

ASSISTANCE & SUPPORTS DURING COVID-19

NOTE: This document reflects the current state as of March 26, 2020. The situation is rapidly evolving. Please be sure to reach out directly to these programs to find out the most up-to-date information.

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Assistance and Supports

I am having difficulty paying my bills. What can I do?

Expense	Option	Link(s)
Rent	Tribunals Ontario has communicated that “No new eviction orders will be issued until further notice” due to inability to enforce and hold hearings.	http://www.sjto.gov.on.ca/en/latest-news/ https://www.guelphmercury.com/news-story/9908552--no-new-eviction-orders-will-be-issued-until-further-notice-ontario-suspends-evictions-during-covid-19-outbreak/?fbclid=iwar01_fp_saejzim9_hva7rpvvg23s3a3krhxuruz8joizr7k4joiw5ytzmac
Rent	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.	https://www.ontario.ca/page/renting-ontario-your-rights
Mortgage and Credit Product Relief	<p>Banks in Canada have affirmed their commitment to working with customers to provide flexible solutions, on a case-by-case basis, for managing through hardships caused by recent developments. This may include situations such as pay disruption, childcare disruption, or illness.</p> <p>Canada’s large banks have confirmed that this support will include up to a 6-month payment deferral for mortgages, and the opportunity for relief on other credit products.</p>	Reach out directly to provider to seek options

	<p>Contact your bank to discuss options to defer payments.</p> <p>These are being managed on a case by case basis.</p>	
Municipal Utilities	<p>City of Toronto offering 60 day grace period on utilities payments</p>	
Toronto Hydro	<p>Pre-Existing Program - Low Income Energy Assistance Program</p> <p>LEAP is a grant program that helps those who are struggling to pay past due bills or have already received a disconnection notice. It offers a maximum grant of \$500 per household per year (\$600 for electrically heated homes).</p>	<p>https://www.torontohydro.com/for-home/financial-assistance</p>
Ontario Energy Board	<p>Low Income Energy Assistance Program (LEAP)</p> <p>If you're behind on your electricity or natural gas bill and face having your service disconnected, you may qualify for emergency financial help through the Low-income Energy Assistance Program (LEAP). There are also special customer service rules available for low-income households. You need to meet certain criteria to qualify for these programs.</p> <p>Ontario Electricity Support Program (OESP). If you are a customer of an electricity utility and in a lower-income home, you may qualify for a reduction on your electricity bill.</p>	<p>LEAP: https://www.oeb.ca/rates-and-your-bill/help-low-income-consumers/low-income-energy-assistance-program</p> <p>OESP: https://ontarioelectricitysupport.ca/?fbclid=IwAR061jY7CZQuJEdn6mNhainPX5mrc2mw44FcEX3S0Vst7cLxHT4Cdrhyc9o</p>

<p>Property Tax</p> <p>Municipal - City of Toronto offering 60 Day grace period on</p>	<p>You can apply for property tax relief if you experience illness that results in loss of work, or if you are experiencing 'extreme poverty'</p>	<p>https://www.toronto.ca/services-payments/property-taxes-utilities/property-tax/property-tax-rebates-and-relief-programs/property-tax-appeal-sickness-or-extreme-poverty/</p>
<p>Rogers - phone, internet</p>	<p>If you're unable to pay your balance in full, you may negotiate a Payment Arrangement to clear your account balance.</p>	<p>https://www.rogers.com/customer/support/article/payment-issues#heading-grouped-accordion-4-0</p>
<p>Telus - phone, internet</p>	<p>You may be able to avoid service disconnection by making a payment arrangement – an agreement to pay your bill at a later date.</p> <p>To see if you're eligible for a payment arrangement, go to the Billing page in My TELUS. If you're eligible, you'll see a link to Set up a payment arrangement.</p> <p>Please note that making a payment arrangement does not prevent late fees or possible negative effects on your credit rating.</p>	<p>https://www.telus.com/en/on/support/article/payment-options-overdue-mobility-fees</p>
<p>Bell - phone, internet</p>	<p>Could find info on late payment penalties but not on delay or arrangement options.</p>	<p>Contact Bell to discuss options.</p>
<p>Teksavvy - internet</p>	<p>No information provided on site re: payment arrangements and late payment options, requires account login.</p>	<p>Contact Teksavvy directly.</p>

