information they will need on hand – including their Social Insurance Number and their 2019 income tax notice.

28. How will you prevent fraud?

- The application process is designed to prevent and detect fraudulent claims.
- In addition, as with all of our programs and benefits, the Ministry of Finance will undertake regular compliance and audit activities to identify potential overpayments, including those made to ineligible people.
- The Ministry will issue assessments and penalties if applicable and take collection action as necessary to recover overpayments.

29. Have you seen any fraud with the BC Emergency Benefit for Workers program? The CRA has had fraud occur with some of the federal programs?

- The Ministry of Finance has detected and denied over 6,000 potentially fraudulent applications for the BC Emergency Benefit for Workers involving the use of British Columbians' private information.
- Individuals affected received letters from the Ministry of Finance advising the steps necessary to secure their identity.
- It's important to remember that government's application system continues to work appropriately:
 - There was no breach of government's information system or its data.
 - Fraudulent applications were quickly detected and denied.
- As of Dec. 15/20, more than 643,000 eligible individuals have received the B.C. Emergency Benefit for Workers and while the application period closed on Dec. 2, outstanding eligible payments will continue.
- We are confident that this similar application process will protect people's private information and continue to prevent fraud.

BC Recovery Benefit Launch – Dec. 18/20

30. Does the detection of these fraudulent applications show that BC's application system was breached? Is the BC Recovery Benefit application system safe?

- Our online applications are secure.
- The B.C. government's system and its information was not accessed from the outside. And it's important to remember, that the Ministry of Finance's auditing measures identified and prevented fraudulent applications from occurring.

Administration – Identification Requirements:

31. For families, will the applicant have to supply all of their spouse's personal information, such as name, date of birth, Social Insurance Number?

- Yes they will need to provide that information.
- That is why we are announcing this benefit before we accept applications on Dec. 18, to give people the time they need to gather the information required to apply.
- The spouse that applies will need to know the personal identification of their spouse, including their Social Insurance Number and information from the 2019 income tax notice.

32. Will people have to provide their driver's licence to apply? Why?

- If applicable, people will be asked to provide their B.C. driver's licence number as part of the application process.
- If someone is applying as a family, they will only need to provide their B.C. driver's licence number but not their spouse's driver's licence number.
- If they do not have a driver's licence, they will be asked to verify that fact.
- This additional information will be used to help detect and stop any fraudulent claims to the program.

BC Recovery Benefit Launch – Dec. 18/20

33.What is your authorization to collect my SIN? Are you allowed to collect my SIN?

- The collection of SIN is crucial to determine and verify whether you are a B.C. resident who has filed a 2019 B.C. income tax return.
- This information is relevant to ensure eligible applicants who live in B.C. receive the benefit, in particular people whose income falls in the phase-out ranges.
- As part of the application process, B.C. residents will be required to provide their Social Insurance Number and authorize us to verify their application against their income tax data.

Administration – Income Tax Filing:

34.What if people lost their 2019 B.C. income tax notice of assessment?

- People can get a copy of their 2019 B.C. income tax notice of assessment from the Canada Revenue Agency online through their CRA My Account.
- They can also contact the CRA by phone.

35.Isn't an application process a barrier for some people who do not file or have trouble filing their B.C. income taxes?

- We encourage British Columbians to file their income taxes every year.
- By filing their income taxes, people can receive benefits and credits they might not know they are eligible for.
- They can phone the CRA at 1-800-959-8281 for more information on how to file their taxes, including free virtual tax clinics.

BC Recovery Benefit Launch – Dec. 18/20

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37.What is line 23600 (net income)? Is it different than take-home pay?

- Net income is total income, with many potential deductions subtracted. These include deductions for pension contributions, union dues, child care expenses and moving expenses, among others.
- Net income is different than take-home pay. Net income is total income less any allowable deductions have been applied, whereas take-home pay is what goes in your bank account after deductions for income tax, CPP and any other amounts are taken.
- Most tax programs use an adjusted version of net income to determine eligibility (e.g. refundable sales tax credit, climate action tax credit and BC Child Opportunity Benefit). We are using (unadjusted) net income because it is similar to adjusted net income for most taxpayers and is easy to find on a notice of assessment.
- With these income thresholds based on net income, we expect that 90% of adults in B.C. will be eligible for some benefit amount.

BC Recovery Benefit Launch – Dec. 18/20

BC Recovery Benefit – Eligibility Scenarios:

38. What about people with cognitive disabilities, such as a person with Alzheimer's, are they eligible for this benefit? How can they apply?

