

COVID-19 Financial Relief Chart Updated to June 17th, 2020

Program	What is it?	Who is eligible?	How to apply?	URL & Special Notes
Families with Children				
Canada Child Benefit (CCB)	Payments increased by up to \$300 per child for the month of May 2020.	Anyone who currently receives the CCB benefit	No need to apply- it will automatically increase for the month of May	https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/covid-19-ccb-payment-increase.html
Ontario Support for Families	1 time payment of \$200 for children under 12 to help with schooling costs/daycare. Payment is \$250 for children/youth 0-21 with special needs	Anyone with a child aged 0-12, or anyone with a special needs child/youth aged 0-21	Must apply online, one application per child and only one parent (parent with custody) can apply. **If parents already applied for Support for Parents (the strike benefit), no need to re-apply. Payment will be deposited automatically.	https://www.ontario.ca/page/get-support-families
Low to Moderate Income Families				
Enhanced GST Credit	One time only enhancement payment for April 2020. The average additional benefit will be close to \$400 for single individuals and close to \$600 for couples.	Eligible low to moderate family incomes.	No need to apply- if you qualify it will automatically be added on	https://www.canada.ca/en/revenue-agency/services/child-family-benefits/covid-19-gsthstc-increase.html *Note if you have a pre-existing CRA debt, you can speak to a CRA collection officer at 1-800-675-6184 (8am-4pm) and ask them to pay you the GST credit during the pandemic instead of applying it to your debt

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Emergency benefit for Ontario Works (OW)/Ontario Disability Support (ODSP) recipients	OW/ODSP recipient monthly emergency benefit available for May, June, and July 2020. Benefit of \$100 for individuals and \$200 for families.	<p>Anyone who is currently receiving OW or ODSP and not receiving the Canada Emergency Response Benefit (CERB).</p> <p>ODSP recipients who are receiving the Extended Health Benefit or Transitional Health Benefit may not be eligible.</p>	<p>If you applied for this benefit in April, no need to reapply. You will receive it automatically for May, June, and July.</p> <p>OW recipients must: call your caseworker at OW. Must provide your name and member ID and explain you have had an increase in costs (related to food, transportation, cleaning supplies, protective equipment etc.) due to COVID-19.</p> <p>ODSP recipients must: call 1-888-444-2412 or apply by email at ODSP.EmergencyBenefit@ontario.ca Must provide your name and member ID and explain you have had an increase in costs (related to food, transportation, cleaning supplies, protective equipment etc.) due to COVID-19.</p>	<p>https://www.mcsc.gov.on.ca/en/mcsc/programs/social/ow/ow-covid-fact-sheets.aspx</p> <p>https://www.mcsc.gov.on.ca/en/mcsc/programs/social/odsp/odsp-covid-fact-sheets.aspx</p> <p>No receipts are required at this time but may be required later.</p> <p>If your request for emergency benefits is denied, please call the Legal Centre immediately.</p>
Emergency Assistance for non OW/ODSP recipients	If you are in an emergency situation and you live in Ontario, you might be eligible for emergency assistance for up to 48 days.	You may qualify if you live in Ontario (not a visitor or tourist), are in a crisis or emergency, and do not have enough money for things like food and housing. You are not eligible if you are currently receiving OW or ODSP.	Apply online at https://ea.mcsc.gov.on.ca/ OR contact the Ontario Works office at Charlotte Mews, 178 Charlotte St., Peterborough Tel: 705-748-8830	https://www.ontario.ca/page/apply-emergency-assistance

