

## **Ministry of Children, Community and Social Services and Ministry of Health**

### **Income Supports in High Priority Communities – Q+A and Summary – March 2021**

This document provides a summary of potential income supports for individuals in high priority communities.

#### **Questions and Answers:**

#### **Q: What income supports are available to people in high priority communities who need financial help as a result of COVID-19 (e.g. missed days of work, lost wages, lost employment)?**

The chart below outlines current programs and how people can apply:

- Provincial programs: Ontario Works (OW) Emergency Assistance; Temporary COVID Isolation Emergency Support Fund
- Federal programs: Employment Insurance, various Canada Recovery Benefits

**Federal programs** and **OW Emergency Assistance** are the primary sources of income support for those impacted by COVID-19. These are available to anyone in the Province who meet the eligibility criteria as outlined below. Eligibility for OW Emergency Assistance is based on an assessment of the applicant's ability to access other resources and meet their basic living expenses, as well as the circumstances of the emergency.

In addition, the **Temporary COVID Isolation Emergency Support Fund** is available to residents of communities targeted under the High Priority Communities Strategy **who do not meet requirements for provincial and federal benefits** (e.g., those with precarious status in Canada). It provides assistance similar to Emergency Assistance and is intended to support individuals who are required to self-isolate and face acute financial hardship. It can be provided in cash or in-kind benefit (e.g., grocery gift cards).

#### **Q: What are the Ministry of Health (MOH) and the Ministry of Children, Community and Social Services' (MCCSS) expectations for MOH-funded lead agencies and local OW Administrators in providing pathways to accessing these supports, and timeliness of supports?**

Whether an individual is eligible for OW Emergency Assistance or is seeking support through the Temporary COVID Isolation Emergency Support Fund, MOH and MCCSS expect all clients under the High Priority Communities Strategy to be connected to available income supports as efficiently as possible (i.e. within two business days).

Lead agencies are expected to connect with municipal service managers to create low-barrier, flexible pathways to access whichever of the above supports best meet the needs of people in their communities. This includes establishing processes for "warm referrals" and expedited application processing times (connecting with OW/service managers on an individual's behalf rather than referral to general intake/application process).

OW Administrators may choose to enter into funding agreements with MOH-funded lead agencies to allow them to directly administer financial supports, subject to necessary reporting/oversight requirements.

#### **Q: How quickly are payments issued?**

Federal programs like the Canada Recovery Benefits and Employment Insurance typically provide higher support amounts (e.g., \$500/week) than provincial supports and can be provided to many eligible people, including some individuals with temporary status in Canada (who have a valid SIN and meet the other criteria).

However, applications and payment processing generally take longer (e.g., 1 or 2 weeks) than for OWEmergency Assistance and the Temporary COVID Isolation Emergency Support Fund.

OW Emergency Assistance is designed to provide assistance quickly to those facing a crisis or emergency situation, including those who may be waiting for federal benefits. Payments are usually made within 1 – 2 business days, and assistance can be provided almost immediately (same day) if warranted by the situation. Municipalities may also provide other supports or refer individuals to other local programs to address immediate needs (e.g., food bank, winter clothing).

Financial or in-kind supports (e.g., grocery cards) under the Temporary COVID Isolation Emergency Support Fund are expected to be provided as quickly as possible to address immediate needs for those required to self-isolate. Referral pathways, and whether and how direct payments or in-kind supports are provided will depend on the service delivery arrangements in place at the community level.

