

COVID-19 Financial Relief Chart Updated to October 5th, 2020

Program	What is it?	Who is eligible?	How to apply?	URL & Special Notes
Families with Children				
Ontario Support for Families	A one-time payment of \$200 for children under 12 to help with schooling costs/daycare and \$250 for children/youth aged 0-21 with special needs.	Parents who applied between April 6 and August 31 2020 for direct one-time funding to offset the cost of buying materials to support their children's learning while they practiced self-isolation and physical distancing.	Applications are now closed. All applications received before Monday, August 31st will be processed.	https://www.ontario.ca/page/get-support-families
Low to Moderate Income Families				
Enhanced GST Credit	One time only enhancement payment issued on April 9 th 2020.	Individuals and families who normally receive the GST/HST credit and have filed a 2018 tax return.	No need to apply- if you qualify it was automatically be added on.	https://www.canada.ca/en/revenue-agency/services/child-family-benefits/covid-19-gsthstc-increase.html *Note Benefits payments extension is over.
Discretionary benefits for Ontario Works (OW) / Ontario Disability Support (ODSP) recipients	If you have exceptional COVID-19 related costs, speak to your caseworker about discretionary benefits.	Anyone who is currently receiving OW or ODSP.	OW recipients: call your caseworker at OW. Must provide your name and member ID and explain you have had an increase in costs due to COVID-19. ODSP recipients: call your caseworker at ODSP.	https://www.mcass.gov.on.ca/en/mcass/programs/social/ow/ow-covid-fact-sheets.aspx https://www.mcass.gov.on.ca/en/mcass/programs/social/odsp/ods-p-covid-fact-sheets.aspx
Emergency Assistance for non OW/ODSP recipients	If you are in an emergency financial situation and you live in Ontario, you might be eligible for emergency assistance for up to 48 days.	Residents of Ontario who 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 (See Discretionary Benefits).	Apply online at https://ea.mcass.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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Trillium Drug Program	If a Trillium Drug Program household has experienced an income change in 2019 or 2020 of 10 per cent or more compared to their 2018 income, they can apply to have their deductible recalculated	Individuals who receive the Trillium Drug Program Benefit.	Trillium Drug Program reassessment form: http://www.forms.ssb.gov.on.ca/mbs/ssb/forms/ssbforms.nsf/FormDetail?OpenForm&ACT=RDR&TAB=PROFILE&ENV=WWE&NO=014-4931-87E	https://news.ontario.ca/en/release/56942/ontario-making-prescription-drugs-more-affordable-during-covid-19
Canada Emergency Response Benefit (CERB)	CERB provided \$500/week for a maximum of 28 weeks. CERB ends when you've received 28 weeks of benefits or on October 3, 2020, whichever comes first. For those who applied through the Canada Revenue Agency, the last four-week period for the CERB was August 30, 2020 through September 26, 2020. However, you can still apply for CERB retroactively through the CRA. https://www.canada.ca/en/services/benefits/ei/cerb-application/questions.html	Workers who: -Did not apply for, nor receive, CERB or EI benefits from Service Canada for the same eligibility period -Did not quit their job voluntarily -Reside in Canada and are at least 15 years old -Earned a minimum of \$5,000 (before taxes) in the last 12 months, or in 2019, from one or more of the following sources: employment income self-employment income provincial benefit payments related to maternity or parental leave One of the following: -Work hours have been reduced because of COVID-19 (see last checkbox below for more details) -Have stopped or will stop working because of COVID 19 -Unable to work because of COVID-19, for example because you are taking care of someone	The CRA is continuing to accept and process retroactive applications for period 7 (August 30 to September 26, 2020). At this time, you can only apply for period 7 through the CRA's automated toll-free phone line at 1-800-959-2019 or 1-800-959-2041. Contact PCLC if you have questions or problems regarding CERB.	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 <u>Questions and answers:</u> 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 + 50% for each additional dollar). OW/ODSP recipients will keep drug benefits even if CERB