- People with a cognitive disability who have a spouse can have their spouse or common-law partner apply for the benefit. Only one spouse or common-law partner is required to apply for the benefit on their family's behalf.
- Single people with a cognitive disability can have someone who legally manages their affairs who has a power of attorney including apply on that person's behalf. That includes adult children, who may live at home and are over the age of 19.
- Any individual applying on behalf of a person with a disability will be required to provide proof of the power of attorney.

39. What if one spouse isn't a B.C. resident – will the non-B.C. resident get the benefit?

- No. The BC Recovery Benefit is to put more money in the pockets of people living in our province.
- The resident spouse will be treated as a single person with a family if they still have dependent children living with them.
- If the resident spouse doesn't have dependent children, the resident spouse is eligible for the \$500 benefit for single people.
- This will help ensure that those dollars stay in B.C. communities and local businesses.
- This approach is consistent with the climate action tax credit.

BC Recovery Benefit Launch – Dec. 18/20

40.What about British Columbians who are not 19, but are married and have a family – why can't they get this benefit?

- People who are legally married, or single parents under the age of 19 are eligible for the BC Recovery Benefit.
- For people under 19 who are married, they will be required to provide the same information as spouses over the age of 19.

41.Can foster parents apply for the benefit? Will they be eligible as a family?

- Yes. Foster caregivers are eligible in the same way any other adult British Columbian is.
- Couples are eligible for a benefit of up to \$1,000 BC Recovery Benefit and single individuals are eligible for a benefit of up to \$500.
- Single foster caregivers with a foster child are not eligible for the enhanced \$1,000 payment for single parents as they are not usually the legal guardians of their foster children.

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42.What about single parents under the age of 19? Will they get the benefit?

- Single parents under the age of 19 will be required to provide the name and date of one dependent child that they are the primary caregiver for.
- They may be asked to provide additional information to prove eligibility.

BC Recovery Benefit Launch – Dec. 18/20

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44.What constitutes a family for this benefit? Does it matter how many people or children the family has?

- For the purposes of the BC Recovery Benefit, a family is two adults who are living in a marriage or common-law partnership relationship. Families are eligible for a benefit of up to \$1,000.
- Single parents who have primary responsibility of their children are also eligible for a benefit of up to \$1,000.
- The number of children of the family or single parent does not matter.

45.For families with two adult parents, who will receive the benefit?

BC Recovery Benefit Launch – Dec. 18/20

- Only one adult parent is needed to apply for the benefit. The benefit will go to the individual who makes the application.
- If both adult parents make an application to the program, the benefit payment will go to the parent whose application is processed first.

46. What about families with one adult parent – will those families receive the same benefit amount as those with two adult parents?

- Single parents who have primary responsibility of their children most of the time will be eligible for a benefit of up to \$1,000.

47. What about families with adult children? How much benefit amount are they entitled to?

- For families with adult children over the age of 19:
 - Two spouse families are eligible for up to \$1,000.
 - Single parent families with at least one child under the age of 19 are eligible for up to \$1,000.
 - Single parents whose children are all 19 years or older are eligible for up to \$500.
 - Any adult children are eligible for up to \$500 each on their own application.
- The adult children must file their 2019 B.C. income tax return, just as their parents must, to be eligible for the benefit.

KEY MESSAGES

- Our government is working to make life easier for families through the pandemic.
- The BC Recovery Benefit is expected to help approximately 90% of British Columbians – and have spinoff effects for businesses.
 - It is \$1,000 for families with incomes under \$125,000. Families earning up to \$175,000 will qualify for the benefit on a sliding scale. Single parent families also qualify for these benefit amounts.
 - It is \$500 for single people earning less than \$62,500. Single people earning up to \$87,500 will qualify for the benefit on a sliding scale.
- We're building a recovery that includes everyone, not just those at the top.

Other direct supports for people during pandemic include:

- The BC Recovery Supplement for people receiving income and disability assistance, \$150/month (January 2021 to March 2021)
- \$300 per month crisis supplement (April to December 2020)
- The B.C. Emergency Benefit for Workers (concluded Dec. 2/20)
- One-time enhancement to the climate action tax credit in July 2020, with a family of four receiving up to \$564.
- And extending the rent freeze through to July 10, 2021.
- These build on our affordability measures like eliminating MSP premiums, launching the BC Child Opportunity Benefit for families with children under 18, and landmark investments in housing and childcare.

