

# A STRONGER BC, FOR EVERYONE

## BUDGET 2020: A BALANCED PLAN TO KEEP BC MOVING FORWARD



Across British Columbia, things are changing for the better. After nearly three years of choices that put people first, we're starting to see the results.

More families have greater peace of mind because they have finally found good, affordable child care. Students are learning in newer, safer schools with more supports in the

classroom. More people who struggled to find housing in the face of skyrocketing rents and low vacancy rates are moving into new homes. Families are getting the care they need at new health care centres. British Columbians will have more money in their pockets with the new BC Child Opportunity Benefit and the elimination of MSP premiums.

*Budget 2020* keeps building — it builds on our progress to make life more affordable and strengthens our health care and education systems.

*Budget 2020* builds the infrastructure we need with new roads, bridges, housing, schools and hospitals. And *Budget 2020* builds a future where your opportunities are not defined by your age, income bracket or postal code.

The new BC Access Grant will put a college or university education within reach for thousands more British Columbians, while building the skilled workforce our growing province needs.

B.C. is an economic leader in Canada. We are leaders in other ways, too — our government recognizes that investing in people, communities and a clean future is fundamental to building a strong and sustainable economy.

Our government is working hard for you every single day. And *Budget 2020* is our plan to keep B.C. moving forward.

Handwritten signature of Honourable Carole James.

HONOURABLE CAROLE JAMES  
MINISTER OF FINANCE AND DEPUTY PREMIER



### FOR MORE INFORMATION

*Budget 2020* Details: [www.bcbudget.ca](http://www.bcbudget.ca)  
Ministry of Finance: [www.gov.bc.ca/fin](http://www.gov.bc.ca/fin)



BRITISH  
COLUMBIA

# MAKING LIFE MORE AFFORDABLE




*You are working hard and so are we — working to provide savings and opportunities for you and your family to get ahead*



## BC CHILD OPPORTUNITY BENEFIT

*Helping children and families get ahead*

Starting October 1, 2020, nearly 300,000 families will benefit from the new BC Child Opportunity Benefit, a tax-free payment for families with children under 18 years of age. The new monthly payments will help families with basic necessities like food and clothing, further reduce child care costs, and make opportunities like sports and arts possible.

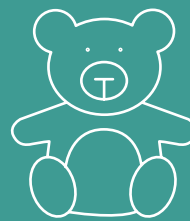
	<b>Up to \$1,600 a year</b> for families with one child.
	<b>Up to \$2,600 a year</b> for families with two children.
	<b>Up to \$3,400 a year</b> for families with three children.

## CHILDCARE BC

*Making progress where young families need it most*

**CHILD CARE IN B.C. IS GETTING BETTER EVERY DAY. BUDGET 2020 CONTINUES TO INVEST IN THE CHILDCARE BC PLAN.**

Families are already feeling the benefits. Thousands of new licensed child care spaces are opening, and some families are saving up to \$19,200 annually. Finally, parents are getting some much-needed relief, along with the chance to rejoin the workforce and take their careers to the next level.



*Access to affordable child care is critical to achieving equality in the workplace and helping to close the gender pay gap.*

Our historic investment in child care will give more parents — especially women — the opportunity to fully participate in the workplace. So far, *Childcare BC* has delivered:

- » More than 10,400 new spaces
- » 28,000 children have benefited from \$10/day child care
- » Rates reduced for over 55,000 spaces
- » Wage lift for more than 11,000 early childhood educators
- » 5,400 bursaries for ECEs

**FAMILIES ARE SAVING UP TO \$1,600 PER CHILD EACH MONTH.**

## NO MORE MSP PREMIUMS

*A big tax cut for middle-income British Columbians*



*2020 marks the first year that British Columbians no longer have to pay MSP premiums, saving individuals up to \$900 a year and families up to \$1,800 per year.*