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Ontario Drug Benefit Program (ODB) and Trillium Drug Program	Individuals on the ODB were limited to 30 day prescription refills. Effective June 15, 2020, ODB recipients can return to filling up to a 100-day supply of medications where appropriate. Individuals using the Trillium Drug Program can apply for an income reassessment to reduce their deductible if their income has dropped by 10% or more.	Individuals on the ODB (including OW and ODSP recipients) or the Trillium Drug Program.	ODB users- no need to apply. Trillium Drug Program reassessment form: http://www.forms.ssb.gov.on.ca/mbs/ssb/forms/ssbforms.nsf/FormDetail?OpenForm&ACT=RD&TAB=PROFILE&ENV=WWE&NO=014-4931-87E	https://news.ontario.ca/mohltc/en/2020/05/ontario-makingprescription-drugsmore-affordableduring-covid-19.html
Canada Emergency Response Benefit (CERB)	If you have stopped working or have reduced income because of COVID-19, CERB may provide temporary income support. CERB provides \$500/week for a maximum of 24 weeks. The benefit is available from March 15, 2020 to October 3, 2020. You can apply no later than December 2, 2020 for benefits retroactive to within that period.	Workers who: - did not apply for or get CERB or EI for the same eligibility period -did not quit their job voluntarily -reside in Canada and are at least 15 years old -earned at least \$5000 in the last 12 months or in 2019 from employment, self-employment, or Maternity / parental leave benefits. Does not include income from OW/ODSP/WSIB/PPP-D or student loans. One of the following: Workers:	Apply online through either Service Canada or the CRA- do not apply through both. You do not need: - a Record of Employment (ROE) to apply, but get and keep a copy as you may need to provide it later -a medical note if sick, quarantined or at risk You do need: - to provide your personal contact information and your SIN, and confirm that you meet the eligibility requirements Anyone applying for EI regular	https://www.canada.ca/en/services/benefits/ei/cerb-application https://www.canada.ca/en/revenue-agency/services/benefits/apply-for-cerb-with-cra.html Questions and answers: https://www.canada.ca/en/services/benefits/ei/cerb-application/questions.html OW/ODSP treatment: - ODSP applicants and recipients and OW recipients as of March 1 2020: CERB payments will be treated like employment income (\$200 flat rate exemption +

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	https://www.canada.ca/en/services/benefits/ei/cerb-application/questions.html	<ul style="list-style-type: none"> - whose hours of work were reduced due to COVID-19 -who stopped/will stop work because of COVID-19 -who are unable to work because of COVID -19 – for example you are sick, quarantined, or taking care of someone who is sick/quarantined or taking care of children because their daycare is closed -whose regular or sick EI benefits have run out -who are working reduced hours and do not expect to earn over \$1000 a month 	<p>or sickness benefits on or after March 15 will have their application automatically assessed for CERB.</p> <p>You may be asked to provide documentation at a later date.</p> <p>If you receive CERB and it turns out you weren't eligible for it, you will have to repay the money.</p> <p>To apply call 1-800-959-2041 or 1-800-959-2019</p> <p>Note: There may be penalties for making a false or misleading claim for CERB. Contact PCLC if you have questions or problems regarding CERB.</p>	<p>50% for each additional dollar).</p> <p>OW/ODSP recipients will keep drug benefits even if CERB payments make them otherwise financially ineligible for benefits.</p> <p>- For new OW applicants, or those granted on or after March 1 2020: CERB payments will not be exempt for purposes of determining eligibility or during the first three months – however no overpayments should be created for people retroactively reassessed as ineligible</p> <p>For questions about eligibility or how to apply call: 1-833-966-2099.</p>

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Employment Insurance (EI)	The Employment Insurance (EI) program provides temporary income support to unemployed workers while they look for employment or to upgrade their skills. The EI program also provides special benefits to workers who take time off work due to specific life events (illness; pregnancy; caring for a newborn or newly adopted child, a critically ill or injured person, or a family member who is seriously ill with a significant risk of death).	<p>All workers who qualify for EI regular benefits or EI sickness benefits between March 15, 2020 and October 3, 2020 will receive the CERB instead of EI.</p> <p>Workers who receive the CERB for the maximum 16-week period and are still unemployed afterward can access EI regular and sickness benefits if they qualify for them.</p> <p>Workers whose claim for EI sickness benefits began before March 15, 2020 will receive EI sickness benefits at the normal EI rates, and under the usual EI rules.</p>	Apply Online	<p>https://www.canada.ca/en/services/benefits/ei/cerb-application</p> <p>Workers will not need a doctor's note for EI sickness benefits claims beginning March 15th, 2020 or later.</p> <p>The one-week waiting period has been removed for claims starting March 15, 2020 or later.</p> <p>For more information about CERB and EI parental benefits see:</p> <p>https://www.canada.ca/en/services/benefits/ei/cerb-application/questions.html</p>
Mortgage Payment Deferral	Homeowners facing financial hardship due to COVID-19 may be eligible for a mortgage payment deferral.	Case by case	Contact your financial institution- please start with their website before you call or go in person.	<p>Consult your bank's dedicated COVID-19 page.</p> <p>The mortgage payment may be deferred but still payable at a later date.</p>