Applications as of this morning

More than 675,000 British Columbians have been approved, with \$340 million worth of payments going out this week:

- Over 475,000 applications approved with payments on the way
- 250,000 single people
- 30,000 single parents
- Nearly 200,000 couples, including families

Questions and Answers – Top Technical Questions:

Q. The website crashed on the launch day – how is it going now?

- It was really unfortunate on the application launch day that government servers were not behaving.
- But the problem has resolved and we've seen no technical problems since last Friday.

Q. I live in a rural community and it appears the system won't recognize my rural address. Why are rural residents being delayed in getting applications processed?

- There are extra barriers for rural residents in applying for or receiving the benefit.
- Nothing about rural physical addresses, including PO boxes, divert an application or delay a benefit.
- We do require a mailing address to be verified.
- Applicants, rural and urban, may be asked to provide information to confirm residency in B.C. as of December 18, 2020 as part of the process to verify other information included on their application.

Q. Why am I getting email asking for more documentation and telling me it may take another 30 days to get my application processed?

- Most applications are automatically processed as a result of the system verification process, which relies primarily on 2019 B.C. income tax data. If all information provided is accurate and complete and can be automatically verified, eligible British Columbians can receive the benefit within five business days.
- However, there are a number of circumstances that may prompt a request for additional information that needs to be manually reviewed to ensure eligibility. There are no random audits taking place at this time.
- The requested information will depend on an applicants' circumstances.
- The information required to be verified but may include:
 - a copy of the applicant's or the spouse's most recent 2019 Canadian income tax return notice of assessment or reassessment or other proof of 2019 net income (for new immigrants to B.C. in 2020),
 - information on the applicant's dependent such as a copy of the dependent's birth certificate or application for the Canada Child's Benefit;
 - banking information, where the bank account details provided in your application contained errors.
- In most information requests, applicants will also be asked to provide valid identification and confirmation of residency in B.C. as of December 18, 2020.
- Documentation that confirms residency in B.C. as of December 18th are documents such as utility bills or bank statements, which include December 18 in the document date range as well as name and address.
- A robust process for confirming eligibility is an important part of any payment program.
- Ministry staff will work to process applications as quickly as possible once the additional information is received. The specific processing time will depend on the number of applications requiring manual review.

Q. I am confident I filled out my application correctly. Why am I being asked to submit more info to verify my 2019 income and income tax information?

- I understand that it can be difficult to have to wait a bit longer. .
- If the data provided on the application is not able to be automatically verified against the B.C. income tax data the Ministry has, the Ministry may need to request a copy of

the most recent 2019 Canadian income tax return notice of assessment or reassessment.

- Confirming this information is important to the integrity of the benefit and ensuring it is going to the right people.
- Ministry staff will work to process applications as quickly as possible once the additional information is received. The specific processing time will depend on the number of applications requiring manual review.

Q. Is the email asking me for more information legitimate / it tells me not to send information back to the ministry via email. Why?

- In certain circumstances, additional information is required before an application can be processed. That is why some applicants have received follow-up correspondence from the Ministry of Finance.
- Ministry staff will work to process applications as quickly as possible once the additional information is received. The specific processing time will depend on the number of applications requiring manual review.
- We want to ensure we are protecting people's information so strongly recommend that you do not send personal information directly by email as it is not as secure. Please use the secure link at <https://www.etax.gov.bc.ca/btp/eservices/?Link=WEBATT> if you are filing from a computer.
- You can verify the email is valid through the confirmation or case number included in the email. People should match the number they received when they completed the application. If you're still not sure about the legitimacy of the email, or if you have questions, please contact the ministry at BCRBPsupport@gov.bc.ca. People can also call: 1-833-882-0020.

Q. I can't get through to the call centre – the line is busy. What do I do?

- The fastest way to receive the B.C. Recovery Benefit is to apply online.
- However, if you do not have access to a computer you may reach one of our agents by phone.
- The call centre is open 7:30 each morning and provide services Monday – Friday from 7:30 to 5:00, except on statutory holidays.
- If you are experiencing a busy signal, please be patient – there is great volume because there is great need.
- We have about 350 call centre staff available to help through the anticipated initial surge of applications.

- Call volumes, web traffic and any potential delays with banking institutions may result in longer wait times during the first few weeks of the benefit.

Q. What can Service BC do to help me?

- Service BC centres can provide people who don't have internet access or a computer by providing a computer kiosk for their use.
- Staff can provide information about the application but cannot help people fill out the application or troubleshoot any challenges in completing the application. Applying online is the fastest way to receive a benefit. You can get help if you are having difficulty completing the online application, by contacting BCRBPinfo@gov.bc.ca or calling toll free 1-833-882-0020.

