

# COVID-19 Tip Sheet

## HYDRO

### Ontario Energy Board

Time of Use electricity resumed on November 1, 2020. Customers now have the option, however to switch to tiered pricing instead. If you are interested in learning more or applying for the switch, click on the link below.

### [Time of Use vs. Tiered Pricing](#)

### Hydro One

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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## Employment Insurance

Starting September 27, 2020 for one year, the following changes are in effect:

- A minimum unemployment rate of 13.1% applies to all regions starting August 9, 2020
  - Note: If your region's unemployment rate is higher than 13.1%, the higher actual rate will be used to calculate your benefits
- You only need 120 insured hours to qualify for benefits because you'll receive a one-time credit of:
  - 300 insured hours if you're applying for regular benefits
  - 480 insured hours if you're applying for sickness, maternity, parental or caregiving benefits
- You'll receive at least \$500 per week before taxes, or \$300 per week before taxes for extended parental benefits
- If you're a fisher, your 2018-2020 summer or winter seasons will be looked at to determine your benefit rate and establish your claim for the same season
- If you received the CERB, the 52-week period to accumulate insured hours will be extended

### How to Apply if You Were Receiving CERB

You or your employer(s) must submit a record of employment (ROE) for each job you had in the 52 weeks before the beginning of your CERB.

The rules for how to apply are different depending on if you applied through Service Canada or Canada Revenue Agency. Click on the link below for more info.

[EI Benefits](#)

## Recovery Benefits

### **Canada Recovery Caregiver Benefit (CRCB)**

**WHAT:** Income support for employed/self-employed individuals who are unable to work because they must care for their child (under 12) or a family member who needs supervised care.

**WHEN:** This applies if their school/regular program/facility is closed or unavailable due to COVID-19, or because they are sick, self-isolating, or at risk of serious health complications from COVID-19.

**HOW MUCH:** If you are eligible, your household can receive \$500 (\$450 after taxes withheld) for each 1-week period. If your situation continues past 1 week, you will need to apply again. You may apply up to a total of 26 weeks between September 27, 2020 and September 25, 2021.

### [Canada Recovery Caregiver Benefit](#)

### **Canada Recovery Sickness Benefit (CRSB)**

**WHAT:** The Canada Recovery Sickness Benefit (CRSB) gives income support to employed and self-employed individuals who are unable to work because they are sick or need to self-isolate due to COVID-19, or have an underlying health condition that puts them at greater risk of getting COVID-19.

**HOW MUCH:** If you are eligible for the CRSB, you can receive \$500 (\$450 after taxes withheld) for a 1-week period. If your situation continues past 1 week, you will need to apply again. You may apply up to a total of 2 weeks between September 27, 2020 and September 25, 2021.

### [Canada Recovery Sickness Benefit](#)

# COVID-19 Tip Sheet

## 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 ended 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**

## Recovery Benefits Ct'd

### Canada Recovery Benefit (CRB)

**WHAT:** The Canada Recovery Benefit (CRB) gives income support to employed and self-employed individuals who are directly affected by COVID-19 and are not entitled to Employment Insurance (EI) benefits.

**HOW MUCH:** If you are eligible for the CRB, you can receive \$1,000 (\$900 after taxes withheld) for a 2-week period. If your situation continues past 2 weeks, you will need to apply again. You may apply up to a total of 13 eligibility periods (26 weeks) between September 27, 2020 and September 25, 2021.

[Canada Recovery Benefit](#)

## 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 Leave

The Government of Ontario has extended the Infectious Disease Emergency Leave until **January 2, 2021**. To learn more about whether this applies to you visit the website, by clicking on the link below.

[Emergency Leave](#)

# COVID-19 Tip Sheet

## 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.

## 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**

## 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