

Key Dates of Interest

- **Deadline for filing personal tax returns extended to June 1st**
- **Deadline for payment of income tax extended to September**
- **Deadline for filing Trust tax returns extended to May 1st**
- **Canada Child Benefit to be delivered as part of scheduled May payment**
- **GST Special payment to be issued as part of scheduled April payment**
- **Toronto Property Tax payments until postponed till May**

Inside this issue:

Relaxing of ODSP Rules	2
Additional income support to Parents	2
Extra time to file income tax returns	2
Support for people facing unemployment	3
Mortgage Support	3
Additional Benefits	3
Support for seniors	4
Support for students and recent graduates	4
Support for youth	4
About us	5



## Keep Calm, Keep up to Date, and Keep in Touch

The ongoing COVID-19 pandemic is a public health crisis without precedent and requires unprecedented cooperation and action from all levels of government to adequately protect the health and safety of everyone in Canada.

We are living in unprecedented times. The window to flatten the curve is closing fast, and so is the opportunity to minimize the economic fallout of a pandemic. COVID-19 has created an uncertain and challenging situation for all Canadians .

In response to the widespread economic impact, the Government of Canada is taking immediate, significant and decisive action to help Canadians facing hardship as a result of the COVID-19 outbreak.

“The significant policy package announced yesterday shows that the Government of Canada understands the seriousness of the crisis, but there are still some workers who will fall between the cracks of the EI system,” said Jerry Dias, Unifor National President.

This newsletter was prepared to help our friends and clients better understand the support available to them and the steps needed to receive some additional monetary support in these difficult times.



## Direct impact on ODSP Recipients

### ODSP Discretionary Payments

Existing ODSP recipients may be entitled to receive a onetime discretionary payment to help offset costs associated with the Covid-19 virus. The funds are expected to be available for purchase of cleaning supplies, food, shelter or costs from self-isolation or quarantine.

**ODSP recipients should contact their case worker right away to request this payment.**

### Rent Payment Deferral

The Ontario government has passed legislation temporarily suspending Eviction Orders. This means that people can't be evicted from their homes if they are unable to pay their rent due to COVID-19. Please note that it is a deferral of rent and not an elimination of rent. Therefore, once the temporary suspension is lifted, people will still owe rent that they hadn't paid and will therefore be expected to make payment. It would be difficult to catch up in the future especially if current rent money has been spent on other things.

### Special GST Credit Payment

In April, the government is providing a special one-time payment through the GST credits to low- and modest-income families. The average additional benefit will be close to \$400 for single individuals and close to \$600 for couples. There is no need to apply for this payment. If you are eligible, you will get it automatically.



*“We are helping make life a little more manageable for every person in Ontario, while providing additional support to those who need it the most.”*

*Ontario Finance Minister Rod Phillips*



## Relaxing of ODSP Rules

The ODSP is temporally relaxing some of the rules in order to reduce the amount of face to face contact previously required:

The ODSP has temporally deferred the need for visual verification of original documents for a variety of reports and will now accept email copies instead. However, they may ask for original documents in the future.

If a person receiving benefits is employed, they normally would have to provide pay slips to the ODSP office by the 7th of the month or they could face suspension of benefits. For now, the ODSP will not suspend benefits if the information is not submitted. They will base employment reductions on previous month's averages.

On a temporary basis, they have suspended the Eligibility reviews or audits for existing clients.

ODSP staff are temporally allowed to approve, without Health Professionals endorsements, things like the Special Diet Allowance, Medical Transportation Allowance, Medical Supplies and Mandatory Special Necessity benefits.

## Additional Income Support for Parents

**Ontario Government Support**  
Parents in Ontario will receive a one-time payment to help offset the additional cost of having their children under the age of 12 home from school or daycare. The payment will be \$200 per child for non-disabled children and \$250 for those with special needs, including children enrolled in private schools.

Parents will be required to apply for this benefit on line once the portal is established by the government in early April.

**Federal Government Support**  
In addition to the support provided by the Ontario government, parents will also receive from the Federal government an extra one-time payment of \$300 per child

though the Canada Child Benefit (CCB). This benefit will be delivered as part of the scheduled CCB payment in May.

Those who already receive the Canada Child Benefit do not need to re-apply.

## Extra time to file income tax returns

CRA has deferred the filing due date for the 2019 tax returns of individuals.

For individuals (other than trusts), the return filing due date will be deferred until June 1, 2020.

The deadline for filing tax returns for Trusts (Henson Trusts for example) has been extended to

May 1st for those trusts with year ends of December 31st.

The CRA will also allow any new income tax balances due, or instalments, to be deferred until August 31, 2020 without incurring interest or penalties.

[Learn more](#)

**Note: If you expect to receive benefits under the Goods and Services Tax credit or the Canada Child Benefit, we encourage you to not delay your 2019 return filing to ensure that your entitlements are properly determined.**

## Support for people facing unemployment

The new Canada Emergency Response Benefit (CERB)

The Federal government will provide a taxable benefit of \$2,000 a month for up to 4 months to eligible workers who have lost their income due to COVID-19.

The Canada Emergency Response Benefit will be accessible online in early April.

[Learn more](#)

This benefit replaces the previously announced Emergency Care Benefit and the Emergency Support Benefit.

[Apply for Employment Insurance](#)

If you have lost your job through no fault of your own and qualify for Employment Insurance benefits, you can submit your request today.

