**INCOME SUPPORT PROGRAMS**

This is a list of SOME of the supports in place in response to the Covid 19 pandemic. This is not an official or comprehensive list. Please check with the official government websites for the most up to date and accurate information.

**EMPLOYMENT INSURANCE (EI)**

The Employment Insurance program provides temporary income support to individuals who lose their wages. This may occur if they lose their job, are temporarily laid off, or if they need to take time off work because they are sick or need to care for a family member who is critically ill. Two specific benefits provided under Employment Insurance are described below:

EMPLOYMENT INSURANCE SICKNESS BENEFITS **-** Workers who are sick or quarantined due to COVID-19 can apply for Employment Insurance sickness benefits. In order to qualify, the worker must have worked 600 hours within the 52 weeks before they apply.

Workers who qualify will receive the benefits for up to 15 weeks. Earlier this year, the federal government announced plans to increase the benefits period to 26 weeks, but this change has not yet been implemented.

What has changed with Employment Insurance Sickness Benefits?

In response to the pandemic, three important changes to Employment Insurance sickness benefits were announced to simplify access:

1. Workers will not need a doctor’s note to apply for EI sickness benefits.
2. Normally, there is a waiting period of 1 week before a worker can start to receive EI sickness benefits. This waiting period has been removed. This means workers can now get EI sickness benefits for the week immediately after they stop working as well.
3. Workers who are under quarantine and are unable to make a prompt claim for EI sickness benefits can have their EI claim backdated to cover the period of delay.

A special hotline is available for applicants for EI sickness benefits related to COVID-19:

Telephone: 1-833-381-2725 (toll-free)

Teletypewriter (TTY): 1-800-529-3742

Apply for EI Sickness Benefits online via this link:

<https://www.canada.ca/en/services/benefits/ei/ei-sickness/apply.html>

EMPLOYMENT INSURANCE REGULAR BENEFITS

Workers who have lost their job or been temporarily laid off as a result of COVID-19 can apply for Employment Insurance Regular Benefits. In order to qualify, the worker must have worked a specific number of hours within the 52 weeks before they apply. The number of hours required will depend on where the worker lives and is usually between 420 to 700 hours. Workers can find out how many hours they need at this link.

Workers who qualify will receive the benefits from between 14 to a maximum of 45 weeks. Once a worker applies for EI Regular Benefits, there is a 1-week waiting period before they can begin to receive the benefits. The federal government has not removed this waiting period.

What has changed with Employment Insurance Regular Benefits?

* As of the date of this posting, Employment and Social Development Canada has not announced any changes being made to Employment Insurance regular benefits.

Apply for Regular EI Benefit via this link:

<https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit/apply.html>

### The new CANANDA EMERGENCY RESPONSE BENEFIT (CERB)

The government of Canada will provide a taxable benefit of $2,000 a month for up to 4 months to:

* 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 (CERB) 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. (**This benefit replaces the previously announced Emergency Care Benefit and the Emergency Support Benefit.)

For more information: <https://www.canada.ca/en/department-finance/economic-response-plan/covid19-individuals.html>

**ONTARIO WORKS (OW) and ONTARIO DISABILITY SUPPORT PROGRAM (ODSP)**

Ontario’s social assistance system is made up of two programs: the Ontario Disability Support Program (ODSP), which provides income support specifically to persons with disabilities, and Ontario Works (OW), which supports others who need financial assistance.

To be eligible for both OW and ODSP, Ontario residents must be from households in financial need. Many residents stand to lose all or part of their income as a result of the COVID-19 pandemic and may become financially eligible for social assistance. Note, however, that any income received from sources other than employment is generally deducted dollar-for-dollar from OW and ODSP benefits (notable exceptions are the Canada Child Benefit and the Ontario Child Benefit, discussed below). As a result, residents who qualify for other, more generous income support programs such as Employment Insurance may not qualify for either social assistance program.

In addition to proving financial need, ODSP applicants must also show that they have a substantial physical or mental impairment that is expected to last at least one year leading to a substantial restriction in activities of daily living. Long-term effects of COVID-19 are currently unknown, but many otherwise healthy individuals exhibit mild symptoms for a shorter period of time and are therefore unlikely to qualify for ODSP. Others who are more seriously affected by COVID-19 might qualify for ODSP on a case-by-case basis if they meet the above criteria.

• What has changed?

The Ontario government has announced changes to the administration of social assistance in response to COVID-19. Most importantly, payments to recipients will no longer be suspended because of a recipient’s failure to report income. The Eligibility Verification Process reviews are also put on hold. Recipients may also be able to access additional discretionary benefits by contacting their caseworkers.

**EMERGENCY ASSISTANCE**

• What is it?

In Ontario, low-income families and individuals who are not already receiving OW or ODSP may qualify for Emergency Assistance if they face an emergency situation where they cannot meet basic needs or shelter expenses. The amount of assistance is up to the discretion of an administrator, and it may include an amount for basic needs, shelter, and benefits. Typically, an applicant only receives Emergency Assistance for a period of up to 16 days and cannot apply more than once in a six-month period (with some exceptions).

• What has changed?

Ontario has announced that access to Emergency Assistance will be expanded for those who do not qualify for emergency financial support under federal programs. In particular, Ontario will make Emergency Assistance available for up to 48 days at a time (up from 16) and allow families and individuals affected by COVID-19 to apply for Emergency Assistance more often than once every six months. An application for Emergency Assistance can now be made here.

**CANADA CHILD BENEFIT and ONTARIO CHILD BENEFIT**

• What is it?

The Canada child benefit (CCB) is a tax-free federal benefit paid monthly to help with the cost of raising children under 18 years of age. Eligible families receive up to a monthly maximum of $553.25 for each child under 6 years of age or $466.83 for older children. Eligibility for CCB requires filing income taxes and meeting certain immigration status requirements.

The Ontario Child Benefit (OCB) is an additional payment provided by the Province of Ontario to low and moderate income families who receive the CCB, up to a maximum of $120 per child. For those families who receive social assistance but are ineligible for the CCB or OCB, Ontario provides the Transition Child Benefit (TCB), which is $230 per child each month.

• What has changed?

The federal government has announced that the May 2020 payment will be increased by up to $300 per child, for one time only. Each family receiving CCB will get an average of $550 more than other months, depending on their number of children and income level.

There has been no change to the OCB or TCB at the time of this posting, March 27th.

### PROPOSED SUPPORTS

Government of Canada’s financial support programs can be found through this link:

<https://www.canada.ca/en/department-finance/news/2020/03/canadas-covid-19-economic-response-plan-support-for-canadians-and-businesses.html>

### SPECIAL GOODS AND SERVICES TAX CREDIT PAYMENT

The government is providing a one-time special payment by early May through the [Goods and Services Tax credit](https://www.canada.ca/en/revenue-agency/services/child-family-benefits/gsthstc-eligibility.html) for low- and modest-income families.

The average additional benefit will be close to $400 for single individuals and close to $600 for couples. **There is no need to apply for this payment. If you are eligible, you will get it automatically.**

### EXTRA TIME TO FILE TAX RETURNS

The government is deferring the filing due date for the 2019 tax returns of individuals.

For individuals (other than trusts), the return filing due date will be deferred until June 1, 2020.

The government will also allow any new income tax balances due, or instalments, to be deferred until after August 31, 2020 without incurring interest or penalties.

**Note:**If you expect to receive benefits under the Goods and Services Tax credit or the Canada Child Benefit, you are encouraged to not delay your 2019 return filing to ensure that your entitlements are properly determined.