



## COVID-19: Economic Supports and Services

Last Updated: APRIL 2, 2020

***This situation is changing rapidly and information will be updated as quickly as possible.***

### Municipal Services and Information

|  |  |
|--|--|
| <p><b>Brudenell, Lyndoch and Raglan</b></p>  | <p>The deadlines for the Interim Tax Bills have been extended. The first installment is now due April 30, 2020, and the second installment June 30, 2020.</p> <p>Brudenell, Lyndoch and Raglan is under a province wide total fire ban.</p> <p>The next scheduled meeting for Brudenell, Lyndoch and Raglan Council is April 8th.</p>                    |
| <p><b>Killaloe, Hagarty and Richards</b></p> | <p>March 31, 2020 and May 29, 2020 Interim tax payments are now due May 29, 2020. Interest and penalty charges for these installments will be deferred until August 31, 2020.</p> <p>Killaloe, Hagarty and Richards is under a province wide total fire ban.</p> <p>There are no scheduled meetings for Killaloe, Hagarty and Richards at this time.</p> |
| <p><b>Madawaska Valley</b></p>               | <p>Interest on the Property Tax installment due March 31, 2020 will be waived for the month of April.</p> <p>Madawaska Valley is under a province wide total fire ban.</p> <p>The next scheduled meetings for Madawaska Valley Council is April 7. There is also a special Council budget meeting on April 14th.</p>                                     |
| <p><b>South Algonquin</b></p>                | <p>South Algonquin has waived interest on Property Tax until May 31<sup>st</sup>.</p> <p>South Algonquin is under a province wide total fire ban.</p> <p>The next scheduled meeting for South Algonquin Council is Wednesday, May 6, 2020.</p>   |



## Rental Property

**Tribunals Ontario** announced, “No new eviction orders will be issued until further notice” due to inability to enforce and hold hearings. Even if a landlord gives written notice, the tenant doesn’t have to move out.

## Food Relief

**The Killaloe Food Bank** serves individuals and families in Killaloe, Hagarty and Richards, select areas of Madawaska Valley and select areas of North Algonquin Wilberforce. The next food bank will be held Monday **April 6** from 3:30 – 5:30pm at 12 North Street in Killaloe, beside buried Treasure.

**The Madawaska Valley Food Bank** provides temporary food relief to individuals and families located in Barry’s Bay, Combermere, Wilno, Palmer Rapids, Madawaska and Whitney areas. The next food bank will be held on **April 14** from 9:30am to 11:30am, at 19460 Opeongo Line, next to St. Lawrence O'Toole Church. The next food bank is expected to be a drive-through, prepackaged service.

## Federal Government Income Support and Assistance

**Employment Insurance (EI)** sickness benefits provide up to 15 weeks of income replacement for eligible individuals who are unable to work because of illness, injury, or quarantine. The one-week waiting period will be waived for new applicants who are quarantined. You can complete the application online at: <https://www.canada.ca/en/services/benefits/ei/ei-sickness/apply.html> or by calling toll-free 1-833-381-2725.

**The Canada Emergency Response Benefit (CERB)** will be available on **April 6**. CERB will provide income support to eligible workers including self-employed individuals who have lost their job or income due to COVID-19; those are unable to work as a result of sickness/ quarantine; and who need to care for an individual who is sick or in quarantine, or who need to provide care/supervision to a child due to school or daycare closures. More details are expected to be released on shortly.

**The Government of Canada** will provide a one-time payment through the Goods and Services Tax credit for low- and modest-income families by early May. The average extra benefit will be approximately \$400 for single individuals and approximately \$600 for couples. No further action is required, if you are eligible for the benefit you will receive it automatically.

**The Government of Canada** has extended income tax deadlines. For individuals, the new return filing due date is June 1, 2020. Any new income tax balances due, or instalments, can also be deferred until after August 31, 2020 without incurring interest or penalties.