## HOMES FOR BC

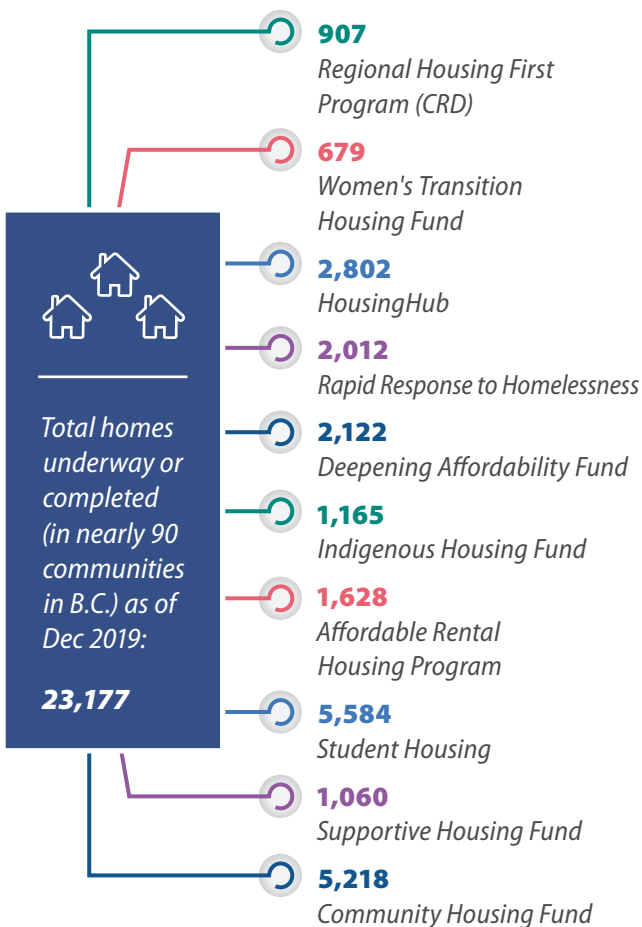
### Building the homes you can afford

No matter where you live, housing affordability is one of our biggest challenges in B.C.

*Budget 2020* continues to support landmark investments in housing construction and affordability measures. As part of our 10-year plan, *Homes for BC*, your government is investing more than \$1 billion a year to build more affordable homes for low- and middle-income British Columbians.

*Homes for BC* is delivering results. Already, more than 23,000 homes for families, seniors, and individuals are complete or underway in 90 communities. *Budget 2020* includes funding for new homes as well as funding for a public inquiry on money laundering. By cracking down on money laundering, stopping fraud, targeting speculators, closing loopholes, and making renting more secure, government is working to make housing more affordable for British Columbians.

**MORE THAN 100,000 HOMES WILL BE BUILT OVER OUR 10 YEAR PLAN, CREATING OVER 50,000 JOBS THROUGHOUT THE PROVINCE.**



## ACTION ON HOMELESSNESS

### Because everyone deserves a safe place to call home

Through *Homes for BC* and *TogetherBC*, the province's first-ever poverty reduction strategy, we are opening supportive housing to people most in need to begin to break cycles of poverty.

This is low-cost housing with wraparound services for residents who get the support services they need to move forward.



Over 2,000 people who were homeless now have safe, secure homes with access to 24/7 support.

New investments in *Budget 2020* will open an additional 200 supportive homes for people and communities in need. With this new investment, government's commitment to supportive housing now stands at 4,900 supportive housing units. In addition, two new 60-bed navigation centres — shelters with enhanced services — will open for people with complex challenges.



Open 24-hours, navigation centres will be pet-friendly, allow couples to stay together, and provide clinical and culturally inclusive services.





## NEW EARNINGS EXEMPTIONS

*Reducing poverty is about more than just financial assistance*



*Last year government introduced our province's first ever poverty reduction strategy, TogetherBC.*

*Budget 2020 takes another step towards lifting 140,000 people out of poverty by increasing earning exemptions for people and families receiving income or disability assistance. This means people can increase their income, stay connected to the workforce and continue building experience that can lead to a good-paying job.*

## TRANSFORMING ICBC

*Saving you money on auto insurance*

For years, B.C.'s auto insurance rates have soared. We are making public auto insurance work for British Columbians again by removing lawyers and legal costs to increase coverage for medical care and reduce your rates.

Care and treatment benefits for people injured in a crash will increase and new benefits will offer care for those most seriously injured for as long as they need it.

