



Family & Children's Services
of Renfrew County

Services à la famille et à l'enfance
du comté de Renfrew

Government Benefits & Payments to Support Families

Updated: March 26, 2020

1. Is their financial help available to me now that I cannot work?

The Federal Government has introduced the **Canada Emergency Response Benefit: A** taxable benefit of \$2,000 a month for up to 4 months for:

- Workers who must stop working due to COVID19 and do not have access to paid leave or other income support.
- Workers who are sick, quarantined, or taking care of someone who is sick with COVID-19. Working parents who must stay home without pay to care for children that are sick or need additional care because of school and daycare closures.
- Workers who still have their employment but are not being paid because there is currently not sufficient work and their employer has asked them not to come to work.
- Wage earners and self-employed individuals, including contract workers, who would not otherwise be eligible for Employment Insurance.

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.

(Note: anyone recently laid off or has reduced hours and qualifies for Employment Insurance benefits can submit requests now at: <https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit/apply.html>)

2. How else is the government supporting families who now have their children at home or are struggling to meet essential costs of living?

- **Child Care Benefit:** Eligible recipients will receive \$300 more per child with their regular May CCB payment. This will mean approximately \$550 more for the average family. If you have previously applied for the CCB, you do not need to re-apply. For more information on the Canada Child Benefit such as how to apply and eligibility requirements, go to [Canada child benefit](#) or call 1-800-387-1193.
- **Ontario Government Emergency Assistance Program (Ontario Works)**

New provincial funding will also help individuals who do not qualify for some of the emergency financial supports under the above federal programs. The government is putting in place an expanded Emergency Assistance program administered through Ontario Works (OW) to cover these individuals' needs such as food, rent, informal



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childcare, and services. There will also be discretionary benefits available to those who already receive social assistance.

This new funding will help individuals and families in financial crisis who are not able to access federal assistance to cover needs such as food, rent, medicine, transportation and other services during this public health crisis.

Individuals can apply online here: [Ontario.ca/community](https://ontario.ca/community).

- **Ontario One-Time Payment for Parents with School Aged Children:** The Ontario Government is helping families pay for the extra costs associated with school and daycare closures during the COVID-19 outbreak by providing a one-time payment of \$200 per child up to 12 years of age, and \$250 for those with special needs, including children enrolled in private schools.

3. My child has a Canada Student Loan/Canada Apprenticeship Loan. Are they still required to make payments?

Effective March 30, 2020, all Government of Canada Student Loan / Canada Apprenticeship Loan borrowers will automatically have their repayments suspended until September 30, 2020. No payment will be required and interest will not accrue during this time. Students do not need to apply for the repayment pause.

Students who are currently studying can continue to apply for Canada Student Loans. There will be no change to the application process. If a borrower wishes to apply for student financial assistance during the pause, they should apply through their Province or Territory of residence.

4. My child has an Ontario Student Assistance Program (OSAP) loan. Are there any changes to payment?

The Ontario Government is providing six months of Ontario Student Assistance Program (OSAP) loan and interest accrual relief for students.

5. If I can't afford to pay rent, will I be evicted?

No. At this time, the Ontario Government has confirmed that the eviction of residents from their homes are suspended unless the court orders otherwise. Please see for the court order:

<https://www.ontariocourts.ca/scj/chief-justice-court-order-susp-resid-evict/>



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6. What is being done to reduce the cost of electricity bills during peak day time hours?

For a 45-day period, the government is working to suspend time-of-use electricity rates, holding electricity prices to the off-peak rate of 10.1 cents-per-kilowatt-hour. This reduced price will be available 24 hours per day, seven days a week to all time-of-use customers, who make up the majority of electricity consumers in the province. By switching to a fixed off-peak rate, time-of-use customers will see rate reductions of over 50 per cent compared to on-peak rates.

To deliver savings as quickly and conveniently as possible, this discount will be applied automatically to electricity bills without the need for customers to fill out an application form.

7. My licence or licence plate or health card is expired or will expire soon - do I need to visit Service Ontario to renew?

The Ministry of Government and Consumer Services and ServiceOntario, is extending the validity period of driving products, services and health cards. These changes reduce the need for in-person visits to ServiceOntario, International Registration Plan offices and DriveTest centres during the COVID-19 outbreak, helping to promote social distancing and contain the spread of the virus.

These new regulations include extensions for driver licences, licence plate validation, Ontario Photo Cards, and Commercial Vehicle Operator Registration certificates, among others. Expiring and expired health cards will continue to provide access to health services.

The Ministry of Transportation is also automatically extending the due dates for medical or vision reports, which both reduces the need for in-person visits, but also ensures that patients do not need to visit their doctors, helping the health system to focus on containing COVID-19.

8. Are there any changes for individuals 2019 tax returns?

The new filing due date for the 2019 tax returns of individuals (other than trusts) is now **June 1, 2020**. Any new income tax balances due, or instalments, to be deferred until after **August 31, 2020** without incurring interest or penalties.

9. Will I be able to defer my mortgage payment on my house?

Canadian banks have committed to work with their customers on a case-by-case basis to find solutions to help them manage hardships caused by COVID-19. Canadians who are impacted by COVID-19 and experiencing financial hardship as a result should contact their financial institution regarding flexibility for a mortgage deferral. This allows flexibility to be available – when needed – to those who need it the most.