

Action Items to Access Benefits

In the flurry of announcements and news about the fight against COVID-19 and ensuing financial supports from our governments, it can be hard to know if you qualify for financial support and what you need to do in order to receive it. To help answer questions about the benefits, and to let you know what you need to do, here's a list of action items you will need to take to access any available benefits.

The **following is not a comprehensive list** of the announcements, but it is a list of changes and benefits that may impact people with lower incomes, people on ODSP, and their families. While further announcements may come, these are the important announcements as of April 17th.

Supports That Can Impact Everyone

Tax Filing Deadline Extended

The deadline to file taxes has been extended from April 30th to June 1st. If you receive the GST credit or Canada Child Benefit, however, you will want to file your taxes by April 30th or as close to that as you can. Eligibility for both benefits happens prior to July 1st and tax returns filed later than April 30th may not receive their benefits scheduled for July.

Employment Insurance (EI) and the Canada Emergency Support Benefit (CERB)

Note: ODSP recipients who qualify for EI must apply as a requirement of receiving ODSP. EI benefits will result in a clawback dollar-for-dollar of ODSP.

ODSP recipients who qualify for the Canada Emergency Response Benefit (CERB) may need to apply as a requirement of receiving ODSP. While the Ontario Government has not provided guidance on the issue, it is possible that CERB benefits will result in a clawback dollar-for-dollar of ODSP.

Set Up Your Accounts to Apply

If you plan to apply for EI or CERB, you should ensure you have access to your [CRA My Account online portal](#) or your [My Service Canada Account](#) online. If you don't have access, register now.

If you do not have direct deposit information on file with CRA, update your account through CRA My Account, as soon as possible. If you receive your tax return, GST credit or the Canada Child Benefit directly into your bank account, you are set up for direct deposit.

Eligibility

If you worked in the 12 months prior to being laid off or losing your employment, you may qualify for EI.

If you earned more than \$5,000 in employment, self-employment, or pregnancy or parental EI benefits in the last 12 months and you have lost income for at least 14 consecutive days for COVID-19 related reasons, you qualify for the CERB.

Update 17/04/2020: The federal government has recently announced expanded rules for CERB eligibility. Previously, only those who had lost *all* income due to COVID-19 qualified for CERB payments. Now, those whose income has been *reduced* can also still qualify, as long as they are earning less than \$1,000 per month. Seasonal workers who will not be able to undertake their usual seasonal work and those who have recently run out of their regular EI benefits will now also be eligible.

Supports that Impact Lower Income Ontarians and ODSP Recipients

One-Time Increase to the GST Credit

Do nothing. The payment will automatically be paid into your bank account if you have direct deposit or be mailed out if you don't.

Amount for COVID-19 Related Expenses for Existing ODSP Recipients

Contact your ODSP caseworker now to receive the benefit. No receipts from expenses are required.

Supports that Impact Parents of Minor Children

Canada Child Benefit

Do nothing. The payment will automatically be sent out to all eligible parents.

One-Time Payment for Parents in Ontario

Parents with children under 12 years of age will have to apply to receive a one-time payment of \$200 to help offset the costs of having children home from school and day care. Parents of a child with a disability will receive \$250. More details on how to apply can be found here:

<https://www.ontario.ca/page/get-support-families>.

Supports that Impact Seniors

Reduction of RRIF Minimum Withdrawals

If you wish to reduce the amount of your RRIF withdrawal to the new lower minimum amount, contact your financial institution directly.

Short-Term Increase to the Guaranteed Annual Income System (GAINS)

Do nothing. This payment will be increased automatically for all eligible seniors.

Note: Not all announced programs are up and running yet. While every attempt is begin made to keep this information up to date, there may be announced benefits that are not included.