

## COVID-19 Supports

The public health measures enacted to protect Canadians during the COVID-19 pandemic is having major impacts on individuals and businesses. Both the Canadian and Ontario government, along with the private sector, have introduced measures to assist those who are facing challenges, outlined below.

As this situation is rapidly evolving, this list will be updated as new measures are announced or more details become available.

### I Need Direct Income Supports / Worried About Losing My Job

Benefit	Amount or Change	Eligibility	How to Apply
<b>Canada Emergency Response Benefit (CERB)</b>	A taxable benefit of \$2000/month for up to 4 months	<p>Workers affected by COVID-19, whether they are EI-eligible or not. Includes people who:</p> <ul style="list-style-type: none"> <li>• Lost their job</li> <li>• Are sick, quarantined, or a caretaker</li> <li>• Must stay home without pay to care for children because of COVID-19</li> <li>• Are still employed, but aren't receiving income because of COVID-19</li> </ul> <p>EI eligible Canadians who have lost their job can continue to apply for EI, as can Canadians applying for other EI benefits</p>	<p>Via web portal, available in early April. It is estimated it will take 10 days after the applications open for the money to reach applicants.</p> <p>You can <a href="#">create an account through the CRA's My Account online portal now</a>, so you are ready when the applications open.</p>
<b>Employment Insurance</b>	1 week waiting period has been removed for EI-Sickness	<p><a href="#">Regular EI Eligibility Requirements</a></p> <p><i>How does CERB change EI?</i></p> <ul style="list-style-type: none"> <li>• <b>If you are already receiving EI regular and sickness benefits:</b> Will continue to receive benefits, should not apply to the CERB. If your EI benefits end</li> </ul>	<a href="#">Employment Insurance website</a>

		<p>before October 3, 2020, you can apply for the CERB after EI benefits cease, if you are unable to return to work due to COVID-19.</p> <ul style="list-style-type: none"> <li>• <b>If you have already applied for EI and your application has not yet been processed:</b> You do not need to reapply</li> <li>• <b>If you are eligible for EI regular and sickness benefits and are still unemployed after 16-week period covered by CERB:</b> You would still be able to access your normal EI benefits</li> </ul>	
<b>OW/ODSP</b>	Additional resources available	Currently receiving social assistance	Contact your OW/ODSP caseworker or apply online via MyBenefits or <a href="https://ontario.ca/community">Ontario.ca/community</a>
<b>Emergency Assistance</b>	Additional resources available, and can be used for up to 45 days at a time	Low-income individuals who do not qualify for support under federal programs, are not on OW/ODSP, and can't meet basic needs/shelter expenses	Apply online at <a href="https://ontario.ca/community">ontario.ca/community</a> or through local Ontario Works offices
<b>Canada Child Benefit</b>	An additional one-time payment of \$300 per child	The caregiver of children under the age of 18	To get the CCB for the first time: apply <a href="#">online</a> , or by mail  To continue receiving the CCB: file income taxes <a href="#">online</a> , by mail, or by telephone (invite only)
<b>GST Credit</b>	An additional one-time payment (avg. \$400 for individuals, \$600 for couples)	Low and medium income families and individuals	File income taxes <a href="#">online</a> , by mail, or by telephone (invite only)

<b>Wage Subsidy</b>	75% subsidy of wages (up to \$847 per week)	Paid directly to small and medium-sized businesses, non-profits and charities who have lost more than 30% of their revenue due to COVID-19	Employers apply
<b>Protected Leave &amp; Sick Notes</b>	<p>Employers must ensure protected leave for workers who have to take unpaid leave to be in self-isolation or quarantine</p> <p>Employees will not be required to provide a medical note to take unpaid sick leave</p>	<p>Applies to employees who are:</p> <ul style="list-style-type: none"> <li>• Under medical investigation, supervision, or treatment for COVID-19</li> <li>• Acting in accordance with an order under the Health Protection and Promotion Act</li> <li>• In isolation or quarantine</li> <li>• Acting in accordance with public health information or direction</li> <li>• Have been asked not to work by employers</li> <li>• Providing care to a person for a reason related to COVID-19, such as a school or daycare closure</li> </ul>	Covers all employees in Ontario
<b>Seniors - GAINS</b>	Double payment for six months	Low-income seniors who receive OAS and GIS	<p>File income taxes <a href="#">online</a>, by mail, or by telephone (invite only), even if you have no income</p> <p>Complete a <a href="#">GIS application</a> and send it to your nearest Service Canada office</p>

