

## OBJECTIVE

---

Local 91 wishes to provide our Members with up to date information about social programs and government resources. We have done our best to capture programs for our Members residing in Ontario and Quebec.

## PROVINCIAL OR FEDERAL WORKSITES

---

Please ensure when you review this document, you are aware if your industry is provincially or federally regulated. If in doubt, speak to your Union Steward or contact your Business Representative.

## VERSION

---

**APRIL 20, 2020** – To be updated as required. {Updates in blue}

## SOURCES

---

### WYLLIE SPEARS, LLP

The majority of this information has been provided by Wyllie Spears, LLP legal counsel to Teamsters Local Union No. 91. It should be noted this is simply a guide only to identify and highlight best practices and access to further sources of information.

### TEAMSTERS LOCAL UNION NO. 91

We continue to seek the best sources of information for our Members. A quick look at this document demonstrates it goes well beyond the employment relationships we maintain. It provides a look at the full spectrum of sources of information for you and your family. Please continue to utilize best safety practices through these unprecedented times. We recognize many of the essential roles our Members are playing today and will continue to support all our Members throughout this crisis. Stay strong and safe – **Brian MacDonald, President Teamsters Local Union No. 91**

## IMPORTANT NOTES

---

### OUR MEMBERS NEED HELP!

Help comes in a variety of ways – the focus of this document is to provide you with a tool to seek out assistance for those who are vulnerable or have been adversely affected by COVID-19. You are responsible for any claims you may initiate, and best practices include documenting all related interactions and saving any documents related to a claim which may be scrutinized at a later date by an outside source.

### THE PROGRAMS ARE CONSTANTLY CHANGING

Check back often, whether programs are driven individually through your Employer or through government assistance, new adaptations are constantly evolving. In our unionized workspaces, always consult with your Human

Resources Department or the Management point of contact first for any Employer driven programs available. Thereafter, please refer to this document for alternative resources through government sources. While this is a summary of various programs, we recommend you explore all levels of government for sources of information.

## SCAMS

Unfortunately, scams will arise related to COVID-19. Please note, the CRA does not text people to indicate they have money for you. Please visit the [National Anti-Fraud Centre](#) for further information.

## INFORMATION VERSUS RUMOURS

It is human nature to answer a question when you are asked for advice. However, like the COVID-19 virus, much remains unknown. Be sure to get all the facts from reliable sources before you make any final decisions. Also, always be extremely cautious when providing others advice.

## SERVICE CANADA

Service Canada Offices are physically closed to the public. Announcements should be forthcoming as to how the Government will assist people without a computer to access available programs.

## WHO TO CONTACT FOR INFORMATION ABOUT FINANCIAL SUPPORT FROM THE GOVERNMENT RIGHT NOW?

<b>Anywhere in Canada</b>	<p>1-800-O-Canada (1-800-622-6232)</p> <p><b>Canada Revenue Agency:</b> 1-800-959-8281 help with MyAccount</p> <p>Call the constituency office of your Member of Parliament – you can look up your personal MP at: <a href="#">Member of Parliament</a></p>
<b>Ontario</b>	<p><b>Government of Ontario</b></p> <p>Call: 1-888-789-4199 (Ministry of Children, Community and Social Services – they handle benefits and financial help for Ontarians)</p> <p>Call the constituency office of your Member of Provincial Parliament – you can look up your personal MPP at: <a href="#">Member of Provincial Parliament</a></p> <p>Call 2-1-1 for support in your community.</p>
<b>Quebec</b>	<p><b>Government of Quebec</b></p> <p>Call: 1-800-863-6582 (a special line operated by the Red Cross) or 1-877-644-4545 for financial assistance.</p> <p>Call the constituency office of your Member of the National Assembly of Quebec – you can look up your personal MNA at: <a href="#">Member of the National Assembly of Quebec</a></p> <p>You may also wish to contact your Municipal Office.</p> <p>Call 2-1-1 for support in your community.</p>

## EI REGULAR BENEFITS \* PRE-EXISTING PROGRAM

<b>EI REGULAR BENEFITS (Federal)</b>	<p><b>Changes:</b></p> <ul style="list-style-type: none"> <li>No changes from existing benefit, but it is likely more widely applicable than previously;</li> </ul> <p><b>What you could receive:</b></p> <ul style="list-style-type: none"> <li>From fourteen (14) weeks and up to forty-five (45) weeks {depending on the region} of payments (typically direct deposit) worth up to 55% of your usual pay or up to a maximum of five hundred and seventy-three dollars (\$573.00) per week, whichever is less.</li> </ul>	<p><b>Requirements:</b></p> <ul style="list-style-type: none"> <li>Detailed eligibility and application instructions available through ESDC's <a href="#">EI Regular Benefits</a> webpage;</li> <li>You must have accumulated between four hundred and twenty (420) and seven hundred (700) hours in the last fifty-two (52) weeks. The number of hours required is determined by where you reside.</li> <li>You must have lost your job through no fault of your own;</li> <li>Have been without pay for at least seven (7) consecutive days in the last fifty-two (52) weeks.</li> </ul>
--------------------------------------	--	--

