

**Summary of Government Financial Support and Relief Programs
for Ontarians During the COVID-19 Emergency**

Current as of April 27, 2020

The Governments of Canada and Ontario have passed many financial relief initiatives and amended existing support programs to assist people during the COVID-19 emergency. As the situation continues to evolve some of the original initiatives have been amended and new announcements to provide greater relief are being released regularly.

The purpose of this document is to share with families and people supported a summary of the various financial support and relief programs available to help during this challenging time.

The agency has made every effort to make sure the information provided in this document is comprehensive, clear and accurate as of April 27, 2020. For most current information on any of the programs, please contact the appropriate government agency.

CERB – Canada Emergency Support Benefit

Provides \$500 per week for 16 weeks (\$2000 paid every 4 weeks) between March 15th – October 3rd.

Who can apply

To be eligible, you must meet the following requirements:

- You did not apply for, nor receive, CERB or EI benefits from Service Canada for the same eligibility period
- You did not quit your job voluntarily
- You reside in Canada
- You are 15 years old or more when you apply
- You earned a minimum of \$5,000 (before taxes) income in the last 12 months or in 2019 from one or more of the following sources:
 - employment income
 - self-employment income
 - provincial or federal benefits related to maternity or paternity leave

AND

- You stopped or will stop working due to COVID-19, and:
 - **You are applying for the first time**
For at least 14 days in a row during the 4-week payment period, you do not expect to receive more than \$1,000 (before taxes) from employment and self-employment income
 - **You are re-applying for another period**
You do not expect your situation to change during this 4-week period and you do not expect to receive more than \$1,000 (before taxes) from employment and self-employment income

OR

- **You received regular or fishing EI benefits for at least 1 week since December 29, 2019**
You are no longer eligible for EI benefits

AND

Any of the following situations apply to you:

- parents who must stay home from work without pay to care for their children at home because their child is sick, their school is closed or their daycare is closed
- a person who is not eligible for Employment Insurance (EI) but loses their job, gets sick, has to quarantine or must stay home to care for someone who has COVID-19
- a person has a job but their employer is closed by the government due to COVID-19

IMPORTANT NOTE: If you are receiving ODSP you can also apply for CERB if you meet the above eligibility requirements. You will have to report the CERB payment as income and part will be deducted from your ODSP.

Example: CERB payment	\$2,000
Exempt	1,100
Possible deduction from ODSP	\$ 900

$\$200 + (50\% \text{ of } \$1,800) \$900 = \$1,100$

You will remain on ODSP, even when receiving only a small amount, to ensure you remain eligible for your health and other benefits.

Please call you ODSP case worker to confirm how CERB would affect your ODSP.

How to apply for CERB

Use only 1 of the following 3 methods to submit an application.

1. Canada Revenue Agency (CRA) online portal
<https://www.canada.ca/en/revenue-agency/services/benefits/apply-for-cerb-with-cra.html>
2. My Service Canada Account online
<https://www.canada.ca/en/services/benefits/ei/cerb-application.html>
3. Call toll-free 1-800-959-2019 or 1-800-959-2041 if you cannot apply online

Your CERB payment will be deposited to your bank account if you have set up direct deposit or it will be mailed to you. The fastest way to receive your CERB payment is by direct deposit. If you don't already have direct deposit you can set it up by creating a 'MyAccount' <https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html> with the Canada Revenue Agency or through your bank if you use online banking.

To speed up the application process you are asked to apply on a specific weekday based on your birth month and have your SIN number and postal code ready.

You do not need a doctor's note for COVID-19 claims, even though the online portal may ask for one.

At least every 4 weeks you will be required to provide an update to the government on your current situation.

CERB benefits are taxable but the government is not deducting income tax from these payments. You may have to pay income tax on this benefit when you file your 2020 tax return.

ODSP Recipients – Ontario

If you are receiving ODSP you can apply for additional emergency benefits to pay for COVID-19 related expenses such as cleaning supplies, transportation, food or clothing.

The emergency benefit is up to \$100 for a single person and up to \$200 for families. Call your caseworker to apply for the emergency benefit.

