

List of available benefits during COVID-19 – as of January 5, 2021

Program	What is it?	Who is eligible?	How to apply?	Special notes	URL - more info
Families with Children or Adult Dependents					
Support for Learners Program	Payments intended to assist families with children with additional education-related expenses during COVID-19.	<p>You are eligible to apply if you are a resident of Ontario and a parent or guardian to a child. You can receive:</p> <ul style="list-style-type: none"> - \$200 for each child up to age 12 - \$200 for each student aged 13 through grade 12 enrolled in school or being homeschooled (including students over 18 who are in secondary school) - \$250 for each child or youth up to age 21 with special needs <p>All children aged 12 and under are eligible. It does not matter if they are enrolled in school or daycare, or not.</p>	<p>Apply online: https://www.ontario.ca/page/get-support-learners</p> <p>The application is open now for children or youth aged 0 to 12 and for children or youth aged 0 to 21 with special needs. The deadline to apply is February 8, 2021.</p> <p>The application for students aged 13+ will be open from January 11, 2021 to February 8, 2021.</p>	<p>You must submit a separate application for each child.</p> <p>Only a parent or guardian who has custody of the child can apply. It is up to the child's parents or guardians to determine who will apply.</p> <p>It will take approximately two weeks to receive your payment.</p> <p>If you previously received funding under programs that are now closed, like the Support for Parents or Support for Families, you can still apply.</p>	https://www.ontario.ca/page/get-support-learners
Canada Recovery Caregiving Benefit (CRCB)	<p>Temporary income support for workers who cannot work because they must provide care to children under 12 years old, or family members who need supervised care.</p> <p>Payments of \$500 per household per week, for up to 26 weeks. It pays one week at a time.</p>	<p>You may be eligible if:</p> <ul style="list-style-type: none"> - You live in/are presently in Canada, have a valid SIN, and are at least 15 years old; - You earned at least \$5,000 in 2019, 2020, or in the 12 months before you applied - You are not in receipt of other benefits (EI, CRB, short-term disability benefits, paid leave from employer) - You have been unable to work for at least 50% of your normally scheduled work in a given week because you are caring for a family member - Your family member needs care because (1) their care program, care services, school or daycare is closed or unavailable; (2) they are sick with or have symptoms of COVID-19, they are at risk of serious health complications if they get COVID-19, or they are self-isolating due to COVID-19 	<p>Apply online: https://www.canada.ca/en/revenue-agency/services/benefits/recovery-caregiving-benefit/crcb-how-apply.html</p> <p>Apply by phone: 1-800-959-2019 or 1-800-959-2041</p>	<p>APPLICATIONS DO NOT RENEW AUTOMATICALLY.</p> <p>If your situation continues past 1 week, you will need to re-apply for another week.</p> <p>You may apply up to a total of 26 weeks between September 27, 2020 and September 25, 2021.</p> <p>Payments are taxable, and are taxed at source.</p>	https://www.canada.ca/en/revenue-agency/services/benefits/recovery-caregiving-benefit.html

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Low to Moderate Income Families					
Trillium Drug Program (TDP)	Individuals using the TDP can apply for an income reassessment to reduce their deductible if their income has dropped by 10% or more.	Individuals on the TDP	TDP reassessment form		https://news.ontario.ca/mohltc/en/2020/05/ontario-making-prescription-drugs-more-affordable-during-covid-19.html
Seniors					
CPP/OAS	You can apply online for CPP or OAS without providing supporting documents at this time	Anyone between the ages of 60-65 can apply for CPP. You must be 65 to receive OAS, but can apply 6 months before your birthdate.	Apply online	If you apply for CPP “early” i.e., before you turn 65, your overall benefit amount will be reduced.	https://www.canada.ca/en/employment-social-development/corporate/notices/coronavirus.html#pension-plan
Extending the Guaranteed Income Supplement (GIS) and Allowance Payments	GIS and Allowance payments extended if 2019 taxes have not been filed.	Anyone in receipt of the GIS or the Allowance.	No need to apply – extension is automatically granted.	To avoid an interruption in benefits, seniors are encouraged to submit their 2019 income information as soon as possible and no later than October 1, 2020.	https://www.canada.ca/en/department-finance/economic-response-plan.html
RRIF Withdrawals (Registered Retirement Income Fund)	Required minimum withdrawals from RRIFs have been reduced by 25% for 2020.	Anyone with an RRIF	No need to apply, this change is automatic		https://newsinteractives.cbc.ca/coronavirusbenefits/
Indigenous Community					
Indigenous Community Support Fund	Funds are given directly to Indigenous communities and organizations to design and implement community-based solutions to prepare for and react to the spread of COVID-19 within their communities.	Members of indigenous communities	Contact your Band Council for information.		https://www.sac-isc.gc.ca/eng/1585189335380/1585189357198