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		<p>-Been paid EI regular or fishing benefits for at least one week of benefits since December 29, 2019 and have used up entitlement to those benefits</p> <p>One of the following:</p> <p>1) Applying for the first time: You have stopped or will stop working, or are working reduced hours due to COVID-19, and you don't expect to earn over \$1,000 in employment or self-employment income (before deductions) for at least 14 days in a row during the 4-week period.</p> <p>2) Applying for a subsequent period: Are still not working, or you are working reduced hours due to COVID-19, and don't expect to earn over \$1,000 in employment or self-employment income (before deductions), and you expect this to continue during the entire 4-week period.</p>		<p>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 be deducted dollar-for-dollar when determining eligibility for social assistance and when assessing the first three months of entitlement.</p> <p>For questions about eligibility or how to apply call: 1-833-966-2099.</p>
Enhanced Employment Insurance	<p>Transition to a simplified Employment Insurance (EI) program, effective September 27 2020, to provide income support to those who remain unable to work and are eligible, and introducing a new suite of temporary and taxable recovery benefits to further support workers.</p> <p>Key temporary measures to facilitate EI access:</p> <ul style="list-style-type: none"> • 120 hours of work to qualify • Canada wide qualifying rule 	<p>Must meet qualifying period of a minimum of 120 hours of work. To help individuals qualify with a minimum of 120 hours of work, EI claimants will receive a one-time insurable hours credit of:</p> <ul style="list-style-type: none"> • 300 insurable hours for claims for regular benefits (job loss) • 480 insurable hours for claims for special benefits (sickness, maternity/parental, compassionate care or family caregiver) <p>The hour's credit will also be made retroactive to March 15 2020 for</p>	<p>Workers who received CERB as an 'employee' through Service Canada will be transitioned automatically. Must continue to make an EI report every 2 weeks to receive EI benefits.</p> <p>Workers who applied through the CRA will need to apply through Service Canada after September 26.</p>	<p>EI allows work while on Claim but deducts 50¢ for every \$1 earning (up to 90% of normal earnings) as reported weekly.</p> <p>EI benefits are taxed at source.</p> <p>1 week waiting period waived for workers transitioning directly from CERB to EI and for new claims by quarantined workers.</p> <p>Separation payments (severance and termination pay) will not be</p>

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	<ul style="list-style-type: none"> A min benefit rate of \$400/week A max benefit rate of \$573/week Benefit period: Min 26 weeks; Max 45 weeks Simplified Processing 	<p>claimants who were looking to transition early from the CERB to EI maternity, parental, compassionate care, family caregiver or work-sharing benefits but could not establish their EI claim due to insufficient hours. For these claimants, the qualifying period will also be extended.</p> <p>Hours of credit available for 1 year.</p>		<p>applied against EI benefits.</p> <p>EI premiums are frozen at 2020 levels for 2 years.</p> <p>https://www.canada.ca/en/employment-social-development/news/2020/08/supporting-canadians-through-the-next-phase-of-the-economy-re-opening-increased-access-to-ei-and-recovery-benefits.html</p>
Canada Recovery Benefit	<p>Effective from September 27 2020 for one year.</p> <p>Would provide a benefit amount of \$500 per week for up to 26 weeks to workers who are not eligible for EI, mainly the self-employed and including those working in the gig economy. These individuals may still require income support if they continue to be unable to return to work due to COVID-19 or had their income reduced relative to pre-COVID-19 pandemic (attestation-based every 2 weeks).</p>	<p>Workers who:</p> <ul style="list-style-type: none"> Are not eligible for EI Are at least 15 years old Are Resident in Canada with a valid SIN Have \$5,000 employment earning in 2019 or 2020 Stopped work due to COVID Have not quit their job voluntarily Are available and looking for work; or working with a reduction in employment/self-employment income due to COVID 	<p>Canadians already receiving benefits through Service Canada will be transitioned to the EI program once they have received the maximum CERB benefits for which they are entitled, if they are EI eligible and continue to need income support.</p> <p>Canadians who are currently receiving the CERB from the Canada Revenue Agency (CRA) who believe they are entitled to EI will need to apply through Service Canada after September 26.</p>	<p>https://www.canada.ca/en/employment-social-development/news/2020/08/supporting-canadians-through-the-next-phase-of-the-economy-re-opening-increased-access-to-ei-and-recovery-benefits.html</p> <p>Please note: If your net annual income (excluding recovery benefits) is more than \$38,000 you will have to re-pay 50¢ of the Benefit for each \$ above that amount.</p>