**PLEASE NOTE:** If you expect to receive benefits under the Goods and Services Tax credit or the Canada Child Benefit, the federal government encourages you not delay your 2019 tax filing so that your entitlements are properly decided.

**PLEASE NOTE-** The **Emergency Care Benefit, and the Emergency Support Benefit** (both announced on March 18, 2020) have been eliminated.



## Banking

Many banks are offering additional supports to their customers at this time; provisions include up to a six-month payment deferral for mortgages, and relief on other credit products. Banks will work with customers on a case-by-case basis. Individual Canadians or business owners facing hardship should contact their bank directly to discuss options.

## Energy

**The Government of Ontario** announced residential and small business customers on time-of-use (TOU) pricing will be charged off peak rates no matter what time of day the electricity is consumed. These rates came into effect March 24, 2020 and will continue for 45 days. No customer action is required.

**The Ontario Energy Board (OEB)** has extended the winter ban on electricity disconnections for all residential and low-volume small business customers to July 31.

**Hydro One** has introduced the Pandemic Relief Fund to help customers affected by COVID-19. The fund will provide financial assistance and an increased payment flexibility to customers facing hardship. To find out your options please call 1-888-664-9376

If you are behind on your electricity or natural gas bill and face having your service disconnected, you may qualify for emergency financial help through the **Low-income Energy Assistance Program (LEAP)**. The assistance is only available if you are behind on your bill – or in arrears – and may face having your service disconnected. Please contact your electricity company for more information.

## Internet and Phone

**Renfrew County District School Board (RCDSB)** schools are now public WIFI hotspots. To access this free service outside a county school, select WIFI on your device, and then RCDSB-OpenWiFi. Please practice social distancing when using this service.

Many telephone and internet companies are offering additional supports to their customers at this time. Please consult your service providers website for more information.



## Support for Businesses

**Temporary Business Wage Subsidy** will provide a 75% wage subsidy for qualifying businesses. The announced subsidy (an increase from the 10% initially proposed) is intended to be backdated to March 15, 2020. Employers who are eligible will be able to apply through Canada Revenue Agency's My Business Account portal and through an online application. More details are expected to be released on shortly.

**Business Credit Availability Program (BCAP)** through the EDC Business Development Bank of Canada ("BDC") and Export Development Canada ("EDC") will give more than \$10 billion of additional support targeted mostly to small and medium-sized businesses. Businesses are directed to contact their financial institutions about the program.

**The Canada Emergency Business Account** will provide small loans for qualifying businesses. This program, will offer eligible small and medium sized businesses loans of up to \$40,000. Applications are not currently being accepted, but the loan will be available from **April 6**. More details are expected to be announced in the upcoming days.

**The Canada Revenue Agency (CRA)** announced that all businesses are able to defer the payment of any income tax amounts that become owing on or after March 18, 2020 and before September 2020 until after August 31, 2020, without the addition of interest/penalties.

**The Canada Revenue Agency (CRA)** will not start post assessment GST/HST or Income Tax audits for small or medium businesses for four weeks (starting March 18, 2020). Audit interactions will also be suspended temporarily for the large majority of businesses.

## Support for Parents

**The Government of Ontario** will offer one-time payments to parents of children who are affected by school and daycare closures. These payments will be \$200 per child up to the age of 12, or \$250 if the child is considered to have special needs. This payment will be made automatically to eligible parents, and no further action is required.

## Support for Seniors

**The Government of Ontario** has proposed doubling the Guaranteed Annual Income System (GAINS) payment for low-income seniors for six months. More details are expected to be released on shortly.

**The Government of Canada** has reduced the required minimum withdrawals from Registered Retirement Income Funds by 25% for 2020.

## Supports for Students

**Ontario Student Assistance Program (OSAP)** loan repayments will be suspended from March 30<sup>th</sup> until September 30, 2020. If you are registered for pre-authorized debit, payments will automatically be stopped, and no further action is required.