- » No basic rate increase in 2020
- » Average savings of 20% or \$400 per driver starting May 2021

# SERVICES YOU CAN COUNT ON

## IMPROVING ACCESS TO HEALTH CARE

*More hospitals, MRIs, surgeries*

As B.C.'s population grows, we need to make sure we are ready to meet the demand for health care services. New funding will help reduce wait lists and improve the quality and sustainability of the health services we need. That includes funding to ensure people get the surgery they need with shorter wait times.



*We're increasing access to preventative and diagnostic MRIs and improving care for seniors with new investments in primary care, home health, long-term care, assisted living and respite services.*

*Budget 2020 delivers better care for you and your family by building on the steps we have been taking to transform B.C.'s health care system.*



***New or upgraded hospitals** are planned for Williams Lake, Quesnel, Trail, Nanaimo, Cowichan Valley, Fort St. James, Terrace, Surrey, Dawson Creek, Richmond, Burnaby, Vancouver and North Vancouver.*



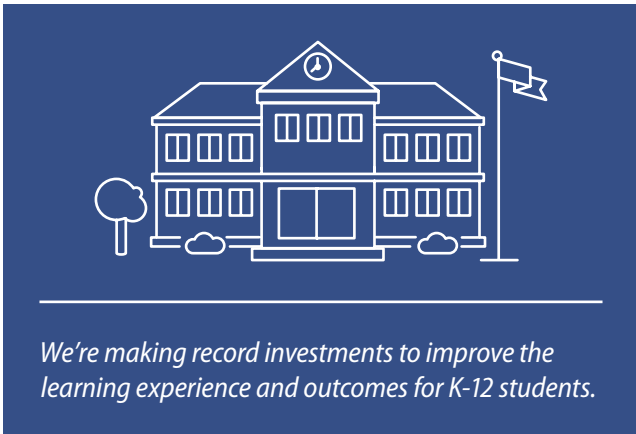
***New urgent and primary care centres** have opened in Surrey, Kamloops, Quesnel, Vancouver, Nanaimo, Langford, Kelowna, Prince George, Burnaby, North Vancouver, Vernon and Pitt Meadows-Maple Ridge, with two more planned for in Victoria and East Vancouver.*





## INVESTING IN EDUCATION

### More teachers and new, safer schools



*Budget 2020* will support the growing number of students in our schools — more teachers, special education teachers, psychologists and counsellors to ensure all students have the best chance at success. We're reducing class sizes and increasing classroom resources.

We're building, expanding and seismically upgrading schools throughout the province.

To keep kids and the people who support them safe, we have nearly tripled the pace of seismic project approvals with 39 projects announced in just two years.

**MORE THAN 10,000 SPACES ARE BEING CREATED TO IMPROVE THE LEARNING ENVIRONMENT FOR STUDENTS IN GROWING COMMUNITIES.**

## BETTER ACCESS TO JUSTICE AND SUPPORT SERVICES

### Removing barriers, expanding services

**WOMEN, INDIGENOUS PEOPLES, THOSE LIVING IN POVERTY AND OTHER MARGINALIZED PEOPLE OFTEN HAVE GREATER BARRIERS TO ACCESSING LEGAL SERVICES. THAT IS WHY WE ARE FUNDING LEGAL AID CLINICS THROUGHOUT B.C. TO REPRESENT PEOPLE IN LEGAL PROCEEDINGS AT NO COST.**



*We're funding new, expanded court services in Surrey, Fort St. John and Abbotsford.*

And because Indigenous peoples are over-represented in the justice system, we are funding new, culturally-safe Indigenous justice centres and programs.

*Budget 2020* provides an additional \$71 million to enhance public safety and support services for people affected by crime. This includes \$13 million for the Crime Victims Assistance Program to help victims and their families cope with the effects of violent crime.

## IMPROVING THE LIVES OF CHILDREN AND YOUTH

### Protecting and Supporting Children in Care

**MORE THAN 6,000 CHILDREN AND YOUTH LIVE IN GOVERNMENT CARE AND, WHILE THE NUMBER IS DECLINING, INDIGENOUS CHILDREN AND YOUTH ARE STILL OVER-REPRESENTED IN CARE.**

*Budget 2020* includes \$15 million over three years to make sure that Indigenous youth in care are getting the support they need to maintain connections with their community.