Q. Do people have to provide their driver's licence to apply? What if I don't have a driver's licence?

- If applicable, people will be asked to provide their B.C. driver's licence number as part of the application process.
- If someone is applying as a family, they will only need to provide their B.C. driver's licence number but not their spouse's driver's licence number.
- If they do not have a driver's licence, they will be asked to verify that fact.
- This additional information will be used to help detect and stop any fraudulent claims to the program.

Q. I didn't file my taxes last year. Can I still apply for the B.C. Recovery Benefit?

- You must file your 2019 B.C. income tax return to be eligible for the benefit.
- We encourage British Columbians to file their income taxes every year.
- By filing their income taxes, people can receive benefits and credits they might not know they are eligible for.
- They can phone the CRA at 1-800-959-8281 for more information on how to file their taxes, including free virtual tax clinics.

QUESTIONS AND ANSWERS

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Top Questions – BC Recovery Benefit

1. Are a majority of British Columbians really going to benefit from the BC Recovery Benefit?

- Based on our data, we estimate up to 3.7 million British Columbians in our province are eligible to receive the BC Recovery Benefit.
- And approx. 3.2 million of the 3.7 million eligible British Columbians are eligible for the unreduced amount.
- This means about 90% of adults in B.C. will get a lift through the BC Recovery Benefit.
- That means more money to support people who are dealing with the additional pressures of COVID-19 and facing increased costs this time of year.

2. Are people going to get the BC Recovery Benefit before the holidays, as you promised?

- We promised that the people of our province would receive the BC Recovery Benefit to provide relief as soon as possible. That's what we're doing.
- Our government believes in process and transparency, and that's why we felt it was important to bring this spending before the house.
- The public service worked as quickly as possible to ensure this benefit could be in the hands of people throughout the province.
- And our current planning estimates that thousands of British Columbians will receive the benefit before the end of the year.

3. What about people who lost their jobs this year – how is the BC Recovery Benefit helping them?

- People told us that they needed relief now. That's what we promised them, and we are delivering on that promise.
- 90% of British Columbians are eligible.

- Most British Columbians who apply starting Dec. 18 will get their benefit before the end of the year.
- The income thresholds for this tax are based on net income, not gross, and based on those income thresholds,^{s.13}
s.13 90% of adults in B.C. will be eligible for some benefit amount.
- And it's important to remember, the job data shows that this pandemic has hurt low-income earners the most – and they will be getting this benefit.

4. What difference will a couple of months really make? Couldn't you have waited to dispense this money through the CRA based on 2020 income?

- People need relief now – and we are delivering it to them now through the BC Recovery Benefit.
- We wouldn't have been able to provide this program and its benefits until fall 2021 if we waited for 2020 income.
- B.C. families know how important \$1,000 can be when it comes to making ends meet this time of year – they are dealing with increased heating costs, they are needing to buy their children a new winter coat and many are looking to buy gifts for the holiday season.
- People need the money now.

5. How do you answer criticism that this isn't targeted relief? Why not something like the temporary elimination of the PST?

- The BC Recovery Benefit is targeted relief.
- A majority of British Columbians are dealing with higher costs due to the pandemic, including for food, clothing and transportation.
- That's why we felt it was important to ensure about 90% of all adults in B.C. will receive some support through this benefit.
- British Columbians who have been hurt the most by this pandemic will receive the most financial support through this program, \$500 for single people and \$1,000 for families.
- And those in the higher income thresholds will receive a reduced amount to provide moderate relief.
- This is about giving the support to people in need, when they need it most.

6. What about that oil patch worker who made over \$60,000 in 2019 but has lost their job in 2020?

- Let's remember, this pandemic has hurt low-income earners the most and this benefit's income thresholds ensure they receive the most benefit.
- In fact, 90% of all adult British Columbians will receive some benefit amount.
- A single oil patch worker making \$60,000/year in 2019 would be eligible for the full \$500 benefit amount. And if that oil patch worker is part of a typical family making a family net income of about \$87,000, they would still get the full \$1,000 family amount.

7. What about British Columbians whose net income in 2019 is higher than the thresholds for this program?

- We would not be able to provide this BC Recovery Benefit to people until fall 2021 if we waited for people to complete their 2020 income taxes.
- Let's remember, this pandemic has hurt low- and middle-income earners the most, and we designed the BC Recovery Benefit to ensure low-medium income earners receive as much of the benefit as possible with 90% of B.C. adults eligible for some of the benefit.
- Low- and medium-income earners are experiencing the most job losses and rising costs are making it difficult for them to pay their bills.
- And the BC Recovery Benefit is just one support our government has put in place for people due to the pandemic:
 - We've extended the rent freeze through to July 10, 2021.