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Canada Recovery Caregiving Benefit	<p>Effective from September 27 2020 for 1 year</p> <p>Would provide \$500 per week, for up to 26 weeks per household to eligible Canadians.</p>	<p>Workers who qualify:</p> <ul style="list-style-type: none"> • Employed or self-employed on day preceding benefit period • At least 15 years old on first day of the benefit period • Reside in Canada with valid SIN • Earned at least \$5000 in 2019 or 2020 • Not in receipt of employers paid leave <u>for the same week</u> • Not be in receipt of CERB, Canada Recovery Benefit, Canada Recovery Sickness Benefits, short-term disability benefits, Workers comp benefits, EI benefits or QPIP benefits <u>in respect of the same week</u> • Unable to work most of their normal schedule in a given week (missing at least 60% because of <u>one</u> of these 2 conditions: <ol style="list-style-type: none"> 1. Must take care of a child who is under 12 years of age (as of the first day of the applicable benefit period), or 2. Must care for a dependent or family member with a disability • not be in receipt of paid leave from an employer in respect of the same week, and • not be in receipt of the CERB, the EI Emergency Response Benefit (ERB), the Canada Recovery Benefit, the Canada Recovery Sickness Benefit, short-term disability benefits, workers' compensation benefits, or any EI benefits or Quebec Parental Insurance 	<p>Canadians already receiving benefits through Service Canada will be transitioned to the EI program once they have received the maximum CERB benefits for which they are entitled, if they are EI eligible and continue to need income support.</p> <p>Canadians who are currently receiving the CERB from the Canada Revenue Agency (CRA) who believe they are entitled to EI will need to apply through Service Canada after September 26.</p>	<p>https://www.canada.ca/en/employment-social-development/news/2020/08/supporting-canadians-through-the-next-phase-of-the-economy-re-opening-increased-access-to-ei-and-recovery-benefits.html:</p> <p>Please note: If one of the two conditions are met (child under 12 or dependent/family member with a disability) the following conditions must also apply:</p> <ul style="list-style-type: none"> • The school, daycare, day program or care facility is closed or on an alternative schedule for reasons related to COVID; or • They can't attend on advice of a medical professional due to high risk they contract COVID; or • Their usual caregiver isn't available for reasons related to COVID.

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		Plan (QPIP) benefits in respect of the same week		
Canada Recovery Sickness Benefit	Will provide \$500 per week, for up to 2 weeks, effective September 27 2020 for 1 year, for workers who are unable to work because they are sick or must self-isolate due to COVID-19.	Workers who: <ul style="list-style-type: none"> • Are a resident in Canada with a valid SIN • At least 15 years old • Earned at least \$5000 in 2019 or 2020. 	<p>Canadians already receiving benefits through Service Canada will be transitioned to the EI program once they have received the maximum CERB benefits for which they are entitled, if they are EI eligible and continue to need income support.</p> <p>Canadians who are currently receiving the CERB from the Canada Revenue Agency (CRA) who believe they are entitled to EI will need to apply through Service Canada after September 26.</p>	https://www.canada.ca/en/employment-social-development/news/2020/08/suporting-canadians-through-the-next-phase-of-the-economy-re-opening-increased-access-to-ei-and-recovery-benefits.html
Mortgage Payment Deferral	Homeowners facing financial hardship due to COVID-19 may eligible for a mortgage payment deferral.	It is being considered on a case by case basis.	Contact your financial institution- please start with their website before you call or go in person.	<p>Consult your bank/financial institution's dedicated COVID-19 page.</p> <p>The mortgage payment may be deferred but still payable at a later date.</p>
Energy Relief	Energy Relief- fixed COVID-19 Recovery Rate price of 12.8 cents per kWh, available 24/7 until October 31st	Everyone.	No need to apply.	https://news.ontario.ca/opo/en/2020/06/ontario-supports-