## EI SICKNESS BENEFITS \* EFFECTIVE MARCH 15, 2020

<b>EI SICKNESS BENEFITS (Federal)</b>	<p><b>Changes:</b></p> <ul style="list-style-type: none"> <li>Medical certificate requirement waived;</li> <li>One (1) week waiting period waived;</li> <li>Up to fifteen (15) weeks of payments (typically direct deposit) worth up to 55% of your usual pay or up to a maximum of five hundred and seventy-three dollars (\$573.00) per week, whichever is less.</li> </ul>	<p><b>Requirements:</b></p> <ul style="list-style-type: none"> <li>Detailed eligibility and application instructions available through ESDC's <a href="#">EI Sickness Benefits</a> webpage;</li> <li>You must be unable to work for medical reasons; or</li> <li>Regular earnings have decreased by 40% at least for one (1) week;</li> <li>Accumulated six hundred (600) hours in the last fifty-two (52) weeks or since your last claim – whichever is shorter.</li> </ul>
---------------------------------------	---	--

# CANADA EMERGENCY RESPONSE BENEFIT (CERB) \* EFFECTIVE EARLY APRIL & RETROACTIVE TO MARCH 15, 2020

<b>CERB BENEFITS (Federal)</b>	<b>Changes:</b> <ul style="list-style-type: none"> <li>Up to two thousand dollars (\$2,000.00) a month for up to sixteen (16) weeks;</li> <li>Applies to any four (4) month period between March 15, 2020 to October 03, 2020;</li> <li>Intended to provide both a more flexible benefit and one with faster processing times than EI applications. Times are anticipated to be approximately ten (10) days;</li> <li>Application is on-line and commences April 06, 2020.</li> </ul>	<b>Requirements:</b> <ul style="list-style-type: none"> <li>Application instructions available through the <a href="#">CRA's CERB</a> webpage (note: it may be easier to apply if you have a CRA "MyAccount");</li> <li>You are eligible if you had at least five thousand dollars (\$5,000.00) in income from work, EI maternity or parental benefits or Quebec's parental benefits program QPIP in the previous twelve (12) months;</li> <li>You have had no income from eligible sources for at least fourteen (14) consecutive days;</li> <li>Ceased working due to COVID-19;</li> <li>Individuals who cease working voluntarily (i.e. quit) are not eligible;</li> <li>Can apply if eligible for EI but cannot receive both EI and the CERB benefit concurrently.</li> </ul> <p><b>Application notes:</b> To streamline the process, it is recommended you use the following chart to plan your application date.</p>
--------------------------------	---	--

## Application Recommendations:

<b>If you were born in the month of:</b>	<b>January February March</b>	<b>April May June</b>	<b>July August September</b>	<b>October November December</b>	<b>Any Month</b>
<b>Apply for CERB on:</b>	<b>Mondays</b>	<b>Tuesdays</b>	<b>Wednesdays</b>	<b>Thursdays</b>	<b>Friday Saturday Sunday</b>

**UPDATED: April 20, 2020:** You can now receive or renew the CERB benefit even if you have one thousand dollars (\$1,000.00) of income from work. Please see the following link for more details: [CERB \\$1,000.00](#).

**Note:** Important to note - you will have to pay [income tax](#) on the benefit at a later date.

## TEMPORARY AID FOR WORKERS PROGRAM \* EFFECTIVE MARCH 19, 2020

---

<p><b>TEMPORARY AID FOR WORKERS PROGRAM (Quebec)</b></p>	<p><b>Changes:</b></p> <ul style="list-style-type: none"> <li>The lump-sum amount granted to an eligible person is five hundred and seventy-three dollars (\$573.00) per week, for a period of fourteen (14) days of isolation. If justified by your state of health, the coverage period for an eligible person could be extended to a maximum of twenty-eight (28) days.</li> </ul> <p><b>Find out more:</b> at 1-877-644-4545.</p>	<p><b>Requirements:</b></p> <ul style="list-style-type: none"> <li>There are two steps for determining eligibility. The first is whether an individual in isolation because: <ul style="list-style-type: none"> <li>they have contracted the virus or present symptoms;</li> <li>they have been in contact with an infected person; or</li> <li>they have returned from abroad</li> </ul> </li> <li>The second step, is individuals are only eligible if: <ul style="list-style-type: none"> <li>they are not receiving compensation from their Employer;</li> <li>they do not have private insurance; and</li> <li>they are not covered by another government program, such as employment insurance from the federal government (<b>it is unclear if this includes the CERB</b>).</li> </ul> </li> </ul>
--	---	---