**Income support for people who need to isolate and/or are facing temporary unpaid absence from work:**

Income Support	Details	How to Get it?
<b>PROVINCIAL</b>		
<b>Ontario Works Emergency Assistance</b>	Short-term income support for people facing a crisis or emergency who do not have enough money to meet basic living costs.	<p>Ontario Works and ODSP recipients are not eligible (existing social assistance recipients facing exceptional costs, including for COVID-19, should talk to their caseworker).</p> <p>Eligibility and the amount of assistance are determined by the Ontario Works office. Amounts are generally comparable to those for Ontario Works social assistance for a similar period. For example, a single individual could receive up to \$733 a month in emergency income support.</p> <p>Emergency assistance is available through local Ontario Works offices and can be applied for online.</p> <ul style="list-style-type: none"> <li>• Clients can apply online or by calling their local Ontario Works office.</li> <li>• Clients should submit only one application for them and their immediate family.</li> </ul> <p>Payments are typically are processed quickly (e.g., 1-2 business days) of a completed application.</p> <p>Lead agencies and municipal service managers should work to create low-barrier, flexible pathways to access supports. This includes “warm referrals” (connecting on an individual’s behalf) from trusted organizations to ensure uptake and expedited application processing based on the urgency of an individual’s situation.</p> <p><a href="https://www.ontario.ca/page/apply-emergency-assistance">https://www.ontario.ca/page/apply-emergency-assistance</a></p>

Income Support	Details	How to Get it?
<b>Temporary COVID Isolation Emergency Support Fund</b>	Short-term income support for individuals within designated High Priority Communities who are required to isolate for COVID-19 but are <b><u>not eligible for federal or provincial benefits</u></b> (e.g., those with precarious status in Canada).	<p>Assistance is similar to Emergency Assistance (Ontario Works) – see above -- but available to those who are <u>not</u> eligible for federal or provincial benefits. This amount is to support isolation, based on need, and should not exceed the comparable amount available through Ontario Works social assistance. For example, a single individual could get up to \$733 for a month.</p> <p>It is intended to support individuals who are required to isolate (e.g., awaiting test results, sick (COVID + or likely positive) or otherwise required to isolate), have no access to other supports, and for whom financial hardship poses a direct barrier to getting tested and/or successfully completing the required period of isolation.</p> <p>Eligibility and the amount of assistance is flexible determined by the municipality or local partner (i.e., lead agency). Assistance may be provided as a cash or other in-kind benefit (e.g., grocery gift cards).</p> <p>Lead agencies are expected to connect with municipal service managers/Ontario Works Administrators to create low-barrier, flexible pathways to access whichever of the above supports best meet the needs of people in their communities. This includes establishing processes for “warm referrals” and expedited application processing times (connecting with Ontario Works/service managers on an individual’s behalf rather than referral to general intake/application process).</p> <p>Ontario Works Administrators may choose to enter into funding agreements with MOH-funded lead agencies to allow them to directly administer financial supports subject to necessary reporting/oversight requirements.</p>
<b>FEDERAL</b>		
<b>Canada Recovery Sickness Benefit (CRSB)</b>	\$500/week for <b><u>up to two weeks</u></b> for workers who are unable to work because they contracted COVID-19; self-isolated for reasons related to COVID-19; or have underlying conditions that would make them more susceptible to COVID-19	<p>CRSB is intended for people who are unable to work at least 50% of their scheduled work week because they are self-isolating for COVID-19.</p> <p>You are not eligible for CRSB if you are receiving paid leave from your employer or other federal or disability benefits (e.g., Employment Insurance, Canada Recovery Benefit, Canada Recovery Caregiving Benefit) for the same period.</p> <p>You are not eligible for CRSB if you are isolating upon return from an absence from Canada.</p> <p>Other eligibility criteria include:</p> <ul style="list-style-type: none"> <li>• You are at least 15 years old</li> <li>• You have a valid Social Insurance Number (SIN)</li> <li>• You earned at least \$5,000 in 2019, 2020, or in the 12 months before the date you apply from any of the following sources: <ul style="list-style-type: none"> <li>○ employment income (total or gross pay)</li> <li>○ net self-employment income (after deducting expenses)</li> <li>○ maternity and parental benefits from EI or similar QPIP benefits</li> </ul> </li> </ul> <p>You may apply starting <b>on the first Monday <i>after</i></b> the 1-week period you’re applying for has ended. Applications do not renew automatically.</p> <p>You must apply for each period separately. You may apply for any period you are eligible for that is open for application, including up to 60 days after the period has ended.</p> <p><a href="https://www.canada.ca/en/revenue-agency/services/benefits/recovery-sickness-benefit/crsb-who-apply.html">https://www.canada.ca/en/revenue-agency/services/benefits/recovery-sickness-benefit/crsb-who-apply.html</a></p>