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	<p>2020.</p> <p>Starting November 1, 2020, customers will be able to choose a plan that best suits their household and lifestyle with the option of either TOU electricity rates or tiered pricing, which will provide a set rate for electricity up to a certain level of consumption.</p>		<p>Contact Community Counselling and Resource Centre 705-743-2272</p>	<p>those-struggling-with-electricity-bills-during-covid-19.html</p> <p>https://www.oeb.ca/rates-and-your-bill/help-low-income-consumers</p>
<p>COVID-19 Energy Assistance Program (CEAP)</p>	<p>CEAP provides a one time, on-bill credit to eligible residential electricity and natural gas customers to help them catch up on their energy bills and resume regular payments. The program is being delivered by electricity distributors, gas distributors and unit sub-meter providers (USMPs), in accordance with rules laid out by the OEB. The program launched on July 13 2020.</p>	<p>Customers who:</p> <ul style="list-style-type: none"> -Have an account with an electricity distributor, a USMP or a natural gas distributor - Have an account in good standing on March 17 2020 and are not enrolled in an arrears payment agreement for amounts owing prior to March 17 2020 - Failed to make complete payment for the electricity and/or gas charges (as applicable) on at least two bills issued since March 17 2020, and has an overdue balance on the date of their application for CEAP - Reside with a spouse (common law included) <p>who:</p> <ul style="list-style-type: none"> • Are unemployed on the date of their application for CEAP; and • Have received Employment Insurance or the Canada Emergency Response Benefit (CERB) since March 17 2020 <p>-Have not received emergency financial assistance for their electricity bills under the Low-Income Energy Assistance</p>	<p>You must apply through your utility or USMP.</p>	<p>https://www.oeb.ca/rates-and-your-bill/covid-19-energy-assistance-program-ceap/covid-19-energy-assistance-program-0</p> <p>Credits may differ for electricity customers and natural gas customers.</p>

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		<p>Program (LEAP) in 2020, and have not received funding under the Ontario Electricity Support Program (OESP) in 2020 (electricity customers)</p> <p>-Have not received emergency financial assistance for their natural gas bills under LEAP in 2020 (natural gas customer).</p>		
<p>Low Income Energy Assistance Program (LEAP)</p>	<p>Emergency financial help for low income households in arrears for electricity or natural gas bill(s).</p> <p>Low-income customers can get up to \$500 in emergency assistance for their electricity bills (\$600 if your home is heated electrically) and \$500 for their natural gas bills.</p>	<p>In order to qualify, your household income has to fall below a certain limit. The amount of income it takes to qualify depends on two factors:</p> <ul style="list-style-type: none"> • How many people live in the house • Your combined household income <p>-Those with household income >28,000 after tax are automatically eligible.</p>	<p>Contact Community Counselling and Resource Centre 705-743-2272</p> <p>You will be asked to provide:</p> <ul style="list-style-type: none"> • Identification • Current electricity and gas bills • A disconnection notice, if you have received one • A copy of a rental contract, lease or mortgage documents • Proof of household income – cheque stub, employment letter, income tax return for adult members of household • A copy of your most recent bank statement 	<p>https://www.oeb.ca/rates-and-your-bill/help-low-income-consumers/low-income-energy-assistance-program</p> <p>Note: If you qualify, you should let your local utility or unit sub-meter provider know that you want to take advantage of the special rules for low-income customers.</p>

