Federal Supports for Individuals

This list represents federal supports for individuals which have been made public through federal announcements and other resources and is not necessarily comprehensive. The Government of Canada is maintaining a list of supports, which is available on Canada.ca.

Passive Measures
These items do not directly require action on the part of individuals to benefit from, or are primarily information-sharing initiatives

- The deadline for filing personal tax returns has been extended to June 1, 2020; the deadline to pay any balance owing has been extended to August 31, 2020.

- For those who submit personal tax instalments quarterly, the deadline to pay March 2020 and June 2020 quarterly instalments has been extended to August 31, 2020. This also applies to any other instalments that would normally be due any time between March 18 and August 31. No interest or penalties will accumulate on these amounts during this period.

- For those who receive the GST Credit, an automatic one-time payment of approximately $400 for individuals and $600 for couples will be given out in April 2020. The government has estimated the average credit for those who qualify will be approximately $400 for individuals and $600 for couples.

- The maximum annual Canada Child Benefit payment amounts have increased by $300 per child for the 2019-20 benefit year. This will be automatically reflected beginning on May benefit payments.

- The government announced it is reducing the minimum withdrawal from Registered Retirement Income Funds (RRIFs) in 2020 by 25 per cent to provide more flexibility to seniors who are concerned they may have needed to withdraw more from their RRIFs than necessary during a time of economic downturn.

- Student loan repayments have been put on pause for six-months, with no interest accumulating during this time. This applies to both Canada Student Loans, and the Ontario Student Assistance Program (OSAP). Voluntary payments can still be made during this time, and will go entirely towards the principal of the loan.

Active/Application Based Measures
These items require individuals to apply or actively participate

- The federal government has established the Canada Emergency Response Benefit (CERB), which will provide $2,000 a month for up to four months for workers who lose their income as a result of the COVID-19 pandemic. The application is scheduled to open April 6. Full details are available on Canada.ca.
Provincial Supports for Individuals (Ontario)

This list represents Government of Ontario supports for individuals which have been made public through provincial announcements and other resources and is not necessarily comprehensive, especially given the rate at which new announcements are being made.

**Passive Measures**
These items do not directly require action on the part of individuals to benefit from, or are primarily information-sharing initiatives

- Time-of-Use Hydro pricing has been suspended for 45 days, effective March 24th. Hydro usage will be billed at the off-peak rate of 10.1 c/kWh, and this pricing applies automatically.

- Student loan repayments have been put on pause for six-months, with no interest accumulating during this time. This applies to both the Ontario Student Assistance Program (OSAP) and Canada Student Loans. Voluntary payments can still be made during this time, and will go entirely towards the principal of the loan.

- Provincial legislation has been passed which provides job-protected leave for employees who cannot work due to COVID-19, including those who need to be away to provide child care because of school or day care closures or to care for other relatives. These measures are retroactive to January 25, 2020.

**Active/Application Based Measures**
These items require individuals to apply or actively participate

- The province is providing additional funding to the Low-income Energy Assistance Program to support individuals who are facing difficulty paying their energy bills. In London, this program is administered through the Housing Stability Bank.

- The province has announced one-time interim funding available for existing Ontario Works recipients through the City of London Discretionary Benefits Program and may be available for COVID–19 related expenses. Existing Ontario Works recipients can find out if they are eligible by calling 519-661-4520 or emailing socialservices@london.ca. Recipients of the Ontario Disability Support Program (ODSP), should contact their ODSP caseworker by phone or email.