## LEAVE OF ABSENCE (CANADA LABOUR CODE) – FEDERALLY REGULATED EMPLOYEES ONLY \* EFFECTIVE MARCH 25, 2020

---

<p><b>LEAVE OF ABSENCE (Federal)</b></p>	<p><b>Changes:</b></p> <ul style="list-style-type: none"> <li>Medical certificate not required to request a leave of absence related to illness;</li> <li>Maximum leave extended to sixteen (16) weeks;</li> <li>If not receiving income, the employee could apply to EI or to attain the CERB;</li> <li>Check with your Employer to determine if they have programs to offer a leave of absence as a result of the COVID-19 pandemic.</li> </ul>	<p><b>Requirements:</b></p> <ul style="list-style-type: none"> <li>The employee must be quarantined or asked to self-isolate as a result of COVID-19;</li> <li>Required to provide care to a family member as a result of COVID-19, or</li> <li>Otherwise be unable to work for other reasons related to COVID-19.</li> </ul>
--	---	---

## LEAVE OF ABSENCE (EMPLOYMENT STANDARDS ACT) – PROVINCIAL (ONTARIO) REGULATED EMPLOYEES ONLY \* RETROACTIVE TO JANUARY 25, 2020

---

<b>LEAVE OF ABSENCE (Provincial - Ontario)</b>	<b>Changes:</b> <ul style="list-style-type: none"> <li>• Employees unable to perform their duties and who may meet the criteria may apply for unpaid leave;</li> <li>• Check with your Employer to determine if they have programs to offer a leave of absence as a result of the COVID-19 pandemic.</li> </ul>	<b>Requirements:</b> <ul style="list-style-type: none"> <li>• <b>Leave applies to:</b></li> <li>• Personal illness, quarantine or isolation in specified circumstances;</li> <li>• Concern by the Employer that the employee may expose other individuals in the workplace to COVID-19, including school or daycare closures;</li> <li>• Due to certain travel related restrictions;</li> <li>• Leave may last as long as necessary or until the emergency under the has been lifted under the <a href="#">Emergency Management and Civil protection Act</a>;</li> <li>• A doctor's note is not required, but reasonable evidence related to the circumstances would be required.</li> </ul>
--	---	--

## EI CAREGIVER BENEFITS \* PRE-EXISTING PROGRAM

---

<b>EI CAREGIVER BENEFITS (Federal)</b>	<b>Notes:</b> <ul style="list-style-type: none"> <li>• No changes from existing benefit, but it is likely more widely applicable than previously;</li> <li>• Are you caring for someone who is critically ill;</li> <li>• You could apply for EI Caregiver Benefits;</li> <li>• Ask if your Employer provides paid family leave.</li> </ul> <b>What you could receive:</b> <ul style="list-style-type: none"> <li>• Fifteen (15) weeks and up to thirty-five (35) weeks of payments (direct deposit) worth up to fifty-five (55%) of your usual pay or five hundred and seventy-three dollars (\$573.00) per week, whichever is less;</li> <li>• Thirty-five (35) weeks for family caregiver benefits for a child;</li> </ul>	<b>Requirements:</b> <ul style="list-style-type: none"> <li>• Detailed eligibility and application instructions available through ESDC's <a href="#">EI Caregivers Benefits</a> webpage;</li> <li>• You must have accumulated six hundred (600) insurable hours in the last fifty-two (52) weeks;</li> <li>• You are a family member of the person who is critically ill or injured or needing end-of-life care, or are considered to be like a family member;</li> <li>• Regular weekly earnings have declined by at least forty percent (40%) for at least one (1) week because you have had to take time away to care or provide support to the ill person;</li> <li>• Note this does not apply to individuals staying home from work to take care of otherwise healthy children. For that,</li> </ul>
--	---	---

	<ul style="list-style-type: none"> <li>• Fifteen (15) weeks for family caregiver benefits for an adult; or</li> <li>• Twenty-six (26) weeks for compassionate care benefits for a person of any age.</li> </ul>	<p>see the updates to the rights regarding a leave of absence, and either <a href="#">EI Regular Benefits</a> or the <a href="#">Canada Emergency Response Benefit</a>.</p>
--	---	---