Koodo - phone	Koodo offers no fixed term contracts, which makes it easier to change your plan if you need to.	Contact Koodo directly.
Freedom - phone	Freedom does not offer late payment arrangements. Costs associated with your Postpaid service require full payment within 15 days of the date issued (as listed on your bill). Failure to pay within the posted due date will result in potential interest charges, and may result in interruptions to your service.	Contact Freedom to ask if any targeted supports are being established as a result of COVID-19
Beanfield - internet	No information on billing provided	Contact directly to ask if payment arrangements can be made.

What financial supports are available? How can they be accessed?

Follow updates on Federal Government’s COVID Website, which provides information for individuals and employers:

<https://www.canada.ca/en/public-health/services/diseases/2019-novel-coronavirus-infection/canadas-reponse/government-canada-takes-action-covid-19.html>

Ontario Government COVID Website - <https://www.ontario.ca/page/2019-novel-coronavirus>

City of Toronto COVID Website - <https://www.toronto.ca/home/covid-19/>

Support	Eligibility	Link
<p><u>Federal</u></p> <p>Temporary Boost to Canada Child Benefit</p> <p>Only for the 2019-20 benefit</p>	<p>File Taxes to Ensure you Receive this support</p> <p>You must meet all of the following conditions:</p>	<p>Free Income Tax Filing Software to help you file your returns:</p>

<p>year, by \$300 per child.</p> <p>The overall increase for families receiving CCB will be approximately \$550 on average; these families will receive an extra \$300 per child as part of their May payment. In total, this measure will deliver almost \$2 billion in extra support.</p>	<ul style="list-style-type: none"> • You live with a child who is under 18 years of age • You are primarily responsible for the care and upbringing of the child See who is primarily responsible • You are a resident of Canada for tax purposes • You or your spouse or common-law partner must be any of the following: <ul style="list-style-type: none"> ○ a Canadian citizen ○ a permanent resident ○ a protected person ○ a temporary resident who has lived in Canada for the previous 18 months, and who has a valid permit in the 19th month ○ an Indigenous person who meets the definition of "Indian" under the Indian Act 	<p>Simple tax - https://simpletax.ca/</p> <p>UFILE – enter the following Canadian Federation of Students “Free for Students” special offer code: CFS1981 https://www.ufile.ca/tips-and-tools/file-for-free</p> <p>Canada Revenue Agency site - https://www.canada.ca/en/revenue-agency/services/child-family-benefits/canada-child-benefit-overview.html</p>
<p><u>Federal</u></p> <p>Emergency Care Benefit</p>	<p>Note: This will most likely require an application. TBD on Details.</p> <p>A new Emergency Care Benefit of up to \$900 biweekly, up to 15 weeks, to provide income support to workers, including the self-employed, who have to stay home and don't qualify for paid sick leave or employment insurance. The measure could disburse up to \$10 billion.</p>	<p>TBD - Best case scenario, 3 weeks to develop</p>