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Workers					
Canada Emergency Response Benefit (CERB) *NOTE: CERB HAS NOW ENDED, BUT THE CRA IS CONTINUING TO ACCEPT AND PROCESS RETROACTIVE APPLICATIONS FOR THE PERIOD FROM AUGUST 30 TO SEPTEMBER 26, 2020. See section below about the newly announced federal benefit, the Canada Recovery Benefit and Expanded EI	Temporary income support for workers who have stopped working or lost income because of COVID-19. The CERB provides \$500 a week for up to 28 weeks.	You may be eligible if: <ul style="list-style-type: none"> - You reside in Canada, are presently in Canada, have a valid SIN, and are at least 15 years old; - You stopped working because of reasons related to COVID-19 OR are eligible for EI regular or sickness benefits OR have exhausted your EI regular benefits or EI fishing benefits between December 29, 2019 and October 3, 2020; - You had employment and/or self-employment income of at least \$5,000 in 2019 or in the 12 months prior to the date of your application. - You are still working, but earning less than \$1,000 per month - You did not quit your job voluntarily 	Apply online through either Service Canada OR the CRA – do not apply using both Can also apply by phone: 1-800-959-2019 or 1-800-959-2041	Payments are taxable, and are taxed at source. You do not need a Record of Employment (ROE) to apply, but get and keep a copy as you may need it later. ODSP applicants and recipients and OW recipients as of March 1 2020: CERB payments will be treated as employment income (\$200 flat rate exemption + 50% for each additional dollar) For new OW applicants, or those granted on or after March 1 2020: CERB payments will count towards eligibility OW/ODSP recipients will keep drug benefits even if CERB payments make you otherwise financially ineligible for benefits.	https://www.canada.ca/en/services/benefits/ei/cerb-application https://www.canada.ca/en/revenue-agency/services/benefits/apply-for-cerb-with-cra.html
Employment Insurance (EI) program	Temporary changes have been made to EI to support Canadians looking for work. Payments of at least \$500 per week (\$300 per week for extended parental benefits).	You may be eligible if: <ul style="list-style-type: none"> - You were employed for at least 120 insurable hours in the past 52 weeks OR you received the CERB - You stopped working through no fault of your own AND have not quit your job voluntarily - You are ready, willing and capable of working each day 	Apply online: https://www.canada.ca/en/services/benefits/ei.html	Payments are taxable, and are taxed at source.	https://www.canada.ca/en/services/benefits/ei.html