## CANADA CHILD BENEFIT \* EFFECTIVE MAY 2020

---

<b>CANADA CHILD BENEFIT (Federal)</b>	<p><b>Changes:</b></p> <ul style="list-style-type: none"> <li>• An extra three hundred dollars (\$300.00) monthly per child will be provided under the Canada Child Benefit;</li> <li>• No need to apply if you are already in receipt of this benefit;</li> <li>• May be delayed or not provided if you have not filed your 2018 tax return(s).</li> </ul>	<p><b>Requirements:</b></p> <ul style="list-style-type: none"> <li>• Based on existing requirements under the Canada Child Benefit Program.</li> </ul> <p><b>Find out more:</b>  <a href="#">Canada Child Benefit Program</a></p>
---------------------------------------	---	---

## DAYCARE / SCHOOL PAYMENT \* EFFECTIVE UNKNOWN

---

<b>DAYCARE / SCHOOL PAYMENT (Ontario)</b>	<p><b>Changes:</b></p> <ul style="list-style-type: none"> <li>• A one-time payment of two hundred dollars (\$200.00) per child (two hundred and fifty dollars (\$250.00) for a special need's child) for children up to the age of twelve (12).</li> </ul>	<p><b>Find out more:</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Support for Families</a>.</li> </ul>
---	--	--

## CANADA EMERGENCY WAGE SUBSIDY \* EFFECTIVE UNKNOWN

---

<b>CANADA EMERGENCY WAGE SUBSIDY (Federal)</b>	<p><b>Changes:</b></p> <ul style="list-style-type: none"> <li>• The federal government will subsidize eligible Employers for the greater of:</li> <li>• Seventy-five percent (75%) of the remuneration paid, up to a maximum of eight hundred and forty-seven dollars (\$847.00) per week between March 18, 2020 to June 20, 2020;</li> </ul>	<p><b>Requirements:</b></p> <ul style="list-style-type: none"> <li>• For further details, see the <a href="#">Canada Emergency Wage Subsidy</a> webpage;</li> <li>• Eligible Employers must continue to pay their employees during the period applied for;</li> <li>• Employers will be required to demonstrate they have had a thirty</li> </ul>
--	---	---

	<ul style="list-style-type: none"> <li>• The subsidy is based on the employee's pre-crisis weekly remuneration or eight hundred and forty-seven dollars (\$847.00) per week – whichever is less;</li> <li>• Non- arm-length employees are eligible but only in the bullet point immediately above;</li> <li>• No overall limit per Employer, as long as they are eligible.</li> </ul>	<p>percent (30%) decline in revenues due to the pandemic;</p> <ul style="list-style-type: none"> <li>• Eligibility would be generally determined by the change in an eligible Employers monthly revenue, year over year, for the calendar month in which the period began;</li> <li>• Application through 'My Business Account' portal with the CRA.</li> </ul>
--	---	---

## WORK SHARING PROGRAMS \* EFFECTIVE MARCH 25, 2020

<p><b>WORK SHARING PROGRAMS (Federal)</b></p>	<p><b>Changes:</b></p> <ul style="list-style-type: none"> <li>• If there is insufficient work for full-time employment, an employer and employees of the same "work unit" can agree to terms on a Work Sharing program;</li> <li>• The maximum length of a work sharing program has increased from thirty-eight (38) to seventy-six (76) weeks.</li> </ul>	<p><b>Requirements:</b></p> <ul style="list-style-type: none"> <li>• Must apply a minimum of thirty (30) days prior to commencement date of the requested start date.</li> <li>• Detailed eligibility criteria may be found in the <a href="#">Applicant Guide</a>, though some general requirements are listed below;</li> <li>• There must be a decrease of approximately 10% or more of business activity, which cannot be due to a: <ul style="list-style-type: none"> <li>○ Labour dispute;</li> <li>○ Seasonal shortage;</li> <li>○ Pre-existing or reoccurring slowdown; or</li> <li>○ Recent growth in the workforce.</li> </ul> </li> <li>• Employees must: <ul style="list-style-type: none"> <li>○ Be permanent full-time or part-time staff (i.e. core staff);</li> <li>○ Be eligible for EI benefits;</li> <li>○ Agree to reduce their normal working hours by the same % and to share available work;</li> <li>○ Not be employees needed to help generate work or who are essential to the business (e.g. senior management);</li> </ul> </li> </ul>
---	--	--