<p><u>Federal</u></p> <p>GST credit for low-income Canadians</p> <p>One-time special payment by early May 2020 through the Goods and Services Tax credit (GSTC). This will double the maximum annual GSTC payment amounts for the 2019-20 benefit year. The average boost to income for those benefiting from this measure will be close to \$400 for single individuals and close to \$600 for couples. This measure will inject \$5.5 billion into the economy.</p>	<p>File Taxes to Ensure you Receive this support</p> <p>General Info: The goods and services tax/harmonized sales tax (GST/HST) credit is a tax-free quarterly payment that helps individuals and families with low and modest incomes offset all or part of the GST or HST that they pay. It may also include payments from provincial and territorial programs</p> <p>You are generally eligible for the GST/HST credit if you are considered a Canadian resident for income tax purposes the month before and at the beginning of the month in which the Canada Revenue Agency makes a payment. You also need to meet one of the following criteria:</p> <ul style="list-style-type: none"> • you are at least 19 years old • you have (or had) a spouse or common-law partner • you are (or were) a parent and live (or lived) with your child <p>Parents in a shared custody situation may be eligible for half of the GST/HST credit for that child. This also applies to any related provincial and territorial credit. Go to Custody arrangements and your benefits for more information.</p> <p>If, however, a child welfare agency is legally, physically, or financially responsible for a child, you are not</p>	<p>Free Income Tax Filing Software to help you file your returns:</p> <p>Simple tax - https://simpletax.ca/</p> <p>UFILE – enter the following Canadian Federation of Students “Free for Students” special offer code: CFS1981 https://www.ufile.ca/tips-and-tools/file-for-free</p> <p>General Site: https://www.canada.ca/en/revenue-agency/services/child-family-benefits/goods-services-tax-harmonized-sales-tax-gst-hst-credit.html</p>
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	generally eligible for the GST/HST credit for that child.	
<p>EI - Regular</p> <p>Employment Insurance (EI) provides regular benefits to individuals who lose their jobs through no fault of their own (for example, due to shortage of work, seasonal or mass lay-offs) and are available for and able to work, but can't find a job.</p>	<p><i>Note: Apply for EI as soon as possible. Takes time to receive.</i></p> <p>You need between 420 and 700 hours of work within a 52 week period to qualify.</p> <p>Toronto: Requires 700 hours</p> <p>To look up # of hours required by postal code visit: https://srv129.services.gc.ca/ei_regions/eng/postalcode_search.aspx</p> <p>In some cases, the qualifying period may be extended to a maximum of 104 weeks if you were not employed in insurable employment or if you were not receiving EI benefits.</p>	<p>https://www.canada.ca/en/services/benefits/ei.html</p>
<p>EI - Sickness Benefits</p> <p>What's new: Waiving one week waiting period for people who are in quarantine or have been directed to self-isolate and are claiming for Employment Insurance (EI) sickness benefits</p>	<p><i>Note: Apply for EI as soon as possible. Takes time to receive.</i></p> <p>For those who are in quarantine or have been directed to self isolate.</p> <p>Up to 15 weeks of income replacement.</p> <p>You need to demonstrate that:</p> <ul style="list-style-type: none"> • you're unable to work for medical reasons • your regular weekly earnings from work have decreased by more than 40% for at least one week • you accumulated 600 insured hours* of work in the 52 weeks before the 	<p>https://www.canada.ca/en/services/benefits/ei/ei-sickness/qualify.html</p>

	start of your claim or since the start of your last claim, whichever is shorter	
<p>Income support for people not covered by EI:</p> <p>Canada Emergency Response Benefit</p> <p>(Note: replaces previously announced Emergency Care Benefit and Emergency Support Benefit)</p> <p>This taxable benefit would provide \$2,000 a month for up to four months for workers who lose their income as a result of the COVID-19 pandemic.</p>	<p>The CERB would cover Canadians who have lost their job, are sick, quarantined, or taking care of someone who is sick with COVID-19, as well as working parents who must stay home without pay to care for children who are sick or at home because of school and daycare closures. The CERB would apply to wage earners, as well as contract workers and self-employed individuals who would not otherwise be eligible for Employment Insurance (EI).</p> <p>Additionally, workers who are still employed, but are not receiving income because of disruptions to their work situation due to COVID-19, would also qualify for the CERB.</p>	<p>The Canada Emergency Response Benefit will be accessible through a secure web portal starting in early April. Applicants will also be able to apply via an automated telephone line or via a toll-free number.</p> <p>Canadians would begin to receive their CERB payments within 10 days of application. The CERB would be paid every four weeks and be available from March 15, 2020 until October 3, 2020.</p>
<p>Protections for student loan recipients/debtors</p>	<p>Six months interest-free reprieve from payment of Canada Student Loans.</p> <p>Note: this is for those currently making loan payments.</p>	TBD
<p>Tax Filing</p>	<p>Deadline extended to June 1, 2020.</p> <p>Payment deadline deferred to August 31, 2020.</p> <p>**It is very important to file your taxes as soon as possible to get the enhanced Canada Child Benefit and GST benefits.</p>	<p>Free Income Tax Filing Software to help you file your returns:</p> <p>Simple tax - https://simpletax.ca/</p> <p>UFILE – enter the following Canadian Federation of Students</p>