*Funding helps Indigenous children go to cultural events and stay connected with community members.*

# INVESTING IN A SUSTAINABLE ECONOMY

## NEW BC ACCESS GRANT

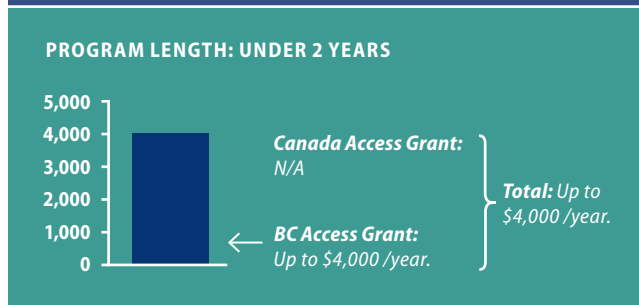
### Up to \$4,000 for post secondary students

To remove barriers to the training and education needed for in-demand jobs, *Budget 2020* takes the next step in making life more affordable for B.C. students. Building on the elimination of interest on B.C. student loans, starting this fall, more than 40,000 students at colleges and universities will receive immediate support with up-front costs of their education through the new BC Access Grant.

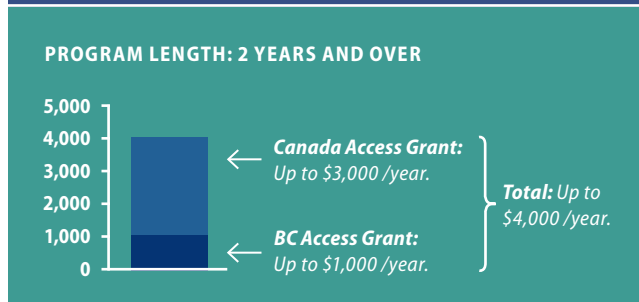
The needs-based grant complements the Canada Access Grant, ensuring low- and middle-income B.C. students receive up to \$4,000 a year to help with the cost of programs that lead to a degree, diploma or certificate.



For a **program length of under 2 years**, B.C. students can receive a total of **up to \$4,000 a year**.




For a **program length of 2 years and over**, B.C. students can receive a total of **up to \$4,000 a year**.



## RECONCILIATION WITH INDIGENOUS PEOPLES

### A foundation for moving BC forward



Building true and lasting reconciliation with Indigenous peoples is foundational to moving B.C. forward.

British Columbia is the first province in Canada to pass legislation to implement the UN Declaration on the Rights of Indigenous Peoples. This recognizes Indigenous peoples as full partners in B.C.'s economy, offering a path forward for everyone living and doing business in British Columbia. Next steps are to work collaboratively on an action plan to implement the objectives of the UN Declaration and begin the work of aligning laws to the UN Declaration over time.

Government has started sharing gaming revenues, with each First Nations receiving between \$250,000 and \$2 million each year. Every First Nation will have the reliability of a long-term, stable funding source to invest in self-governance and the services and infrastructure their communities need, including child care, schools and housing.

### WORKING WITH INDIGENOUS PEOPLES, B.C. IS THE FIRST PROVINCE TO FUND ON-RESERVE HOUSING.

By working with First Nations and Métis groups, we are improving the child welfare system — focusing on prevention to help support families to stay together and keeping more kids out of care. We are also working on agreements with First Nations to transfer jurisdiction of child welfare to Indigenous communities.



## INFRASTRUCTURE AND JOB CREATION

### Creating jobs while growing our province

*Budget 2020* sees the largest investment in B.C. history in the infrastructure we need to keep moving forward — schools, hospitals, highways, and housing.

Our population is expected to rise by more than a million people in the next 15 years — and we'll be ready.

#### **WORK UNDERWAY ON INFRASTRUCTURE PROJECTS IS CREATING MORE THAN 100,000 DIRECT AND INDIRECT JOBS ACROSS THE PROVINCE.**

Thousands of good jobs are being created as a result of the B.C. government's infrastructure plan. These investments will also help meet the growing demands for services and infrastructure.



**Health:** \$6.4B to build and expand hospitals and health facilities, and for medical equipment.



**Transportation:** \$7.4B for priority projects including bridge replacements, highway expansions, and corridor improvements.

K-12

**Education:** \$2.8B to replace, renovate or expand K-12 schools — many to include child care spaces and neighbourhood learning centres.