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Canada Recovery Benefit (CRB)	<p>Temporary income support for workers who have stopped working OR had their income reduced by at least 50% because of COVID-19 AND are not eligible for EI benefits.</p> <p>The CRB provides \$500 per week for up to 26 weeks. It pays two weeks at a time.</p>	<p>You may be eligible if:</p> <ul style="list-style-type: none"> - You reside in Canada, are presently in Canada, have a valid SIN, and are at least 15 years old - You stopped working for reasons related to COVID-19 OR your average weekly income is down 50% from previous year due to COVID-19 - You are not eligible for EI - You earned at least \$5,000 in 2019, 2020, or in the 12 months prior to the date of your application - You have not quit your job or reduced your hours voluntarily - You are actively seeking work & haven't turned down reasonable work 	<p>Apply online: https://www.canada.ca/en/revenue-agency/services/benefits/recovery-benefit/crb-how-apply.html</p>	<p>APPLICATIONS DO NOT RENEW AUTOMATICALLY.</p> <p>If your situation continues past 2 weeks, you will need to re-apply for an additional 2 weeks.</p> <p>You may apply up to a total of 26 weeks between September 27, 2020 and September 25, 2021.</p> <p>Payments are taxable, and are taxed at source.</p>	<p>https://www.canada.ca/en/revenue-agency/services/benefits/recovery-benefit.html</p>
Canada Recovery Sickness Benefit (CRSB)	<p>Temporary income support for workers who are unable to work because they're sick and need to self-isolate due to COVID-19, or have a health condition that puts them at greater risk of getting COVID-19.</p> <p>The CRSB provides \$500 per week for up to 2 weeks. It pays one week at a time.</p>	<p>You may be eligible if:</p> <ul style="list-style-type: none"> - You live in/are presently in Canada, have valid SIN & are at least 15 yrs old - You're unable to work at least 50% of your scheduled work week because: <ol style="list-style-type: none"> (1) you are sick with COVID-19 or may have COVID-19; (2) you were told to self-isolate due to COVID-19; (3) you have an underlying health condition that puts you at greater risk of getting COVID-19. - You earned at least \$5,000 in 2019, 2020, or in the 12 months before you applied - You are not in receipt of other benefits (EI, CRB, short-term disability benefits, paid leave from employer) 	<p>Apply online: https://www.canada.ca/en/revenue-agency/services/benefits/recovery-sickness-benefit/crsb-how-apply.html</p> <p>Apply by phone: 1-800-959-2019 or 1-800-959-2041</p>	<p>APPLICATIONS DO NOT RENEW AUTOMATICALLY.</p> <p>If your situation continues past 1 week, you will need to re-apply for a second week.</p> <p>Payments are taxable, and are taxed at source.</p>	<p>https://www.canada.ca/en/revenue-agency/services/benefits/recovery-sickness-benefit.html</p>

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Students					
Doubling of Canada Student Grants	Maximum amount of Canada Student Grants will be doubled for the upcoming 2020-2021 year	Full and part-time students that are eligible for the grant	When you qualify for financial assistance you are also assessed for the Canada Student Grant		https://www.canada.ca/en/services/benefits/education/student-aid/notice-covid-19.html
Homeowners					
Mortgage Payment Deferral	Homeowners facing financial hardship due to COVID-19 may be eligible for a mortgage payment deferral	Case by case	Contact your financial institution- please start with their website before you call or go in person		https://www.canada.ca/en/department-finance/economic-response-plan.html
Vulnerable Groups					
Domestic Violence/Violent Crimes Funding	Groups supporting victims of domestic violence and other violent crimes received 2.7 million in extra funding	Victims of domestic violence and other violent crimes	Contact Victim Quick Response Program Plus (VQRP+). May cover travel, emergency hotel stays, etc.		https://news.ontario.ca/mag/en/2020/04/ontario-strengthening-victims-services-in-response-to-covid-19.html
Persons with Disabilities One time tax-free payment of \$600	One time tax-free payment of \$600 to those in receipt of the Disability Tax Credit (DTC) OR Canada Pension Plan- Disability (CPP-D) OR disability supports provided by Veterans Affairs Canada (VAC). Those eligible for the DTC OR CPP-D OR VAC AND OAS will get \$300. Those eligible for DTC OR CPP-D OR VAC AND OAS AND GIS will get \$100	Anyone currently getting the DTC, or who applied for the DTC by Dec. 31, 2020 and subsequently found eligible. Anyone currently getting CPP-D, or who applied for CPP-D as of July 1, 2020 and is subsequently found eligible. Anyone currently getting one of these disability supports provided by VAC: <ul style="list-style-type: none"> Disability Pension Disability Award Pain and Suffering Compensation Critical Injury Benefit Rehabilitation Services and Vocational Assistance Program Income Replacement Benefit Canadian Forces Income Support 	No need to apply- if you meet the criteria you will receive the payment automatically.	For DTC recipients under 18, the \$600 payment will be made to the individual who receives the Canada Child Benefit for that child. Eligible clients will start receiving payments on October 30, 2020.	https://www.canada.ca/en/services/benefits/covid-19-emergency-payment-persons-disabilities.html