		<p>“Free for Students” special offer code: CFS1981 https://www.ufile.ca/tips-and-tools/file-for-free</p> <p><i>Many of these Centres may be closed but can typically assist with tax filing if you need help:</i></p> <p>https://www.canada.ca/en/revenue-agency/services/tax/individuals/community-volunteer-income-tax-program.html</p>
<p>Changes to RRSP</p> <p>Minimum Withdrawals Reducing required minimum withdrawals from Registered Retirement Income Funds (RRIFs) by 25% for 2020, in recognition of volatile market conditions and their impact on many seniors’ retirement savings.</p> <p>This will provide flexibility to seniors that are concerned that they may be required to liquidate their RRIF assets to meet minimum withdrawal requirements.</p> <p>Similar rules would apply to individuals receiving variable benefit payments under a defined contribution</p>	<p>You must have an RRSP you can withdraw from.</p>	

Registered Pension Plan.		
Federal Assistance for Small Businesses	Low-interest loans up to \$100,000 if your business has been generating revenues for at least 24 months.	Small Business Loan
Federal - Supports for Banks and Lenders - Insured Mortgage Purchase Program	Under this program, the federal government will purchase up to \$50 billion of insured mortgage pools through CMHC. This action will provide stable funding to banks and mortgage lenders in order to ensure continued lending to Canadian consumers and businesses.	CMHC: “Details of the terms of the purchase operations will be provided to lenders later this week.” - March 16 https://www.cmhc-schl.gc.ca/
Federal - Work-Sharing Program to help employers who are experiencing a downturn in business due to COVID-19, and their workers.	TBD	TBD
Federal - Support for Business Purchase Order Financing	Cover up to 90% of the purchase order amount to ease cash flow to your suppliers.	Purchase order financing
Municipal City of Toronto Support for Business	The city of Toronto will add a 30-day grace period for businesses to pay taxes and other City of Toronto payments	TBD
Provincial Ontario has mentioned it will adjust hydro rates during peak hours	Goal: Ensure additional fees are not incurred as more people work from home <i>No formal plan announced</i>	TBD
Federal - Expansion of Homeless Care Program	Doubling the homeless care program to support shelters.	TBD

<p>Federal</p> <p>Indigenous Community Support Fund</p>	<p>\$305 million for a new Indigenous Community Support Fund to address immediate needs in First Nations, Inuit and Métis Nation communities</p>	<p>TBD</p>
<p>Federal support for women’s shelters and sexual assault centres</p>	<p>Delivered to shelters - TBD on eligibility and delivery details</p> <p>\$50 million to women’s shelters and sexual assault centres to help with their capacity to manage or prevent an outbreak in their facilities. This includes funding for facilities in Indigenous communities.</p>	<p>TBD</p>

Community Funds to Seek Assistance

Name	Who is it for?	Link
Glad Day Emergency Survival Fund	LGBTQ2S artists, performers, tip-based workers and Glad Day	https://www.gladdaylit.ca/
Emergency Fund for Toronto's Precarious Workers	Artists, Servers, Precarious workers	https://docs.google.com/spreadsheets/d/1r-8rr27mPHO3-5M4Rs_oIQFacgZh_IMvwlkVv7bxQDA/edit#gid=0
Black Community Support Fund (Black Lives Matter)	For Black folks in the GTA who need extra support during these times	https://www.gofundme.com/f/black-emergency-support-fund
Food Banks Canada / Feed Ontario / Daily Bread Food Bank	Food Banks Canada, Feed Ontario, and Daily Bread Food Bank have stepped up fundraising efforts to support emergency food relief. Please reach out if your agency has unmet food needs	https://www.foodbankscanada.ca/COVID-19.aspx https://feedontario.ca/covid-19/ https://www.dailybread.ca/covid19/
United Way Community Relief Fund?	Some UWs are setting these up. TBD	