## ONTARIO EMERGENCY CHILD CARE – FRONTLINE STAFF \* EFFECTIVE MAY 23, 2020

---

<p><b>EMERGENCY CHILD CARE – FRONTLINE STAFF (Ontario)</b></p>	<p><b>Changes:</b></p> <ul style="list-style-type: none"> <li>• Despite all regular childcare centers closing, emergency childcare centers have been opened for eligible individuals.</li> </ul> <p><b>New:</b></p> <ul style="list-style-type: none"> <li>• The City of Ottawa is authorized by the Province of Ontario to provide emergency child care for children of health care and other frontline workers, free of charge at three (3) locations in Ottawa (apply on-line):</li> </ul> <ul style="list-style-type: none"> <li>• <b>Esther By Child Care Centre</b> (1550 Caldwell Avenue)</li> <li>• <b>Centre Éducatif Tournesol</b> (194 McArthur Road)</li> <li>• <b>Dr. Ernest Couture Child Care Centre</b> (2185 Riverside Drive)</li> </ul>	<p><b>Eligible individuals include:</b></p> <ul style="list-style-type: none"> <li>• Regulated and unregulated health care providers;</li> <li>• Those performing work that is essential to the delivery of core services in their communities as determined by the municipality;</li> <li>• Those working in emergency childcare settings;</li> <li>• Others as determined by the <a href="#">Emergency Order</a>;</li> <li>• There is nothing in the <a href="#">Emergency Order</a> that states eligible individuals who have a spouse/partner who does not meet the criteria would themselves become ineligible.</li> </ul> <p><b>More information:</b> <a href="#">Ottawa Emergency Child Care</a></p>
--	---	---

## QUEBEC EMERGENCY SCHOOL DAYCARE AND CHILDCARE SERVICES \* EFFECTIVE MARCH 15, 2020

---

<p><b>EMERGENCY SCHOOL DAYCARE AND CHILDCARE SERVICES (Quebec)</b></p>	<p><b>Changes:</b></p> <ul style="list-style-type: none"> <li>• Free emergency childcare (for children otherwise eligible for daycare services) and school daycare (ages 4-13) services are available for eligible workers;</li> <li>• These services are available until May 1, 2020, from 7AM-6PM Monday-Friday.</li> </ul>	<p><b>Eligible individuals include:</b></p> <ul style="list-style-type: none"> <li>• See the list of eligible employees on the <a href="#">Government of Quebec's</a> website;</li> <li>• Details on applying are available <a href="#">here</a>.</li> </ul>
--	---	--

## EMERGENCY ASSISTANCE PROGRAM \* EFFECTIVE UNKNOWN

---

<b>EMERGENCY ASSISTANCE PROGRAM (Ontario)</b>	<b>Changes:</b> <ul style="list-style-type: none"><li>• Suspending the rule that limits the emergency assistance provision to only once in a six (6) month period for individuals and families affected by COVID-19; and</li><li>• Allowing people to receive emergency assistance longer for forty-eight (48) days without submitting a full Ontario Works application.</li></ul>	<b>Eligibility details:</b> <ul style="list-style-type: none"><li>• Eligibility details may be found <a href="#">here</a>.</li></ul>
---	--	--

## SHELTER ALLOWANCE \* EFFECTIVE UNKNOWN

---

<b>SHELTER ALLOWANCE (Quebec)</b>	<b>Changes:</b> <ul style="list-style-type: none"><li>• Deadline for renewal has been extended by two (2) months until December 01, 2020;</li><li>• Enrolled individuals will continue to receive the allowance in the meantime.</li></ul>	<b>Eligibility details:</b> <ul style="list-style-type: none"><li>• Automatic for enrolled individuals.</li></ul>
-----------------------------------	--	---

## TAX CREDIT FOR HOME SUPPORT SERVICES – APPLICATION EXTENSION \* MARCH 17, 2020

---

<b>TAX CREDIT FOR HOME SUPPORT SERVICES – APPLICATION EXTENSION (Quebec)</b>	<b>Changes:</b> <ul style="list-style-type: none"><li>• Application deadline for renewal has been extended by two (2) months until December 01, 2020;</li><li>• Enrolled individuals will continue to receive the allowance in the meantime.</li></ul>	<b>Eligibility details:</b> <ul style="list-style-type: none"><li>• Four (4) months extension on the renewal deadline if it falls between March 17, 2020 – June 01, 2020.</li></ul>
--	--	---