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Energy Relief	<p>Energy Relief- fixed COVID-19 Recovery Rate price of 12.8 cents per kWh, available 24/7 until October 31st 2020</p> <p>Low Income Energy Assistance Program (LEAP)</p> <p>COVID-19 Energy Assistance Program (CEAP)</p> <p>Winter ban on disconnections of electricity or gas service for non-payment extended to July 31</p>	<p>Everyone</p> <p>Low income energy consumers can get up to \$500 for arrears on electricity or gas bills.</p>	<p>No need to apply</p> <p>Contact Community Counselling and Resource Centre 705-743-2272</p>	<p>https://news.ontario.ca/opo/en/2020/06/ontario-supports-those-struggling-with-electricity-bills-during-covid-19.html</p> <p>https://www.oeb.ca/rates-and-your-bill/help-low-income-consumers</p>
Filing of personal income taxes	<p>Deadline to file taxes extended to June 1, 2020. Any payments due are deferred to August 31, 2020 - no interest or penalties will be charged.</p>	<p>Everyone</p>	<p>No need to apply</p>	<p>https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/covid-19-filing-payment-dates.html</p> <p>To ensure tax credits are not interrupted, file your tax return as soon as possible.</p>

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Seniors				
CPP/OAS	Seniors can apply online for CPP (retirement benefits) or OAS without providing supporting documents at this time.	Anyone between the ages of 60-65 can apply for CPP. You must be 65 to receive OAS, but can apply 6 months in advance of your birthdate.	Apply online.	https://www.canada.ca/en/services/benefits/publicpensions/notice-covid-19.html If you apply for CPP before you turn 65, your overall benefit amount will be reduced.
OAS/GIS one-time payment increase	One-time tax-free payment of \$300 for seniors receiving OAS, with an additional \$200 for seniors getting the GIS.	Low-income seniors receiving the OAS/GIS.	No need to apply. The payment will be increased automatically for seniors who receive OAS/GIS. The payment will go out on July 6, 2020.	https://www.canada.ca/en/services/benefits/publicpensions/notice-covid-19/one-time-payment.html
GAINS payment increase	Guaranteed Annual Income System (GAINS) payments are doubled starting in April 2020 for 6 months.	Low-income seniors	No need to apply- the payment will be automatically doubled for a 6-month period for seniors who already receive GAINS.	https://www.ontario.ca/page/guaranteed-annual-income-system-payments-seniors
RRIF Withdrawals (Registered Retirement Income Fund)	Required minimum withdrawals from RRIFs have been reduced by 25% for 2020.	Anyone with an RRIF	No need to apply, this change is automatic	https://www.canada.ca/en/revenue-agency/services/tax/registered-plans-administrators/registered-retirement-savings-plans-registered-retirement-income-funds-rrsps-rrifs/economic-statement-measure-annuitants-rrsp-rrif.html

