



## Financial Assistance for Individuals during COVID-19

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This document is intended to support community housing providers in understanding emergency benefits that may be available to some tenants and co-op members to support them during the COVID-19 outbreak and statement of emergency in Ontario.

It is not intended to be a comprehensive overview of program eligibility. Tenants and co-op members who may want to apply for these benefits should consult the appropriate program and policy information directly.

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## **Canada Emergency Response Benefit (CERB)**

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The Canada Emergency Response Benefit (CERB) provides a taxable benefit of \$2,000 a month for up to 16 weeks (4 months) to people who have lost their income due to COVID-19. The benefit is available to people who were employed or self-employed, including seasonal workers.

To be eligible for the CERB, applicants must meet the following requirements.

- reside in Canada and be at least 15 years old
- have stopped working because of COVID-19 or are eligible for EI regular or sickness benefits or have exhausted their EI regular or sickness benefits between December 29, 2019 and October 3, 2020
- had employment or self-employment income of at least \$5,000 in 2019 or in the 12 months prior to the date of their application.
- have not quit their job voluntarily.

CERB recipients can earn up to \$1,000 per month and still qualify for the benefit.

People will begin to receive their CERB payments within 10 days of application (3 days if registered for direct deposit). The CERB will be paid every four weeks and be available from March 15, 2020 until October 3, 2020. Applicants will need to submit claims every 4 weeks.

All people who have ceased working due to COVID-19, whether they are eligible for EI or not, are eligible to receive the CERB to ensure timely access to income support.

- People who are already receiving EI regular and sickness benefits will continue to receive their benefits and should not apply to the CERB.
- People who applied for EI after March 15, 2020 and whose applications have not yet been processed do not need to reapply. They will be automatically assessed for the CERB.
- People currently receiving EI benefits that end before October 3, 2020 can apply for the CERB once their EI benefits cease if they are unable to return to work due to COVID-19.
- People who receive the CERB may apply for EI regular and sickness benefits, if they are still unemployed after the 16-week period covered by the CERB. They must be eligible for normal EI benefits.

The CERB is being jointly delivered by Service Canada and the Canada Revenue Agency (CRA). Tenants and co-op members who can apply through Service Canada or the CRA, but not both. Tenants and members should complete the [short online questionnaire](#) to determine the correct path for their application.

- [Apply for Canada Emergency Response Benefit \(CERB\) with CRA.](#)
- [Apply for Canada Emergency Response Benefit \(CERB\) with Service Canada](#)
- Apply over the phone with an automated phone service at 1-800-959-2019 or 1-800-959-2041.

The Canada Emergency Response Benefit replaces the previously announced Emergency Care Benefit and Emergency Support Benefit. Find out more about the [Canada Emergency Response Benefit](#).

## **My CRA Account**

To make applications easier, community housing tenants and co-op members should be encouraged to file their taxes before the extended June 1, 2020 deadline and to sign up for the CRA My Account to easily apply for and manage benefits.

Community housing tenants and co-op members who are not already registered for CRA My Account, can sign up on the CRA website. The Region of Durham has an easy link to this site at [www.durham.ca/housing](http://www.durham.ca/housing). There is a helpful video on the CRA site that tells people how to register for CRA My Account.

## **My Service Canada Account**

Tenants and co-op members can [register for a My Service Canada account](#) online.

## **Impact on RGI**

See Durham Community Housing Directive [RGI 2020-01 COVID-19 and RGI Changes](#) for information about the treatment of the CERB.

## Ontario Works

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### Emergency Assistance

Emergency assistance through Ontario Works enables the immediate provision of financial assistance to an applicant in a crisis or emergency situation. The provision of financial assistance in an emergency may include an amount for basic needs, shelter and benefits.

Access to Emergency Assistance for those facing a COVID-19 related financial emergency has been expanded by:

- Suspending the rule that limits emergency assistance provision to only once in a six-month period for individuals and families affected by COVID-19.
- Allowing people to receive emergency assistance for longer (up to 48 days) without submitting a full Ontario Works application. In Durham, most eligible applicants will receive 16 days emergency assistance or 48 days in exceptional circumstances.

Current Ontario Works or ODSP recipients are not eligible for emergency assistance.