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Seniors				
Canadian Pension Plan / Old Age Security	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/Guaranteed Income Supplement 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 went 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
Registered Retirement Income Fund (RRIF) Withdrawals	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				
Student Loans	<p>For the 2020 to 2021 school year, students will not be required to make their fixed student contribution; no spousal contribution would be required either.</p> <p>For the 2020 to 2021 school year, the weekly maximum loan limit will increase from \$210 to \$350.</p>	<p>Any individual with student loans in Canada.</p> <p>Full and part-time students that are eligible for the grant.</p>	<p>Must apply online at https://www.canada.ca/en/services/benefits/education/student-aid/grants-loans.html</p>	<p>https://www.canada.ca/en/services/benefits/education/student-aid/notice-covid-19.html</p>
Canada Student Grants doubled	<p>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.</p>	<p>Full and part-time students who are eligible for the grant.</p>	<p>Students who apply and qualify for student financial assistance through their province or territory of residence are also assessed for the Canada Student Grant.</p>	<p>https://www.canada.ca/en/services/benefits/education/studentaid/notice-covid19.html</p>
Indigenous Community				
Indigenous Community Support	<p>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.</p>	<p>Members of the Indigenous communities.</p> <p>The funds will be used for support for Elders and vulnerable community members, food, education, etc.</p>	<p>Contact your Band Council for information.</p> <p>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.</p>	<p>https://www.sac-isc.gc.ca/eng/1585189335380/1585189357198</p>

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Vulnerable Groups				
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 (VQR+). 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>
Persons with Disabilities	<p>A one-time \$600 payment to persons with disabilities in recognition of the extraordinary expenses during the COVID-19 pandemic.</p> <p>Expenses may include:</p> <ul style="list-style-type: none"> • paying higher costs for personal protective equipment • hiring personal support workers and accessing other disability supports • paying for increased costs for medical supplies and medication • higher internet costs associated with physical distancing, and • increased use of taxis and home delivery services to 	<p>Payment will be automatically issued to:</p> <ul style="list-style-type: none"> • individuals who have an existing valid Disability Tax Credit (DTC) certificate • persons who do not have an existing DTC certificate, but are eligible and apply by September 25 2020 • beneficiaries as of July 1 2020 of: <ul style="list-style-type: none"> ○ Canada Pension Plan Disability ○ Quebec Pension Plan Disability Pension ○ One of the disability supports provided by Veterans Affairs Canada (VAC) 	<p>No need to apply.</p> <p>Eligible clients will start receiving payments on October 30, 2020</p>	<p>https://www.canada.ca/en/services/benefits/covid19-emergency-benefits/one-time-payment-persons-disabilities.html</p> <p>Please Note: If you think you may be eligible but have never applied for the Disability Tax Credit, or your certificate expired in 2019, you must do so by September 25 2020. You should not wait until filing your 2020 tax return to put in an application.</p>

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	obtain groceries and prescriptions			
Personal Support Workers	<p>Investment of \$461 Million to Temporarily Enhance Wages For Personal Support Workers.</p> <p>The province is providing a temporary wage increase effective October 1, 2020 to over 147,000 workers who deliver publicly funded personal support services:</p> <ul style="list-style-type: none"> • \$3 per hour for approximately 38,000 eligible workers in home and community care; • \$3 per hour for approximately 50,000 eligible workers in long-term care; • \$2 per hour for approximately 12,300 eligible workers in public hospitals; and • \$3 per hour for approximately 47,000 eligible workers in children, community and social services providing personal direct support services for the activities of daily living. <p>The temporary wage enhancement will be reviewed on a regular basis and could extend through March 31, 2021</p>	Personal Support Workers and Direct Support Workers.	No need to apply.	https://news.ontario.ca/en/release/58627/ontario-provides-461-million-to-temporarily-enhance-wages-for-personal-support-workers#quickfacts
Mental Health Support for Youth	Kids Help phone provided with \$7.5 million in funding to provide young people with mental health support.	Youth in Ontario.	You can reach a professional counsellor at Kids Help Phone 24 / 7 by calling 1-800-668-6868 or kidshelpphone.ca	https://kidshelpphone.ca/