- The B.C. Emergency Benefit for Workers (concluded Dec. 2/20) has supported over 620,000 eligible British Columbians, as of Dec. 8/20.
- One-time enhancement to the climate action tax credit in July 2020.
- And extending the rent freeze through to July 10, 2021.
- It's important to remember, this benefit is in addition to the \$8 billion BC COVID Action Plan and its support programs for people and businesses.
- There are also our affordability investments, including eliminating MSP premiums, investing in childcare and housing, and the BC Child Opportunity Benefit.
- We are now planning for Budget 2021 and we'll look at what additional supports people and businesses need to get us through recovery.

If pressed:

- Based on initial data from the BC Emergency Benefit for Workers and other employment data, we believe a majority of people who have lost their jobs due to the pandemic will qualify for this benefit.
- Approx. 3.7 million British Columbians qualify for some benefit amount, and this benefit is in addition to the supports for people and businesses in the \$8 billion BC COVID Action Plan.
- This isn't the end of our support for people. We will continue to work to ensure we come through this together.

8. When can people expect to get their money?

- For eligible British Columbians who have already filed their 2019 income taxes and received a Notice of Assessment back from CRA and have their banking – they can expect payment within days of applying.
- There may be delays if:
 - Both spouses apply for the benefit and the applications must be manually processed.
 - The applicant moved to B.C. in 2020.
 - The applicant is applying as a single parent, and their dependant child was born in 2020.
 - People make mistakes on their application, such as transposing a number.
- We strongly encourage people to file their 2019 income taxes as soon as possible, if they have not already done so. They will need information from their notice of assessment to apply.

- The online application is secure and will be available 24/7. And those that apply could see their deposits before the end of the year.

9. How many single people and families do you think will receive the full benefit amount?

- We estimated that up to 3.7 million British Columbians are eligible to receive the benefit once they apply.
- And of those 3.7 million British Columbians, an estimated 3.2 million are eligible for the unreduced benefit amount.
- This means the vast majority of individuals and families in our province will be eligible for some benefit amount.
- And for those who are not eligible, we have already come forward with supports such as:
 - The B.C. Emergency Benefit for Workers.
 - One-time enhancement to the climate action tax credit in July 2020.
 - Crisis benefit for people on income and disability assistance and low-income seniors from April to December 2020.
 - And extending the rent freeze through to July 10, 2021.
- We said we would be there for people and businesses in our province.
- And if more needs to be done, we'll be there, to ensure we get through recovery stronger than before.

10. How much extra will the BC Recovery Benefit put into people's pockets?

- Single people and families will receive:

Benefiters	Annual Earnings	BC Recovery Benefit Amount
Single parent/two adult family	Annual income under or equal to \$125,000	One-time payment of \$1,000
Single parent/two adult family	Annual income of \$150,000	One-time payment of \$500
Single parent/two adult family	Annual income of \$174,500 to \$175,000	One-time payment of \$10
Single parent/two adult family	Annual income of \$175,001 or greater	\$0

Single Person	Annual income under or equal to \$62,500	One-time payment of \$500
Single Person	Annual of \$75,000	One-time payment of \$250
Single Person	Annual income of \$87,000 to \$87,500	One-time payment of \$10
Single Person	Annual income of \$87,501 or greater	\$0
The benefit phases out at the rate of 2%. Families with income up to \$175,000 and single persons with income up to \$87,500 are eligible for a minimum \$10 benefit.		

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12. How much will this one-time benefit cost the Province? Is it part of the initial \$8 billion BC COVID Action Plan?

- We estimate that the BC Recovery Benefit will cost between \$1.6 billion and \$1.7 billion within the 2020/21 fiscal year.

- It is not part of the initial \$8 billion BC COVID Action Plan cost.
- We promised people and businesses that if additional need was identified, we'd be there.
- And we know that some people and businesses continue to struggle. This benefit puts money back into people's pockets and will help support local businesses in our province.

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13. You're relying on people to use this benefit to support businesses instead of helping businesses directly. How is government helping businesses?