Tenants and co-op members can apply for Emergency Assistance online at [Ontario.ca/community](https://ontario.ca/community) or contact Ontario Works at 905-428-8982 | 1-877-678-6333.

### Impact to RGI

Temporary Ontario Works emergency assistance is not included in RGI and these recipients are not considered benefit units.

Some recipients may eventually apply for and receive regular Ontario Works assistance. Normal RGI rules apply. See Durham Community Housing Directive [RGI 2020-01 COVID-19 and RGI Changes](#) for information about the treatment of Ontario Works pending the CERB or another emergency benefit.

### Extended Emergency Benefit

The extended Emergency Benefit is a discretionary benefit available for three months (May, June and July 2020) to provide emergency financial support to social assistance benefit units not in receipt of the Canada Emergency Response Benefit (CERB)<sup>1</sup> for

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<sup>1</sup> CERB is not included as income under Ontario Works for youth under 18, adults in full-time secondary school, and full-time post-secondary students. In these cases, the CERB payments will not impact eligibility for the Emergency Benefit.

special services, items or payments to address health and safety issues related to COVID-19. This may include additional costs for personal protective equipment, staple foods, non-medical transportation, hygiene and cleaning supplies.

Single people on social assistance are eligible for a flat rate of \$100 per month, and families are eligible for a flat rate of \$200.

Ontario Works and ODSP recipients may apply for the benefit if they have identified a need for additional COVID-19 related support and they are not receiving the CERB. Verification of costs is not required, but applicants will be asked to provide information on their need for the benefit

Recipients who received discretionary emergency benefit in March/April will automatically receive the extended benefit in May unless they are not receiving the CERB.

Current Ontario Works recipients can contact their Ontario Works caseworker to see if they qualify. ODSP recipients are also eligible to receive these benefits and can contact their ODSP caseworker for additional information.

## **Impact on RGI**

Ontario Works emergency benefits are not included in RGI.

## **Employment Insurance (EI)**

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People may apply for Employment Insurance (EI) if they are still unemployed only after the 16-week period covered by the Canada Emergency Response Benefit (CERB).

### **EI Regular Benefits**

Employment Insurance (EI) provides regular benefits to individuals who lose their jobs through no fault of their own and are available for and able to work but can't find a job.

**People may apply for EI regular benefits if they are still unemployed only after the 16-week period covered by the CERB.**

Tenants and members who have been laid-off or lost their job due to COVID-19 related closures should apply for EI as soon as they stop working, even if they have not yet received their record of Employment (ROE). If they delay filing for more than four weeks after the last day worked, they may lose benefits.

Tenants and co-op members who may be eligible for regular EI benefits can apply online at [www.canada.ca/ei](http://www.canada.ca/ei).

### **EI Sickness Benefits**

Employment Insurance (EI) sickness benefits provide up to 15 weeks of income replacement and are available to eligible claimants who are unable to work because of illness, injury or quarantine.

**People may apply for EI sickness benefits if they are still unemployed only after the 16-week period covered by the CERB.**

Tenants or members without paid sick leave (or similar workplace accommodation) who are sick, quarantined or have been directed to self-isolate due to COVID-19 will have the requirement to provide a medical certificate waived to access EI sickness benefits.

The one-week waiting period for EI sickness benefits will be waived for existing claimants who are quarantined so they can be paid for the first week of their claim. If a tenant or member has already completed the application for EI sickness benefits and would like to have the one-week waiting period waived, they can call the dedicated toll-free phone number 1-833-381-2725 to request this. Other requests will not be actioned on this phone line.

Tenants and co-op members can apply for EI sickness benefits online at [www.canada.ca/ei](http://www.canada.ca/ei).

## **Impact on RGI**

Tenants and co-op members who apply for EI regular or sickness benefits after their CERB is exhausted will have their RGI adjusted to reflect the lower EI amount. Normal RGI rules apply.

## **Supports for Seniors**

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### **Guaranteed Annual Income System (GAINS)**

Starting in April 2020, low income seniors will receive double the benefit from the Guaranteed Annual Income System (GAINS) payment for six months – up to a maximum payment of \$166 per month for a single person and \$322 per month for a couple.

No application is required.