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Students				
Canada Emergency Student Benefit (CESB)	Eligible students will receive \$1,250 a month for a maximum of 16 weeks from May to August. Eligible students with disabilities or dependents will receive \$2,000 per month for the same period.	<p>Eligible post-secondary students and recent graduates (who do not qualify for CERB or EI) who are having difficulties with their education or job searching due to COVID-19.</p> <p>You cannot apply for CESB if you have already applied for or are receiving CERB or EI for the same period.</p> <p>You must be:</p> <ul style="list-style-type: none"> - studying in Canada or abroad (applying for, enrolled in or recently graduated from a post-secondary program), and - unable to work due to COVID-19 OR looking for work and unable to find work due to COVID-19 OR currently working but making less than \$1,000 before taxes for the period in question 	<p>Apply online through the CRA</p> <p>You will need to provide your personal contact information and your SIN, and confirm that you meet the eligibility requirements</p> <p>You must apply for CESB before September 30.</p> <p>You may be asked to provide information later to prove that you have been looking for work while receiving CESB</p> <p>If you receive CESB and it turns out you weren't eligible for it, you will have to repay the money.</p> <p>There may also be penalties for making a false or misleading claim for CESB.</p>	<p>https://www.canada.ca/en/revenue-agency/services/benefits/emergency-student-benefit.html</p> <p>One way to show that you are looking for work is to register with the Government of Canada Job Bank: https://www.jobbank.gc.ca/findajob/resources/cesb</p> <p>OW/ODSP treatment:</p> <ul style="list-style-type: none"> - For students in ODSP benefit units and OW benefit units as of May 1 2020: CESB payments will be treated like student earnings: exempt for students under 18, adult students in full-time secondary school, and full-time post-secondary students; partially exempt for part-time post-secondary students and recent post-secondary graduates (\$200 flat rate exemption + 50% for each additional dollar) -OW/ODSP recipients will keep drug benefits even if CESB payments make them otherwise financially ineligible for benefits. - For new OW applicants, or those granted on or after May 1 2020: CESB payments will not be exempt for purposes of determining

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Student Loans	Loan repayments are suspended until September 30, 2020 and interest will not accrue.	Any individual with student loans in Canada Full and part-time students that are eligible for the grant	Must apply online at https://www.canada.ca/en/services/benefits/education/student-aid/grants-loans.html	https://www.canada.ca/en/services/benefits/education/student-aid/notice-covid-19.html
Canada Student Grants doubled	The maximum amount of Canada Student Grants will be doubled for the 2020-2021 year to a maximum of \$6000 for full-time students and \$3600 for part-timers.	Full and part-time students who are eligible for the grant.	Students who apply and qualify for student financial assistance through their province or territory of residence are also assessed for the Canada Student Grant.	https://www.canada.ca/en/services/benefits/education/student-aid/notice-covid19.html
Indigenous Community				
Indigenous Community Support	Funds are given directly to Indigenous communities and organizations to design and implement community-based solutions to prepare for and react to the spread of COVID-19 within their communities.	Members of the Indigenous communities The funds will be used for support for elders and vulnerable community members, food, education, etc.	Contact your Band Council for information. See also COVID-19 special funding for Indigenous students. Indigenous students can contact their Band Council. Inuit students can contact their land claims organization. Metis students can contact their respective Governing Member.	https://www.sac-is.gc.ca/eng/1585189335380/1585189357198
Vulnerable Groups				

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Domestic Violence/Violent Crimes Funding	Groups supporting victims of domestic violence and other violent crimes received 2.7 million in extra funding	Victims of domestic violence and other violent crimes	<p>Contact Victim Quick Response Program Plus (VQRP+). May cover travel, hotel stays, etc.</p> <p>If you need a shelter bed call: 705-748-8830 Mon to Fri, 8:30am to 4:30 pm or 705-926-0096 Mon to Fri after 4:30 or 24/7 on weekends.</p>	<p>https://news.ontario.ca/mag/en/2020/04/ontario-strengthening-victims-services-in-response-to-covid-19.html</p> <p>The Legal Centre can provide a 2 hour Legal Aid Certificate for victims of domestic violence.</p>
Immigration	Immigration loan payments are suspended until September 2020	Recipients of immigration loans	No need to apply. If you have already received the loan your payments will not be processed.	<p>https://www.canada.ca/en/immigration-refugees-citizenship/services/coronavirus-covid19/refugees.html</p>