- Our Economic Recovery Plan provides significant supports to B.C. businesses with targeted funding to those hit hardest by the pandemic, making it easier for them to invest in the people and capital needed to recover.
- The Province has announced over \$8 billion in support for people and businesses:
 - A new temporary PST rebate on select machinery and equipment makes it easier for businesses to make the kinds of investments that will allow them to grow and become more productive.
 - A new Increased Employment Incentive offers a refundable tax credit for businesses that hire or rehire B.C. employees.
 - Up to \$300 million in grants for small- and medium-sized businesses to help cover their costs and find their way forward, which is anticipated to help up to 15,000 businesses affected by the pandemic, including those in tourism and hospitality.
 - New resources to support businesses who want to build their online presence, boost their e-commerce operations, or increase their digital marketing capacity;
 - We have also hit the pause button on increasing the carbon tax rate until April 1, 2021.
 - These measures are in addition to reducing the school tax rate for commercial properties by an average of 25% in the 2020 calendar year – more than \$700 million in reductions for businesses all over B.C.
- It's also important to note that these supports are supplementary to the significant federal support that is also being provided to businesses during this time.
- Our government will continue to support B.C. businesses through the pandemic, and we'll take the action needed for business to come back stronger.

14. How long do people have to apply?

- People have until June 30, 2021 to apply for the BC Recovery Benefit.

Administration – General:

15. What will people need to apply for the benefit?

- People can now apply online for the BC Recovery Benefit.
- To apply for the BC Recovery Benefit they will need:
 - Their Social Insurance Number
 - Their 2019 income tax notice of assessment from the CRA.
 - If applicable, their spouse's 2019 income tax notice of assessment from the CRA.
 - Their direct deposit information.
 - And their B.C. driver's licence number.
- If people have not filed their 2019 income taxes they will not be eligible for this benefit until they do so. They will not be eligible until they receive the Notice of Assessment back from CRA.
- If people do not have a bank account, they will not be eligible for the benefit until they do so.
- For people on income or disability assistance who do not have a bank account or have a barrier to filing their income taxes, we will launch a modified application process in the new year.

16. Why not start eligibility for this benefit at 18?

- The age of majority in British Columbia is 19.
- This is also the standard age requirement for B.C. tax credits such as the climate action tax credit and the BC sales tax credit as well as the federal GST/HST credit.

17. Why not distribute this benefit through a cheque? Why direct deposit?

- British Columbians who are financially affected by COVID 19 need support as soon as possible.
- Due to the ongoing nature of the pandemic, mail delivery could be delayed.
- Direct deposit ensures people get the help that they need as soon as possible.
- Issuing all payments by direct deposit reduces wait-times for payments, reduces the potential for fraud and ensures that the postal service does not need to deliver cheques.
- In addition, it significantly reduces the administrative cost of delivering the benefit program.

18. Why make people apply for the benefit? Why not have the CRA distribute the benefit directly?

- The B.C. government can more quickly ensure people receive this benefit through an application process.
- If we used the CRA to distribute this BC Recovery Benefit we would have had to wait until fall 2021.
- We need to get this benefit to people now.
- The application process is secure – and is based on the process we used for the BC Emergency Benefit for Workers.

19. Why isn't the government using the administrative systems they have in place to safely and securely transfer funds to individuals? Don't these systems provide the income and identity verification that government needs in order to transfer funds?

- There is not a single government administrative payment system that has the necessary personal information required to distribute this benefit to these 3.7 million eligible British Columbians.
- That is why we established this application and payment process for the BC Emergency Benefit for Workers, which is now being adapted to distribute the BC Recovery Benefit.
- This system is secure and will protect people's personal information.

20. Aren't you putting a burden on community providers or caregivers to help low-income people and people with developmental disabilities to apply?

- We understand that an online application process may be a barrier for some people in our province.
- That is why on Dec. 21, we are implementing call centre support for anyone needing additional assistance.
- Our call centre staff help British Columbians access programs and services across government, throughout the year.
- Service BC's in-person service centres help anyone with challenges and/or disabilities to apply for government programs and services of all types, including the BC Recovery Benefit.

21. Will you assist non-government organizations and caregivers to assist people to file income taxes, set-up bank accounts and do the online applications?

- We understand that some British Columbians require additional assistance in applying for the BC Recovery Benefit.
- That is why our call centre agents will be available to help all individuals who need extra support, complete their application.
- Call centre staff provide assistance to British Columbians throughout the year, on a range of services the government provides.
- They work confidentially and protect an individual's private information.
- As well, the CRA has support for people with modest or no income, to ensure they can file their taxes, including free tax clinics. Read more: Canada.ca/taxes-help

22. What about British Columbians who do not have access to online services? How can they apply?

- Our call centre will launch Dec. 21 and agents will be able to help them complete their BC Recovery Benefit application over the phone.
- All information is kept confidential and is secure.
- The call centre will open Dec. 21 at 7:30 AM and provide services Monday – Friday from 7:30 to 5:00, except on statutory holidays.

