

Support for Tenants

| Program | Details | Eligibility Criteria | How to Enroll |
|---|--|---|--|
| Eviction Suspensions | All eviction orders are suspended in the Province of Ontario | All tenants | Effective immediately |
| Temporary Employment Insurance Benefit | Waiving requirement for one week waiting period and medical certificate to receive Employment Insurance (EI) sickness benefits | All individuals that pay into EI | Effective immediately https://www.canada.ca/en/services/benefits/ei/ei-sickness.html Call toll-free number at 1-833-381-2725, or teletypewriter at 1-800-529-3742 |
| Rent Bank | Provides Toronto renters an interest-free repayable loan to low-income families to help cover one month's rent. | <ul style="list-style-type: none"> -Must live in Toronto -Ongoing source of income OR currently receive income through social assistance -Rental unit is covered under the Residential Tenancies Act | Available year-round – call 416-924-2543 or email torontorentbank@nipost.org Website http://www.nipost.org/toronto-rent-bank |
| Housing Help Centres | City of Toronto funded services at 10 local agencies to provide support to Toronto renters on a variety of issues | Varies, but must be a renter in Toronto | List of agencies: https://www.toronto.ca/community-people/housing-shelter/homeless-help/#housing Contact by phone or email |
| Steps to Justice – Common Legal Questions in Response to COVID-19 | Steps to Justice has put together a list of common legal questions and general answers pertaining to: housing law, employment and work, family law, immigration and refugee, tribunal and courts | Must live in Ontario | Link to Common Legal Questions and General Answers: https://stepstojustice.ca/covid-19 |

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| <p>Canada Emergency Response Benefit (CERB)</p> | <p>Taxable benefit provides \$2,000 a month or up to four months for workers who lose their income as a result of COVID-19. CERB would be paid every four weeks and be available from March 15, 2020 to October 3, 2020.</p> | <p>All Workers (wage earners, contract workers and self-employed regardless of whether they qualify for Employment Insurance) who:</p> <ul style="list-style-type: none"> -Have lost their job -Are quarantined or sick -Are taking care of a family member sick with COVID-19 (i.e. elderly parent) - Are working parents, who need to stay home with children due to illness or closures of schools and daycares -Workers who are still employed but not receiving income due to COVID-19 related disruptions | <p>April 2020 – portal will open More information on the application can be found here: https://www.canada.ca/en/department-finance/news/2020/03/introduces-canada-emergency-response-benefit-to-help-workers-and-businesses.html</p> |
| <p>Tax Credits</p> | <p>Goods and Services Tax Credit (GSTC) – one-time payment that will double the max. annual GSTC payment amounts for 2019-20 benefit year. For example, single individuals can receive close to \$400 and couples close to \$600.</p> | <p>12 million low and middle income families will qualify for the GSTC</p> <p>3.5 million families with children will qualify for CCB</p> | <p>May 2020 – Government will send cheque or direct deposit if you qualify</p> <p>https://www.canada.ca/en/department-finance/news/2020/03/canadas-covid-19-economic-response-plan-support-for-canadians-and-</p> |

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| | <p>Canada Child Benefit (CCB) – increase payment amounts by \$300 per child for the 2019-20 benefit year only. On average families will receive an estimated \$550.</p> <p>One-time Provincial tax credit for families with kids up to 12 years old. Families will receive \$200 per child or \$250 per child with special needs.</p> <p>Double the amount of Guaranteed Annual Income System (GAINS) payment for six months.</p> | <p>Ontario families with children up to the age of 12</p> <p>Low-income seniors</p> | <p>businesses.html#Income_Support_for</p> <p>TBA</p> <p>https://news.ontario.ca/mof/en/2020/03/ontarios-action-plan-responding-to-covid-19.html</p> <p>https://www.ontario.ca/page/guaranteed-annual-income-system-payments-seniors</p> |
| <p>Expanding Access to Emergency Assistance</p> | <p>Provide financial support for people facing economic hardship and to help meet basic needs. Expanding the access period for 48 days without a full Ontario Works application.</p> | <p>Ontario residents who have limited income, assets or credit and are in a crisis or emergency situation</p> | <p>Apply here: https://www.mcass.gov.on.ca/en/mcass/programs/social/apply_online.aspx</p> |
| <p>Student Loans</p> | <p>Six month interest-free pause on the repayment of Canada Student Loans, Canada Apprentice Loans and Ontario Student Assistance Program loans until September 30, 2020.</p> <p>Students currently studying can still apply for loans and there are</p> | <p>All students paying Canada Student Loans or Canada Apprentice Loans</p> | <p>Effective as of March 30, 2020 including pre-authorized debits</p> <p>https://www.canada.ca/en/employment-social-development/corporate/notices/coronavirus.html</p> <p>https://www.ontario.ca/page/osap-ontario-</p> |

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| | no changes to the process. | | student-assistance-program#section-10 |
| Flexible Tax Filing | Defer tax filing for individuals (other than trusts) until June 1, 2020 and payment of any balance due for individual income tax benefit return for 2019 has been extended from April 30, 2020 to September 1, 2020. No interest or penalties will accrue as long as your balance is paid by September 1, 2020. | All individuals | Effective immediately https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update.html#charities |
| City of Toronto postponement of city-related payments | City-related payments including property taxes, water and solid waste utility bills had been postponed for 60 days starting March 16, 2020. Late penalties will be waived during this time. | All residents and businesses | Effective Immediately |
| Ontario Energy Board (OEB) disconnection ban | As of March 19, 2020 the OEB through Toronto Hydro will enact a ban on electricity disconnections for non-payments till July 31, 2020. | All residents and low-volume small businesses. | Effective Immediately |
| Toronto Hydro Electricity Bills | Temporary, 45 day, electricity rate change from Time-of-Use to off-peak rates for 24 hours, 7 days a week. Therefore electricity will be 10.1 cents/kWh. Financial assistance programs exist such as the Low-income Energy | All Ontario residents and businesses Eligibility for LEAP and OESP varies, | Effective as of March 24, 2020 and will be reflected on bill https://www.torontohydro.com/covid-19 LEAP and OESP programs can be accessed here: |

March 27, 2020

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| | Assistance Program (LEAP) and Ontario Electricity Support Program (OESP) | please see website | https://www.torontohydro.com/for-home/financial-assistance Issues with paying bills, call Toronto Hydro directly at 416-542-8000 |
| Emergency Childcare for Essential and Critical Service Workers | Essential Services staff will have access to free emergency childcare operated by the City of Toronto. | List of essential and critical service workers to be released by the Province | Online application coming soon https://www.toronto.ca/home/covid-19/covid-19-social-support/ |

All federal financial programs: <https://www.canada.ca/en/department-finance/economic-response-plan.html>