## I'm Having Trouble Paying My Bills

Expense	Change	More Information
<b>Rent</b>	<p>If you are having difficulties paying your rent, please consult the resources listed above, which provide assistance covering bills.</p> <p>Note:</p> <ul style="list-style-type: none"> <li>• Tribunals Ontario will not issue any new eviction orders until further notice</li> <li>• The enforcement of residential evictions has been suspended, unless ordered otherwise by the court</li> <li>• Even if your landlord gives you written notice, you don't have to move out. Your landlord must first get an order to end the tenancy from the Landlord and Tenant Board – this usually includes a hearing where you can present your concerns.</li> </ul>	<p><a href="https://news.ontario.ca/mag/en/2020/03/ontario-taking-action-to-protect-critical-front-line-justice-services-in-response-to-covid-19.html">https://news.ontario.ca/mag/en/2020/03/ontario-taking-action-to-protect-critical-front-line-justice-services-in-response-to-covid-19.html</a></p> <p><a href="https://www.ontario.ca/page/renting-ontario-your-rights">https://www.ontario.ca/page/renting-ontario-your-rights</a></p>
<b>Mortgages &amp; Other Credit Products</b>	<p>Canada's banks have said they will work with clients on a case-by-case basis to provide flexible solutions to managing hardships, including:</p> <ul style="list-style-type: none"> <li>• Up to a 6-month payment deferral for mortgages</li> <li>• Opportunity for relief on other credit products.</li> </ul>	<p><a href="https://www.cmhc-schl.gc.ca/en/finance-and-investing/mortgage-loan-insurance/the-resource/covid19-understanding-mortgage-payment-deferral">https://www.cmhc-schl.gc.ca/en/finance-and-investing/mortgage-loan-insurance/the-resource/covid19-understanding-mortgage-payment-deferral</a></p>
<b>Student Loans</b>	<p>Student loan repayment will be suspended interest-free until September 30th, 2020.</p> <ul style="list-style-type: none"> <li>• If you are registered for pre-authorized debit, they will be automatically stopped so you do not have to do anything.</li> <li>• If you are making payments by cheque or other means, you are not required to make payments during the suspension period.</li> <li>• Interest will not be charged to borrowers on their student loans from March 30th, 2020 to September 30th, 2020.</li> </ul>	<p><a href="https://www.csnpe-nslsc.canada.ca/en/what-is-new">https://www.csnpe-nslsc.canada.ca/en/what-is-new</a></p>

<b>Taxes</b>	<p>The tax-filing deadline has been extended to June 1, 2020 and those who owe money on their taxes have September 1, 2020 to pay.</p> <p><b>However, as many benefits (including the Canada Child Benefit and the GST Credit) require you to file you income taxes in order to receive them, we strongly encourage you to file your taxes as soon as possible.</b></p>	<p><a href="https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/covid-19-filing-payment-dates.html">https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/covid-19-filing-payment-dates.html</a></p>
<b>Hydro</b>	<p>Electricity use rates have been set to their off-peak rate throughout the whole day until further notice.</p> <p>OESP (Ontario Energy Support Program): Provides a monthly credit to eligible low-income customers based on household income and household size that is applied directly to eligible customers' bills</p> <p>LEAP (Low-Income Energy Assistance Program): A grant program that helps people struggling to pay past-due bills or have already received a disconnection notice. Offers a maximum grant of \$500 per household per year (\$600 for electrically heated homes)</p>	<p>OESP: <a href="https://ontarioelectricitysupport.ca/">https://ontarioelectricitysupport.ca/</a></p> <p>LEAP: <a href="https://www.oeb.ca/rates-and-your-bill/help-low-income-consumers/low-income-energy-assistance-program">https://www.oeb.ca/rates-and-your-bill/help-low-income-consumers/low-income-energy-assistance-program</a></p>
<b>Property Taxes, Water &amp; Garbage Fees</b>	<p>Many municipalities have introduced grace periods for paying taxes or fees. Contact your municipality or look for information on their website.</p>	
<b>Phone, Internet</b>	<p>Many phone and internet providers are providing options for customers unable to pay their bills:</p> <ul style="list-style-type: none"> <li>• Rogers: <ul style="list-style-type: none"> <li>○ March 16 - June 14: Accounts will not be suspended or disconnected for any customers experiencing financial difficulties, and providing more flexible payment options</li> <li>○ March 14 - May 31: Waiving data overage fees for home internet usage</li> <li>○ Until April 30: Waive long distance calling across Canada for wireless, wireless home phone customers and small business</li> </ul> </li> <li>• Telus:</li> </ul>	<p>Rogers: <a href="https://www.rogers.com/covid-19/updates?icid=tl-hpmbcccon-hrcwrls-080119598">https://www.rogers.com/covid-19/updates?icid=tl-hpmbcccon-hrcwrls-080119598</a> and <a href="https://www.rogers.com/customer/support/article/payment-tissues#heading-grouped-accordion-4-0">https://www.rogers.com/customer/support/article/payment-tissues#heading-grouped-accordion-4-0</a></p> <p>Telus: <a href="https://www.telus.com/en/on/support/article/payment-options-overdue-mobility-fees">https://www.telus.com/en/on/support/article/payment-options-overdue-mobility-fees</a></p>

	<ul style="list-style-type: none"><li>○ Waiving all Easy Roam®, Travel Passes and pay-per-use roaming charges<sup>1</sup> for postpaid and small business customers until April 30</li><li>○ Offering flexible payment options for consumer and small business customers who have been financially affected by the crisis</li><li>● Bell: If you can't pay your bill on time, you can set up a flexible payment option in self-serve tools to ensure your services remain active</li></ul>	Bell: <a href="https://www.bell.ca/Covid-19-update">https://www.bell.ca/Covid-19-update</a>
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