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Everyone					
Energy Relief COVID-19 Rate	Energy Relief - COVID-19 recovery rate price of 12.8 cents per kWh, available 24/7 until Oct 31, 2020	Everyone	No need to apply	Electricity prices are increasing November 1: The total bill for a typical residential customer who uses 700 kWh per month will increase by about \$2.24.	https://globalnews.ca/news/7007471/coronavirus-ontario-hydro-rates-2/
Energy Relief – Time of Use Pricing (TOU) and Tiered Pricing	<p>Customers that currently pay TOU prices can choose to switch to Tiered prices beginning November 1, 2020.</p> <p>You can use this calculator to find out if you could save money by switching to a tiered plan: https://www.oeb.ca/rates-and-your-bill/bill-calculator</p>	Everyone directly receiving and paying their own electricity bill.	<p>To switch to Tiered prices, you must complete an election form. Contact your utility or visit their website to find their election form.</p> <p>If you're a TOU customer and don't want to switch to Tiered prices, you don't need to do anything. You will stay on TOU prices.</p> <p>If you have switched to Tiered prices and want to go back to TOU prices, you must complete a new election form.</p>	<p>Tiered prices give you the flexibility to use electricity at any time of day at the same price, although that price will increase if you use more than 1000kWh of electricity during the month.</p> <p>TOU prices change depending on what time of day you use electricity, with prices being highest during on-peak hours (7-11AM, 5-7PM during winter).</p> <p>Switches can only be done at the start of a billing period. If you submit your election form less than 10 days before the start of your next billing period, your utility may not switch you until your next billing period after that.</p>	https://www.oeb.ca/rates-and-your-bill/electricity-rates/choosing-your-electricity-price-plan

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COVID-19 Energy Assistance Program (CEAP)	<p>CEAP provides a one time, on-bill credit to eligible electricity and natural gas customers with overdue bills to help them catch up.</p> <p>Electricity customers may get up to \$115 (or \$230 if their home is electrically heated or someone in the household uses certain at-home medical devices).</p> <p>Gas customers may get up to \$80 (or \$160 if they live in Northern Ontario).</p>	<p>You must receive and pay your own gas and/or electricity bill.</p> <p>You may qualify if (must meet all criteria):</p> <ul style="list-style-type: none"> - You did not have any overdue amounts on your bill as of March 17, 2020 OR - You had overdue amounts prior to March 17, 2020 but you made at least partial payments on those amounts. (*new criteria as of October 16) - At least two bills since March 17, 2020 were not paid in full, and you currently have an overdue balance. - You, your spouse, or your common-law partner received EI or the CERB benefit since March 17, 2020. - You have not received emergency financial assistance in 2020 under the LEAP Program, or OESP support. 	<p>You must apply through your utility. Contact your utility or visit their website to find their application.</p> <p>Applications are to be processed within 10 business days of receipt.</p> <p>If you applied before the October 16 rule change and were found ineligible, utilities will automatically re-review your application. They will contact you if your eligibility changed.</p>	<p>CEAP funding is limited, so apply as soon as possible.</p> <p>Submitting an application does not guarantee funding.</p>	<p>https://www.oeb.ca/rates-and-your-bill/covid-19-energy-assistance-program-ceap</p>