## PERSONAL TAX DEFFERAL \* EFFECTIVE MARCH 25, 2020

---

<b>PERSONAL TAX DEFERRAL (Federal)</b>	<b>Changes:</b> <ul style="list-style-type: none"><li>You do not need to file personal taxes until June 01, 2020;</li><li>If taxes are owed under a 2019 tax return, you do not need to pay until September 01, 2020.</li></ul>	<b>Further details:</b> <ul style="list-style-type: none"><li>Automatically applies.</li></ul>
--	---	--

## REVENU QUEBEC FILING EXTENSIONS \* EFFECTIVE MARCH 17, 2020

---

<b>REVENU QUEBEC FILING EXTENSIONS (Quebec)</b>	<b>Changes:</b> <ul style="list-style-type: none"><li>Deadlines for filing tax returns (including paying outstanding balances) and other administrative deadlines have generally been extended to June 1, 2020.</li><li>Instalment payments have also been deferred to June 1, 2020. For further details, see <a href="#">Revenu Quebec's FAQ</a>.</li></ul>	<b>Further details:</b> <ul style="list-style-type: none"><li>See list of eligible tax returns and administrative deadlines on the "<a href="#">Relief Measures for Individuals and Businesses</a>" webpage for Revenu Quebec.</li><li>Administrative deadlines that otherwise would have fallen between March 17, 2020 to May 31, 2020 have been extended;</li><li>Different deadlines exist for trusts (including testamentary trusts and specified investment flow-through trusts), partnerships, corporations, etc. See the Revenu Quebec website for further details.</li></ul>
---	--	--

## SPECIAL GST CREDIT \* EFFECTIVE MAY 2020

---

<b>SPECIAL GST CREDIT (Federal)</b>	<b>Changes:</b> <ul style="list-style-type: none"><li>Average additional benefit is close to an additional four hundred dollars (\$400.00) for individuals and six hundred dollars (\$600.00) for couples.</li></ul>	<b>Further details:</b> <ul style="list-style-type: none"><li>Individuals already eligible for the GST credit will automatically receive the additional support.</li></ul> <b>For more information:</b> <a href="#">GST Credit</a>
-------------------------------------	--	---

## STUDENT LOANS \* EFFECTIVE MARCH 30 TO SEPTEMBER 30, 2020

---

<b>STUDENT LOANS (Federal)</b>	<b>Changes:</b> <ul style="list-style-type: none"><li>• There will be a six (6) month moratorium on interest for Canada Student Loans as defined in the <i>Canada Student Loans Act</i>;</li><li>• No payment under these loans is required until September 30, 2020 (at which point interest will start accruing again).</li></ul>	<b>Further details:</b> <ul style="list-style-type: none"><li>• Students do not need to apply – as long as the loan is regulated by the <i>Canada Student Loans Act</i>, the moratorium will apply.</li></ul> <b>For more information:</b> <a href="#">Canada Student Loans Act</a>
--------------------------------	---	--

## ONTARIO STUDENT ASSISTANCE PROGRAM \* EFFECTIVE MARCH 30, 2020

---

<b>ONTARIO STUDENT ASSISTANCE PROGRAM (OSAP) (Ontario)</b>	<b>Changes:</b> <ul style="list-style-type: none"><li>• Interest accrual on student loans under the OSAP program will be deferred for six (6) months until September 30, 2020.</li></ul>	<b>Further details:</b> <ul style="list-style-type: none"><li>• Automatic deferral.</li></ul>
--	--	---

## QUEBEC STUDENT LOANS \* EFFECTIVE MARCH 30, 2020

---

<b>QUEBEC STUDENT LOANS (Quebec)</b>	<b>Changes:</b> <ul style="list-style-type: none"><li>• Repayments of student loans, including the accrual of interest, has been deferred for six (6) months. This also applies to accounts that are in collections.</li></ul>	<b>Further details:</b> <ul style="list-style-type: none"><li>• Automatic deferral.</li></ul>
--------------------------------------	--	---

## ONTARIO HYDRO RATES \* EFFECTIVE MARCH 24, 2020

---

<b>HYDRO RATES (Ontario)</b>	<b>Changes:</b> <ul style="list-style-type: none"><li>Hydro rates are set at the lowest daily rate for twenty-four (24) hours a day for forty-five (45) days.</li></ul>	<b>Note:</b> <ul style="list-style-type: none"><li>Automatic for families, small businesses and farms using 'time of use' (TOU) rates.</li></ul>
------------------------------	---	--

