

COVID-19 Tip Sheet

HYDRO

The **Ontario Energy Board** has said that time-of-use rates have been suspended until Oct. 31. The new fixed rate is 12.8 cents per kWh.

Hydro One has offered financial assistance and payment flexibility for customers in need. You are asked to contact Hydro One to set up a plan. More information can be found at the link below.

[Hydro One Relief](#)

Call at 1-888-664-9376

M-F: 7:30 a.m.-8 p.m.; S: 9 a.m.- 3 p.m.

COVID-19 Energy Assistance Program (CEAP)

Relief may be available if you owe money on your gas or electric bill. To qualify you must:

- Have had an account in good standing on March 17, 2020
- Be unemployed and receiving EI or CERB since March 17, 2020 (or your spouse/common-law partner)
- Have failed to make a complete payment on your gas/electric bill at least 2 times since March 17, 2020
- Not have received assistance from LEAP or OESP in 2020

Contact your gas/electric provider for more information and to see if you are eligible to apply.

[CEAP PROGRAM](#)

MORTGAGE PAYMENTS

Six major banks are offering some clients the opportunity to defer mortgage payments for up to 6 months. Assistance may also be available in other areas. This will be on a case by case basis. Clients are advised to contact their bank for more details.

[Mortgage Relief](#)

Banks Involved

- Bank of Montreal
- CIBC
- National Bank of Canada
- Royal Bank
- Scotia Bank
- TD Bank

Service Ontario Renewals

Until further notice, Ontario driver's licenses, health cards, license plate stickers, etc. do not need to be renewed. Please check the website below for up-to-date information.

[Service Ontario](#)

Registered Retirement Income Fund (RRIF)

Minimum withdrawals from RRIFs have been reduced by 25% for 2020.

[RRIF Information](#)

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Emergency Assistance

Through the Ontario Government, Emergency Assistance is available for individuals who already receive Ontario Works or ODSP and have additional costs due to the COVID-19 Pandemic.

For more information check out the website below.

[Emergency Assistance](#)

If you are on **Ontario Works** call your local office to request the payment. If you are on **ODSP** call 1-888-444-2412.

Student Loan Relief

From **March 30th to September 30th** repayment of Canada Student Loans, Canada Apprentice Loans and/or Ontario Student Loans have been paused

- No payments need to be made
- Pre-authorized debits will be stopped
- No interest will accrue on student and apprentice loans
- Payments can still be made if you choose

For more details click on the links below.

[Canada Student Loans](#)

[Ontario Student Loans](#)

Disability Benefits

If you receive disability benefits, you **may** be eligible for a one-time \$600 non-taxable payment this fall.

Your payment will be applied automatically if:

- You already receive the Disability Tax Credit or
- Were a beneficiary as of July 1, 2020 of
 - CPP or QPP Disability
 - Disability benefits through Veterans Affairs Canada

Apply by September 25, 2020 to be eligible to receive this payment if:

- You are eligible for the Disability Tax Credit but haven't applied yet

[Disability Benefits](#)

Community Supports

If you are a senior, living with a disability or a chronic medical condition help is available. For more information about how to get Meals on Wheels, or how to get your groceries and medications delivered check out their website or call the number below.

[How to Apply](#)

Phone: 211 OR 1-877-330-3213

TTY: 1-888-340-1001

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Canada Economic Response Benefit (CERB)

This benefit will provide \$500/week for 4 weeks at a time (UP TO 28 weeks total) for eligible workers who:

- Are residing in Canada and at least 15 years old
- Who have stopped working because of COVID-19 or are eligible for Employment Insurance regular or sickness benefits; and
- Who had income of at least \$5,000 in 2019 or in the 12 months prior to the date of their application; and
- **First Time Applicants:** For at least 14 days in a row during the 4-week payment period, you do not expect to receive more than \$1,000 (before taxes) from employment and self-employment income
- **Future Applications:** You do not expect your situation to change during this 4-week period and you do not expect to receive more than \$1,000 (before taxes) from employment and self-employment income

Note: The last benefit period ends October 3, 2020 but applications will continue to be accepted until December 2, 2020.

[How to Apply](#)

[Frequently Asked Questions](#)

**Toll Free #: 1-800-959-2019 OR
1-800-959-2041**

TRIBUNALS

Tribunals Ontario is postponing and rescheduling all in-person hearings, and where possible, is moving forward with alternative options such as written, telephone, and video hearings. For more information click on the link below.

[Tribunal Hearings](#)

Caps on Payday Loans

Starting August 20, 2020 there will be a cap to the interest that lenders can charge on payday loans that are in default. There will also be a maximum fee that can be charged for dishonoured or bounced cheques or pre-authorized debits. Visit the website below for more information.

[Payday Loans](#)

Infectious Disease Emergency Leave

The Government of Ontario has extended the Infectious Disease Emergency Leave until **January 2, 2020**. To learn more about whether this applies to you visit the website, by clicking on the link below.

[Emergency Leave](#)

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GAINS

If you are receiving GAINS, your monthly payments will be doubled from **April through to September**. Payments will be UP TO \$166 for individuals and \$332 for couples.

OAS/GIS

Seniors who are eligible for OAS will receive a one-time tax-free payment of \$300. Those who receive the GIS will receive a one-time tax-free payment of \$200 and those eligible for both will receive \$500.

Canada Emergency Student Benefit

From **May through August** post-secondary students and new high school or post-secondary graduates who can't find work may be eligible for assistance.

- \$1250/month- General
- \$2000/month- Students with a disability or dependents

More details on who is eligible and how to apply is available on the CRA website. Click on the link below. **All applications for the CESB must be submitted before September 30, 2020.**

[CESB](#)

Want More Information?

Financial Relief: [Wealth Simple Website](#)

Legal Information: [Steps to Justice Website](#)

Need help figuring out which benefits apply to you?

Click on the link below and answer a few questions to find out what benefits you may be eligible for.

[Benefits Finder](#)

Have Questions?

Contact the Renfrew County Legal Clinic

613-432-8146 OR 1-800-267-5871