**Post-secondary education:** \$3.1B to expand our institutions, help meet workforce needs, and build student housing.



**Housing:** More than \$1B for more affordable housing for seniors, Indigenous peoples, individuals, and families.

## SUPPORTING B.C.'S FOREST SECTOR

### Assisting workers and developing new opportunities

A thriving forest sector has provided good, stable jobs for many families going back generations. Over the last several years, the mountain pine beetle infestation, wildfires and the softwood lumber dispute have reduced timber supply, triggering mill closures or uncertainty for forest companies and workers. To create and support good jobs in the sector, we are promoting B.C. engineered wood products at home and abroad, using wood wherever possible for public infrastructure and championing the construction of encapsulated mass timber buildings.

*Budget 2020* takes another step forward with new funding to develop opportunities for B.C.'s bio-economy and revitalization within the forest sector. Workers are also accessing job placement and skills training, equipment loans for coastal logging contractors, grants to help the hardest hit communities, and programs to support early retirement.

## WILDFIRES AND FLOODS

### Responding and recovering from natural disasters

Recent years have seen natural disasters devastate homes, communities, business and industry. This year's budget boosts funding to help the Province and communities prepare for, respond to and recover from wildfires, floods and other emergencies.

## CLIMATE ACTION AND CLEANBC

### Harnessing the power of a cleaner future

New investments in *CleanBC*, our government's plan to reduce pollution and build a cleaner future, are helping British Columbians transform how we get around, and where we live and work — making our schools, universities and hospitals more energy efficient. We're providing increased support to help industries move towards clean, low-carbon solutions. *Budget 2019* provided record level funding to implement the plan. *Budget 2020* provides an additional investment of over \$400 million to support *CleanBC*.



This year's budget continues the Climate Action Tax Credit for families and adds \$20 million to the Province's program to make purchasing an electric vehicle more affordable.

# MAKING LIFE BETTER

## Budget 2020 delivers

A central commitment of government is to make life more affordable for hardworking British Columbians.

A family of four earning \$70,000 and living in Metro Vancouver **could save nearly \$30,000**, thanks to:

- » BC Access Grant — up to \$3,495 for post-secondary students in programs of under two years
- » BC Child Opportunity Benefit — up to \$1,380 per year
- » MSP elimination — up to \$1,800 per year
- » Student loan interest removal — a typical student who graduates with about \$28,000 in combined B.C. and federal loans saves \$2,300 in interest charges over a 10-year repayment period.
- » Affordable Child Care Benefit — up to \$14,895 per year
- » Child Care Fee Reduction Initiative — up to \$5,400 per year
- » Elimination of Port Mann and Golden Ears Tolls — up to \$1,500 per year
- » Electric vehicle savings — up to \$6,000 when purchasing an electric vehicle and approximately \$1,500 per year in gas costs
- » Heat pump savings — up to \$2,000 to replace a fossil fuel heating system



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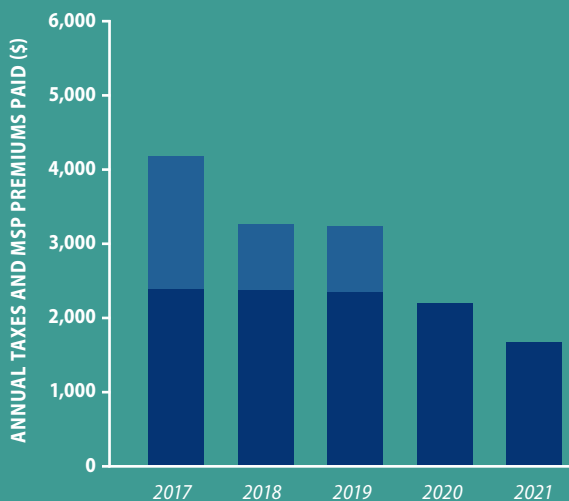
By 2021, a single parent, with two children, earning \$40,000 **will save over \$2,100 in taxes.**



■ = Net Provincial Taxes Including B.C. Child Opportunity Benefit  
 ■ = MSP Premiums



By 2021, a family of four earning \$60,000 **will save over \$2,500 in taxes.**



■ = Net Provincial Taxes Including B.C. Child Opportunity Benefit  
 ■ = MSP Premiums