Income Support	Details	How to Get it?
<b>Canada Recovery Caregiving Benefit (CRCB)</b>	\$500/week <b>for up to 26 weeks</b> available to eligible Canadians unable to work because they must provide care for a child under 12 or a family member due to COVID-19 restrictions	<p>CRCB is intended for people who are unable to work at least 50% of their scheduled work week because they are caring for a family member due to COVID-19 restrictions.</p> <p>You are not eligible for CRCB if you are receiving paid leave from your employer or other federal or disability benefits (e.g., Employment Insurance, Canada Recovery Benefit, Canada Recovery Caregiving Benefit) for the same period.</p> <p>To be eligible for the CRCB, you must meet all the following conditions for the 1-week period you're applying for:</p> <p>Other eligibility criteria include:</p> <ul style="list-style-type: none"> <li>• You are at least 15 years old</li> <li>• You have a valid Social Insurance Number (SIN)</li> <li>• You are the only person in your household applying for the benefit for the week</li> <li>• You earned at least \$5,000 in 2019, 2020, or in the 12 months before the date you apply from any of the following sources:               <ul style="list-style-type: none"> <li>○ employment income (total or gross pay)</li> <li>○ net self-employment income (after deducting expenses)</li> <li>○ maternity and parental benefits from EI or similar QPIP benefits</li> </ul> </li> </ul> <p>You may apply starting <b>on the first Monday <i>after</i></b> the 1-week period you're applying for has ended. Applications do not renew automatically.</p> <p>You must apply for each period separately. You may apply for any period you are eligible for that is open for application, including up to 60 days after the period has ended</p> <p><a href="https://www.canada.ca/en/revenue-agency/services/benefits/recovery-caregiving-benefit/crcb-who-apply.html">https://www.canada.ca/en/revenue-agency/services/benefits/recovery-caregiving-benefit/crcb-who-apply.html</a></p>

**Other One-time Supports for Specific-Costs (e.g., Utility or Rental Arrears):**

Income Support	Details	Availability
Community Homelessness Prevention Initiative (CHPI)	Supports and services for individuals who are experiencing or at risk of homelessness	Municipal housing service managers may create their own local programs under four broad service categories: <ul style="list-style-type: none"> <li>• Emergency Shelter Solutions – for people who are experiencing homelessness or in crisis</li> <li>• Housing with Related Supports – can include long-term housing and transitional housing with supports</li> <li>• Services and Supports – services such as street outreach, case management, and transportation</li> <li>• Homelessness Prevention – including emergency financial assistance (e.g., rent bank, utility arrears) and/or education programs to help people stay in their homes.</li> </ul>
Low-income Energy Assistance Program (LEAP)	Income-tested support for those facing disconnection of natural gas or electricity.	Low-income customers can get up to \$500 in emergency assistance for their electricity bills (\$600 if your home is heated electrically) and \$500 for their natural gas bills. <p>Payments direct to utilities for people who are low income and in arrears.</p>

Income Support	Details	Availability
		<a href="https://ontarioelectricitysupport.ca/">https://ontarioelectricitysupport.ca/</a>
COVID-19 Energy Assistance Programs (CEAP)	One-time payment up to \$750, on-bill credit to eligible residential electricity and natural gas customers to help them catch up on their energy bills and resume regular payments	<p>Residential electricity and gas customers are now eligible for CEAP if they meet the following criteria:</p> <p>The customer has an account with an electricity distributor, a USMP or a natural gas distributor. Only the customer who is the account holder can submit an application for CEAP.</p> <p>The customer has overdue amounts owing from one or more electricity or gas bills since March 17, 2020.</p> <p>You must apply for CEAP through your utility or USMP. Contact your utility or USMP directly as each may have a unique approach for application in-take.</p>