IMPORTANT NOTE: Due to the COVID-19 pandemic you do not have to provide written documents because the office is closed to in person visits. You will have to provide these documents when the offices open. Your ODSP payment will remain the same as you received before the pandemic began.

Emergency Assistance – Ontario

Emergency assistance is available for up to 48 days if you are not collecting Ontario Works or ODSP and you:

- Have been affected by COVID-19
- Are being evicted from your home (you cannot be evicted during this emergency)
- Are in or leaving an abusive relationship
- Are worried about your safety

You could receive

- Approximately \$733 per month if you are single and need help paying for food and shelter
- More if you have children

You do not have to provide receipts for your expenses.

Apply to Ontario Works

- online at <https://www.mcsc.gov.on.ca/en/mcsc/programs/social/ow/index.aspx> or
- call (Windsor) 519-255-5200 or (Leamington) 519-946-9988 or Toll free 1-866-763-1222

Frontline Staff Pandemic Payment - Ontario

The Ontario government is recognizing the work of frontline employees during the COVID-19 pandemic by providing an additional \$4.00 per hour, on top of the employee's regular wage and if the employee works over 100 hours per month, an additional \$250 lump sum payment for each of the next 4 months. This means a person averaging 40 hours per week would receive an additional \$3,560. Click the link to see the list of eligible frontline workers

<https://news.ontario.ca/opo/en/2020/04/pandemic-pay-provides-support-for-frontline-workers-fighting-covid-19.html>

GST Payments – COVID-19 - Canada

If you normally receive the GST credit, you will receive an additional one-time payment of approximately \$290 to \$400 for a single person and \$600 for couples. You do not have to do anything to receive the money. The payments began April 9th and you will receive it the same way you currently receive your GST payments, by direct deposit or by mail.

Guaranteed Annual Income System (GAINS) - Ontario

If you are a low income senior and already receive GAINS payments, beginning in April, your monthly payments will be doubled for the next 6 months. You do not have to do anything to receive these additional payments.

Monthly payments range from \$2.50 to \$83.00.

Canada Child Benefit - Canada

If you currently receive the Canada Child Benefit, you will receive a one-time extra payment in May of up to \$300 per child. You do not have to do anything to receive this benefit.

Extra Child Benefit – Ontario

If you have a child at home because their school or day care centre is closed because of COVID-19 you can apply for funding to help pay the extra costs of having your child at home.

Funding available is:

- \$200 for children age 0 – 12 years
- \$250 for a child with special needs age 0 – 21 years

You must apply online at <https://www.iaccess.gov.on.ca/FamilyAppWeb/public/index.xhtml> unless you have already applied for the support for Parent funding related to the Teach strikes, in which case you will receive it automatically. Payments are made by direct deposit unless you request payment by mail mailed.

For help call the Ontario Support for Families Helpline at 1-888-444-3770.

Passport Funding and Special Services at Home (SSAH) - Ontario

The government has made the following temporary changes to both Passport and SSAH because of COVID-19.

- 25% of your approved funding will be provided to you in advance so you can take advantage of additional eligible expenses because of the pandemic
- Deadline for filing claims is waived for now
- Examples of approved expenses include sensory items; laptops; tablets; e-readers; video games; webcams and microphones; subscriptions to platforms like Netflix, Xbox live; items to support home-based recreation like art, craft and hobby supplies, puzzles; game and books; fitness items such as skipping ropes, yoga mats and basketball nets; PPE; service delivery fees for groceries and pharmacy items; and fees to cover the development of behavior support plans, interventions and strategies

For more Passport information click

<https://www.mcsc.gov.on.ca/en/mcsc/programs/developmental/serviceSupport/passport.aspx>

and for SSAH click <http://www.children.gov.on.ca/htdocs/English/specialneeds/specialservices.aspx>

Ontario Autism Program – One-time Funding

If you are on the waitlist for services from the Autism Ontario Program you may be eligible for temporary funding to purchase services and supports. This funding will not change your position on the waitlist for services or the new needs- based autism program. Funding available is:

- \$20,000 for a child aged 1 – 5
- \$5,000 for a child or youth aged 6 – 17

Eligibility

- Child must be under 18 years of age as of April 1, 2019
- Child is a resident of Ontario
- Have a written diagnosis of autism spectrum disorder (ASD) by a qualified professional

If you are eligible the Ministry will send you an invitation to apply for this interim one-time funding.