23. Why isn't the call centre open until Dec. 21?

- We wanted to launch the online application as soon as possible, and now people can apply.
- The online application is safe and easy to use.
- It is similar to the application system we used for the BC Emergency Benefit for Workers that saw us successfully process hundreds of thousands of applications online.
- We are working hard to train call centre staff on the BC Recovery Benefit, so they are fully prepared to help people who require additional assistance in successfully completing their application.

24. For families, who needs to apply? All adults?

- Only one adult member of a family, who is 19 and older, needs to apply for the BC Recovery Benefit.

- If a family has adult children who are 19 and older, those children are also eligible to apply for the benefit independently.
- On Dec. 18 they can apply online or apply over the phone starting Dec. 21, at 1-833-882-0020.

25. What happens if both adults in a family apply for the benefit?

- The eligible adult whose application is approved first will receive the benefit on behalf of their family. The second application will not be approved.
- We encourage only one adult member of an eligible family to apply for the benefit.
- Having both adults apply may require manual review of the applications and this will lead to delays in processing and payment.
- Families will receive their payment as soon as possible if only one spouse applies.

26. Is there a chance that benefit payments will accidentally go to both spouses if they both apply? Will you have to claw back overpayments?

- The application system has measures in place to prevent a duplicate payment going to a family, if both spouses apply.
- The application system will review, and if eligible approve, the application that is processed first.
- This is one of the reasons we will require people to enter their personal identification and their spouses, including Social Insurance Number and information from their 2019 income tax notice of assessment.

27. Do you anticipate long wait times through the call centre?

- Our experience with other government programs, including the BC Emergency Benefit for Workers shows that there could be longer wait times during the initial opening weeks of this program.
- That's why we strongly recommend that people apply directly for the benefit online.
- The application is secure and completing your application will be quick and easy.
- We also remind people to have all of the necessary information they will need on hand – including their Social Insurance Number and their 2019 income tax notice.

28. How will you prevent fraud?

- The application process is designed to prevent and detect fraudulent claims.
- In addition, as with all of our programs and benefits, the Ministry of Finance will undertake regular compliance and audit activities to identify potential overpayments, including those made to ineligible people.
- The Ministry will issue assessments and penalties if applicable and take collection action as necessary to recover overpayments.

29. Have you seen any fraud with the BC Emergency Benefit for Workers program? The CRA has had fraud occur with some of the federal programs?

- The Ministry of Finance has detected and denied over 6,000 potentially fraudulent applications for the BC Emergency Benefit for Workers involving the use of British Columbians' private information.
- Individuals affected received letters from the Ministry of Finance advising the steps necessary to secure their identity.
- It's important to remember that government's application system continues to work appropriately:
 - There was no breach of government's information system or its data.
 - Fraudulent applications were quickly detected and denied.
- As of Dec. 15/20, more than 643,000 eligible individuals have received the B.C. Emergency Benefit for Workers and while the application period closed on Dec. 2, outstanding eligible payments will continue.
- We are confident that this similar application process will protect people's private information and continue to prevent fraud.

30. Does the detection of these fraudulent applications show that BC's application system was breached? Is the BC Recovery Benefit application system safe?

- Our online applications are secure.
- The B.C. government's system and its information was not accessed from the outside. And it's important to remember, that the Ministry of Finance's auditing measures identified and prevented fraudulent applications from occurring.

Administration – Identification Requirements:

31. For families, will the applicant have to supply all of their spouse's personal information, such as name, date of birth, Social Insurance Number?

- Yes they will need to provide that information.
- That is why we are announcing this benefit before we accept applications on Dec. 18, to give people the time they need to gather the information required to apply.
- The spouse that applies will need to know the personal identification of their spouse, including their Social Insurance Number and information from the 2019 income tax notice.

32. Will people have to provide their driver's licence to apply? Why?

- If applicable, people will be asked to provide their B.C. driver's licence number as part of the application process.
- If someone is applying as a family, they will only need to provide their B.C. driver's licence number but not their spouse's driver's licence number.
- If they do not have a driver's licence, they will be asked to verify that fact.
- This additional information will be used to help detect and stop any fraudulent claims to the program.

33. What is your authorization to collect my SIN? Are you allowed to collect my SIN?

- The collection of SIN is crucial to determine and verify whether you are a B.C. resident who has filed a 2019 B.C. income tax return.
- This information is relevant to ensure eligible applicants who live in B.C. receive the benefit, in particular people whose income falls in the phase-out ranges.
- As part of the application process, B.C. residents will be required to provide their Social Insurance Number and authorize us to verify their application against their income tax data.