## HYDRO QUEBEC RATES \* EFFECTIVE MARCH 23, 2020

---

<b>HYDRO RATES (Quebec)</b>	<b>Changes:</b> <ul style="list-style-type: none"><li>Hydro Quebec will not disconnect customers for unpaid hydro invoices;</li><li>They will not change any administrative fees for unpaid hydro invoices;</li><li>Customers can enter into a payment arrangement with Hydro Quebec if they are unable to pay bills at this time.</li></ul>	<b>Note:</b> <ul style="list-style-type: none"><li>Automatic.</li></ul>
-----------------------------	--	---

## LOW-INCOME ENERGY ASSISTANCE PROGRAM \* EFFECTIVE UNKNOWN

---

<b>LOW INCOME ENERGY ASSISTANCE PROGRAM (LEAP) (Ontario)</b>	<b>Changes:</b> <ul style="list-style-type: none"><li>Expanding eligibility for Low-income Energy Assistance Program (LEAP) and ensuring electricity / natural gas services are not disconnected due to non-payment.</li></ul>	<b>Note:</b> <ul style="list-style-type: none"><li>More details required.</li></ul>
--	--	---

## MORTGAGE RELIEF \* EFFECTIVE MARCH 22, 2020

---

<b>MORTGAGE RELIEF (Federal)</b>	<b>Changes:</b> <ul style="list-style-type: none"><li>The Canadian Bankers Association announced that the major banks are offering mortgage deferrals on a case-by-case basis.</li></ul>	<b>Note:</b> <ul style="list-style-type: none"><li>This is not automatic;</li><li>Individuals must contact their mortgage provider who will deal with their file on a case by case basis;</li><li>Contact your bank for other programs which may be available as well due to the COVID-19 crisis.</li></ul>
----------------------------------	--	---

## NO EVICTION ORDERS \* EFFECTIVE MARCH 17, 2020

---

<b>NO EVICTION ORDERS (Ontario)</b>	<b>Changes:</b> <ul style="list-style-type: none"><li>Until further notice, no new <u>eviction orders</u> will be issued or enforced, though renters are encouraged to continue to pay rent;</li><li>Landlords can still give eviction notices to commence the process;</li><li>Landlords are being encouraged to work out flexible payment arrangements with tenants, but this is not a legal requirement;</li><li>If a landlord locks a tenant out, the tenant should contact the Rental Housing Enforcement Unit (1-888-772-9277 / <a href="mailto:mho.rheu.info@ontario.ca">mho.rheu.info@ontario.ca</a>).</li></ul>	<b>Note:</b> <ul style="list-style-type: none"><li>Automatic</li></ul>
-------------------------------------	--	--

## EVICTION HEARINGS \* EFFECTIVE MARCH 21, 2020

---

<b>NO EVICTION ORDERS (Quebec)</b>	<b>Changes:</b> <ul style="list-style-type: none"><li>Eviction hearings are suspended for the duration of the emergency;</li><li>Issued eviction orders from tribunals are suspended for the duration of the emergency, with the exception of if a new tenant signed a lease prior to March 17, 2020 and the suspension of evictions</li></ul>	<b>Note:</b> <ul style="list-style-type: none"><li>Automatic</li></ul>
------------------------------------	--	--

	would prevent them from occupying the premises.	
--	---	--

## PROPERTY TAX DEFERRAL (ONTARIO) \* EFFECTIVE JUNE 01, 2020

---

<b>PROPERTY TAX DEFERRAL (Ontario)</b>	<b>Changes:</b> <ul style="list-style-type: none"> <li>The June 01, 2020 property tax payments that municipalities make to schoolboards will be deferred by ninety (90) days;</li> <li>The provincial government is working with municipalities to allow for property tax relief/deferrals given the ninety (90) day deferral of education payments by municipalities.</li> </ul>	<b>Applies to:</b> <ul style="list-style-type: none"> <li>Both residential and commercial properties;</li> <li>Unclear which municipalities will defer property taxes or the parameters surrounding those deferrals;</li> <li>Contact your municipality for further details and developments.</li> </ul>
--	---	--

## PROPERTY TAX DEFERRAL (ONTARIO) \* EFFECTIVE JUNE 01, 2020

---

<b>PROPERTY TAX DEFERRAL (Ontario)</b>	<b>Changes:</b> <ul style="list-style-type: none"> <li>The June 01, 2020 property tax payments that municipalities make to schoolboards will be deferred by ninety (90) days;</li> <li>The provincial government is working with municipalities to allow for property tax relief/deferrals given the ninety (90) day deferral of education payments by municipalities.</li> </ul>	<b>Applies to:</b> <ul style="list-style-type: none"> <li>Both residential and commercial properties;</li> <li>Unclear which municipalities will defer property taxes or the parameters surrounding those deferrals;</li> <li>Contact your municipality for further details and developments.</li> </ul>
--	---	--