Not eligible if you:

- Currently receiving services and support through an Ontario Autism Program behaviour plan
- Have received an invitation to apply for childhood budget funding
- Did not receive an invitation letter for interim one-time funding

The primary caregiver or an independent youth (age 16 or 17) can apply.

To apply and for additional information go to

<https://www.ontario.ca/page/ontario-autism-program-interim-one-time-funding>

or call 1-888-444-4530

Other

Rent - Ontario

If you cannot pay your rent because of loss of income due to the COVID-19 pandemic, contact your landlord to request a partial rent payment or to delay the payment. If your landlord doesn't agree and you live in Windsor or Essex County contact the Service Manager at the City of Windsor who may be able to help you.

- City of Windsor at 519-255-5200 ext. 6240 or email sshousing@citywindsor.ca

Landlords cannot charge a fee or penalties for late rent.

As of March 16, 2020 no new eviction orders will be issued and the Sheriff cannot evict a tenant from their residence.

Mortgages – Ontario

If you cannot pay your mortgage payment because of loss of income due to the COVID-19 pandemic contact the bank that holds your mortgage. Canadian banks have agreed to allow customers to defer their mortgage payment for up to 6 months. Go to your banks website for information about mortgage deferrals and for the phone number to call. Some banks are only open by appointment.

Job Protection – Ontario

If you cannot work because you have to self-isolate or have COVID-19 your job is protected and you do not have to provide your employer with a doctor's note.

Childcare Centre – Fees - Ontario

Effective April 10th childcare centres cannot charge fees to parents when centres are closed and the province has ordered them to keep the families spot reserved.

Select childcare centres have been allowed to open during the outbreak to provide emergency childcare for health care and other front line employees.

Auto Insurance - Ontario

On April 16, 2020 the Ontario government amended regulations that will allow auto insurance companies to provide their clients rebates on the person's car insurance. This is in effect for 12 months to ensure that consumers may benefit no matter the date of their annual auto insurance policy renewal. Contact your car insurance provider for further information.

Hydro Rates - Ontario

As of March 24, 2020 Ontario's Time-Of-Use hydro rates will be reduced to the lowest rate for 45 days.

Filing Income Tax Returns - Canada

The deadline to file your income tax return is now June 1, 2020.

The deadline to pay any income tax you owe (without penalties or interest) is now September 1, 2020.

Registered Retirement Income Funds (RRIF)- Canada

If you have a RRIF retirement account the minimum withdrawal amount has been reduced by 25% so your money can remain invested to allow more time for the stock market to recover.

Online Security

Several cyber security watchdogs are reporting a sharp increase in spam and many other online activities by criminals to access your personal information. Governments do not text you, unless it is an Emergency/Amber Alert. Exercise caution while online and do not open suspicious emails.

Ontario 211

Ontario 211 is a free helpline to connect you to additional community services in our community. They are open 24 hours a day and offer services in 150 languages.

Call 211

Additional Help with Government Programs

If you have any problems accessing any of the above funding programs or benefits you can call your government representative's office for help.

For Canada programs call:

Essex	Chris Lewis - (519) 776-4700, chris.lewis@parl.gc.ca
Windsor-Tecumseh	Irek Kusmierczyk, (519) 979-2707, Irek.Kusmierczyk@parl.gc.ca
Chatham-Kent-Essex	David Epp, (Leamington) 519-326-9655, Dave.Epp@parl.gc.ca
Windsor-West	Brian Masse (519) 255-1631 brian.masse@parl.gc.ca

For Ontario programs call:

Essex	Taras Natyshak (519) 776-6420 tnatyshak-co@ndp.on.ca
Windsor- Tecumseh	Percy Hatfield (519) 251-5199 phatfield-co@ndp.on.ca
Chatham-Kent-Essex	Rick Nicholls 1-800-265-3992 rick.nichollSCO@pc.ola.org
Windsor-West	Lisa Gretzky - (519) 977-7191 lgretzky-co@ndp.on.ca