### **One-Time Tax-Free Payment for OAS/GIS Recipients**

The federal government will be providing a one-time tax-free payment of \$300 for seniors eligible for Old Age Security (OAS) and an additional \$200 for seniors eligible for Guaranteed Income Supplement (GIS) to help them cover increased costs caused by COVID-19.

No application is required. Details of when this payment will be issued are still pending.

### **Registered Retirement Income Funds (RRIF)**

The required minimum withdrawals from Registered Retirement Income Funds (RRIFs) is being temporarily reduced by 25 per cent for 2020 to provide flexibility to seniors that are concerned that they may be required to liquidate their RRIF assets to meet minimum withdrawal requirements in a volatile market.

Similar rules apply to people receiving variable benefit payments under a defined contribution Registered Pension Plan.

### **Impact on RGI**

Increased income related to these changes will be rolled into normal annual review processes per Durham Community Housing Directive [RGI 2020-01 COVID-19 and RGI Changes](#). In most cases, these changes will be reflected in the tax-based calculation of net income under new RGI simplification processes. More information about this will be available when RGI simplification training is conducted in June 2020.

## Supports for Students

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### Canada Emergency Student Benefit (CESB)

The Canada Emergency Student Benefit (CESB) provides support to students and new graduates who are not eligible for the Canada Emergency Response Benefit (CERB) or Employment Insurance or unable to work due to COVID-19.

The CESB provides \$1,250 per month for eligible students, or \$2,000 per month for eligible students with dependents or disabilities, for up to 4 months from May to August 2020.

To be eligible for the CESB, the student must be:

- enrolled in a post-secondary program between December 1, 2019, and August 31, 2020, or have graduated from high school in 2020 and applied for a post-secondary program set to begin before February 1, 2021.
- unable to work or unable to find work because of COVID-19, or earning less than \$1,000 in the 4 week benefit period.

Eligible students must apply for the CESB for each 4-week period that they are unable to find work. Students may apply through their [My CRA Account](#) My CRA Account beginning May 15, 2020. Applications will not be accepted after September 30, 2020.

During each 4-week period for which the student applies for the CESB, they cannot have more than \$1,000 earnings or self-employment income, and they cannot be receiving the CERB or EI.

Find out more about the [Canada Emergency Student Benefit](#).

### Canada Student Service Grant (CSSG)

The Canada Student Service Grant (CSSG) will provide up to \$5,000 towards post-secondary costs in the fall 2020 semester for students who participate in COVID-19 related volunteer work this summer. To receive CSSG funding, Students who apply for “national service positions” on the federal “I Need Help” platform are eligible for the CSSG. The platform is expected to be launched in late May/early June.

### Ontario Student Assistance Program (OSAP)

Effective March 30, former students will not be required to make payments on their student loans for six months and will not accrue interest during this moratorium period.

## **Impact on RGI**

Full-time students who meet the definition of a section 49(4) dependent will continue to have their income excluded from RGI calculations, including income from the CESB. RGI simplification is implemented effective July 1, 2020, all full-time students will have their income excluded from RGI calculations.

Part-time students, former students and students who do not meet the section 49(4) criteria prior to RGI simplification will have the CESB included in RGI as employment-related income.

The Canada Student Service Grant (CSSG) is not included in the calculation of RGI.

## **Other Supports**

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### **Ontario – Support for Families**

Families will receive a one-time payment of \$200 per child up to 12 years of age (\$250 for those with special needs) to offset extra costs associated with school and daycare closures during the COVID-19 outbreak. This includes children enrolled in public and private schools.

Parents can apply online for the [Support for Families](#) benefit. Parents already receiving [Support for Parents](#) payments are automatically eligible for this new benefit do not need to submit a new application.

### **Canada Child Benefit (CCB)**

The maximum annual Canada Child Benefit (CCB) payment amounts will be increased for the 2019-20 benefit year only by \$300 per child. Families will receive an extra \$300 per child as part of their May payment.

No application is required.

### **Goods and Services Tax (GST) Credit**

This is a one-time special GST credit payment to be paid by early May 2020, which will double the maximum annual GST credit payment amounts for the 2019-20 benefit year.

No application is required.

### **Impact on RGI**

These benefits are not included in RGI calculations.