## POSTPONING PLANNED PROPERTY TAX REASSESSMENTS \* EFFECTIVE 2020

---

<b>POSTPONING PROPERTY TAX REASSESSMENTS (Ontario)</b>	<b>Changes:</b> <ul style="list-style-type: none"> <li>Property tax reassessments (i.e. MPAC assessments) being conducted this year for the 2021 tax year have been postponed.</li> </ul>	<b>Applies to:</b> <ul style="list-style-type: none"> <li>Both residential and commercial properties – automatic – no action required.</li> </ul>
--	---	---

## RECEIVING TWO (2) CERB PAYMENTS – KEEPING BOTH?

---

<b>TWO PAYMENTS- (What to do?)</b>	<p><b>Notes:</b> For some reason, either through uncertainty or inadvertent error, individuals filed two (2) applications for EI or the CERB depending on the timing. The Government has indicated <a href="#">in this instance</a>, they will contact these individuals and you do not have to do anything until then. We are currently unsure of how the Government will handle these payments.</p> <p>If you want to return a CERB payment because of overpayment or because you think it was made in error, you can:</p> <p>Send a repayment by mail {to the address below} – making the check payable to the ‘Receiver General’ and indicate ‘Repayment of the CERB’ and your SIN in the memo line.</p> <p><b>Revenue Processing – Repayment of the CERB</b> <b>Sudbury Tax Centre</b> <b>1050 Notre Dame Avenue</b> <b>Sudbury, Ontario</b> <b>P3A OC1</b></p>
------------------------------------	--

## OTHER

---

<b>OTHER (Federal)</b>	<p><b>Changes:</b></p> <ul style="list-style-type: none"><li>• <b><a href="#">Support for women’s shelters and sexual assault centres:</a></b><ul style="list-style-type: none"><li>○ Fifty million to help women’s shelters and sexual assault centres manage capacity during the pandemic;</li></ul></li><li>• <b><a href="#">Reduced minimum withdrawals for RRIF’s;</a></b><ul style="list-style-type: none"><li>○ Reducing the required minimum withdrawals by twenty-five (25%) for 2020;</li></ul></li><li>• <b><a href="#">Indigenous Community Support Fund;</a></b><ul style="list-style-type: none"><li>○ \$305 million to aid Indigenous communities to respond to COVID-19 issues;</li></ul></li><li>• <b><a href="#">Enhancing Reaching Home Initiatives;</a></b><ul style="list-style-type: none"><li>○ An extra 157.5 million for the Reaching Home initiative to help with homelessness.</li></ul></li></ul>
------------------------	---



## OUR MEMBERS

---

**Dear Sisters & Brothers,**

Our team at Teamsters Local Union No. 91 continues to monitor the ongoing COVID-19 situation and serve our Membership through these unprecedented times. Our priority is providing you with information to keep you and your family safe during this pandemic. This document is designed to provide you a snapshot of available sources for support, recognizing we have Members residing in Ontario and Quebec. I encourage you to explore all options at your convenience and monitor government sources of information for updates.

We have many essential frontline workers and it is important to recognize their selfless efforts on behalf of all our Members as follows:

***To all our Local 91 Members providing essential services on the frontlines of the COVID-19 crisis:***

*We recognize anxiety, drastic increases in volume and long hours have become frontline concerns. The new 'social distancing' and required sanitation guidelines to safely perform your job add challenges that didn't exist weeks, even days ago. There is no script forward as we continue to adapt to new standards of care and workplace safety.*

*These are not normal times or conditions. We know our Teamsters have rallied together to ensure the supply chain keeps providing the necessary goods and support to our nation in need. The stability related to the supply chain, care of our seniors and other essential work fosters social calming, as members of society continue to understand that your services remain available and will be available during this crisis. People are desperately counting on Teamsters in many industries, whether in the supply chain, courier services, retirement homes, freight delivery and hospital security to name a few.*

*I believe it is important to acknowledge your efforts collectively and individually at all our essential workplaces. Our nation owes a debt of gratitude and loyalty to our Teamsters who despite their fears and challenges continue to come to work amid times of complete uncertainty. As we continue to step up to the challenge, I believe it is important to recognize the significant role you play in resolving the crisis. As countless challenges remain in the future, I know as Teamsters, we are more than ready and capable to be on the frontlines of the unknown.*

*Your efforts make us all proud to be a Member of Teamsters Local Union No. 91.*

*Stay safe and strong and our thoughts are with you and your families.*

**Brian MacDonald**

**President – Teamsters Local Union No. 91**