Administration – Income Tax Filing:

34. What if people lost their 2019 B.C. income tax notice of assessment?

- People can get a copy of their 2019 B.C. income tax notice of assessment from the Canada Revenue Agency online through their CRA My Account.
- They can also contact the CRA by phone.

35. Isn't an application process a barrier for some people who do not file or have trouble filing their B.C. income taxes?

- We encourage British Columbians to file their income taxes every year.
- By filing their income taxes, people can receive benefits and credits they might not know they are eligible for.
- They can phone the CRA at 1-800-959-8281 for more information on how to file their taxes, including free virtual tax clinics.

37. What is line 23600 (net income)? Is it different than take-home pay?

- Net income is total income, with many potential deductions subtracted. These include deductions for pension contributions, union dues, child care expenses and moving expenses, among others.
- Net income is different than take-home pay. Net income is total income less any allowable deductions have been applied, whereas take-home pay is what goes in your bank account after deductions for income tax, CPP and any other amounts are taken.
- Most tax programs use an adjusted version of net income to determine eligibility (e.g. refundable sales tax credit, climate action tax credit and BC Child Opportunity Benefit). We are using (unadjusted) net income because it is similar to adjusted net income for most taxpayers and is easy to find on a notice of assessment.
- With these income thresholds based on net income, we expect that 90% of adults in B.C. will be eligible for some benefit amount.

BC Recovery Benefit – Eligibility Scenarios:

38. What about people with cognitive disabilities, such a person with Alzheimer's, are they eligible for this benefit? How can they apply?

- People with a cognitive disability who have a spouse can have their spouse or common-law partner apply for the benefit. Only one spouse or common-law partner is required to apply for the benefit on their family's behalf.
- Single people who a cognitive disability can have someone who legally manages their affairs who has a power of attorney including apply on that person's behalf. That includes adult children, who may live at home and are over the age of 19.

- Any individual applying on behalf of a person with a disability will be required to provide proof of the power of attorney.

39. What if one spouse isn't a B.C. resident – will the non-B.C. resident get the benefit?

- No. The BC Recovery Benefit is to put more money in the pockets of people living in our province.
- The resident spouse will be treated as a single person with a family if they still have dependent children living with them.
- If the resident spouse doesn't have dependent children, the resident spouse is eligible for the \$500 benefit for single people.
- This will help ensure that those dollars stay in B.C. communities and local businesses.
- This approach is consistent with the climate action tax credit.

40. What about British Columbians who are not 19, but are married and have a family – why can't they get this benefit?

- People who are legally married, or single parents under the age of 19 are eligible for the BC Recovery Benefit.
- For people under 19 who are married, they will be required to provide the same information as spouses over the age of 19.

41. Can foster parents apply for the benefit? Will they be eligible as a family?

- Yes. Foster caregivers are eligible in the same way any other adult British Columbian is.
- Couples are eligible for a benefit of up to \$1,000 BC Recovery Benefit and single individuals are eligible for a benefit of up to \$500.
- Single foster caregivers with a foster child are not eligible for the enhanced \$1,000 payment for single parents as they are not usually the legal guardians of their foster children.

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42. What about single parents under the age of 19? Will they get the benefit?

- Single parents under the age of 19 will be required to provide the name and date of one dependent child that they are the primary caregiver for.
- They may be asked to provide additional information to prove eligibility.

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44. What constitutes a family for this benefit? Does it matter how many people or children the family has?

- For the purposes of the BC Recovery Benefit, a family is two adults who are living in a marriage or common-law partnership relationship. Families are eligible for a benefit of up to \$1,000.
- Single parents who have primary responsibility of their children are also eligible for a benefit of up to \$1,000.
- The number of children of the family or single parent does not matter.

45. For families with two adult parents, who will receive the benefit?

- Only one adult parent is needed to apply for the benefit. The benefit will go to the individual who makes the application.
- If both adult parents make an application to the program, the benefit payment will go to the parent whose application is processed first.

46. What about families with one adult parent – will those families receive the same benefit amount as those with two adult parents?

- Single parents who have primary responsibility of their children most of the time will be eligible for a benefit of up to \$1,000.

47. What about families with adult children? How much benefit amount are they entitled to?

- For families with adult children over the age of 19:

- Two spouse families are eligible for up to \$1,000.
 - Single parent families with at least one child under the age of 19 are eligible for up to \$1,000.
 - Single parents whose children are all 19 years or older are eligible for up to \$500.
 - Any adult children are eligible for up to \$500 each on their own application.
- The adult children must file their 2019 B.C. income tax return, just as their parents must, to be eligible for the benefit.