If you are sick, quarantined or have been directed to self-isolate, we will waive the requirement to provide a medical certificate to access EI sickness benefits.

[Apply for Employment Insurance benefits](#)



## Mortgage Support

Canadian banks have committed to work with their customers on a case-by-case basis to find solutions to help them manage hardships caused by COVID-19. Canadians who are impacted by COVID-19 and experiencing financial hardship as a result should contact their financial institution regarding flexibility for a mortgage deferral. This allows flexibility to be available - when needed - to those who need it the most.

[Learn more](#)

Contact your financial institution for further mortgage assistance.

The Canada Mortgage and Housing Corporation and other mortgage insurers offer tools to lenders that can assist homeowners who may be experiencing financial difficulty. These include payment deferral, loan re-amortization, capitalization of outstanding interest arrears and other eligible expenses, and special payment arrangements.

Canada's mortgage insurers are committed to providing homeowners with solutions to mitigate temporary financial hardship related to COVID-19. This includes permitting lenders to defer up to six monthly mortgage payments (interest and principal) for impacted borrowers. Deferred payments are added to the outstanding principal balance and subsequently repaid throughout the life of the mortgage.

[Calculator—Skip a Payment](#)

## Additional Benefits

Hydro Rate Set to Off-Peak:

In order to offset some of the extra cost of self isolating, the hydro rates in Ontario will be set to Off-Peak rates 24 hours per day for 45 days.

Low-Income Energy Assistance Program (LEAP):

For families who are struggling with payment of energy costs, the government has suspended disconnections of Electricity and Natural Gas services during the COVID-19 crisis.

Extended Renewal of Government Documents:

Health cards, Drivers Licenses and other government documents that expired on or before March 1st will have their renewal deadlines extended until further notice. Simply continue to use your existing documents.



*“It is imperative  
we protect every  
person in every  
family across this  
province.”*

*Ontario Premier  
Doug Ford*



*“The Government of Canada will do whatever it takes to ensure that the health of Canadians is protected, families and businesses are supported and our economy remains strong, even in the face of uncertainty.”*

Prime Minister of  
Canada Justin Trudeau



## Support for seniors

Reduced minimum withdrawals for RRIFs

The Federal Government has reduced the required minimum withdrawals from Registered Retirement Income Funds (RRIFs) by 25% for 2020.

### GAINS

The Ontario Government has doubled the Guaranteed Annual

Income System (GAINS) payment for low-income seniors to \$166 per month and \$332 per month for couples for six months, starting in April 2020

Home delivery and personal outreach for seniors

The Federal Government is working with United Way Canada to support practical services to Cana-

dian seniors. These services could include the delivery of groceries, medications, or other needed items, or personal outreach to assess individuals' needs and connect them to community supports.

[Contact your local organization](#)

## Support for students and recent graduates

A moratorium on the repayment of Canada Student Loans

Effective March 30, the Federal government has placed a six-month interest-free moratorium on the repayment of Canada

Student Loans (referred to as OSAP for Ontario Students) for all student loan borrowers. No payment will be required and interest will not accrue during this time.

Students do not need to apply for the repayment pause.

[Learn more about the moratorium on the repayment](#)

## Support for youth

Mental health support

The Federal Government has provided additional funding to Kids Help Phone to provide young people with the mental health support they need during this difficult time.

[Get the support you need](#)

Additional mental health support from the Ontario Government is set to be announced early next week.

Keeping Kids Engaged

Below are some website links to keep your kids learning, engaged and entertained while school remains closed.

- [National Geographic Kids](#)
- [Educational Games Grade 1-8](#)
- [Museum Tours](#)
- [Online Books](#)
- [Science for Kids](#)
- [Dr. Seuss](#)
- [Disney Games Coloring](#)
- [Autism Specific Games](#)
- [Ontario Learn at Home](#)

Emergency Childcare

Emergency childcare for frontline workers is available to allow our front line workers to keep serving our community. This includes regulated and unregulated health care workers, police officers, firefighters, justice related employment.

For a full list of those who's occupations may qualify and where to find open center please access the below link:

[Emergency Childcare Locations](#)



**Graeme Treeby, Disability Consultant**  
graeme@brightfuturesplan.ca

**Erin Blair, Insurance Advisor**  
erin@brightfuturesplan.ca

**Derrick Lee-Shanok, Financial Advisor**  
derrick@abilitypcg.com



## How we can help support you

Whether it's a full financial and estate plan for your family or simply a plan to provide for your son or daughter with a disability, the Bright Futures Ability Network can guide you through the process of putting all the pieces of your planning puzzle together with expert advice and insights.

You can achieve a Bright Future for your family by allowing the Network members to provide support and guidance with your Wills and Henson Trusts, Life Insurance, Registered Disability Savings Plans (RDSP's), Investment programs, Retirement planning, Estate planning Tax planning and Tax Returns, Disability Tax Credit Applications, ODSP planning and qualification, Trustee Support Services and much more.

We can offer a complete life insurance review with Erin Blair or an RDSP and Financial Plan review with Derrick Lee-Shanok or we can connect you with the PooranLaw Whole Life Planning Centre for integrated will, trust, estate and tax planning services.

Our team is still working remotely and available to speak with you. If you would like to have the peace of mind that a Bright Futures Plan can provide, feel free to reach out to us by email ([info@brightfuturesplan.ca](mailto:info@brightfuturesplan.ca)) or [Book a Call](#)

## FLIPP to save \$



For quite some time, we have been using Flipp as a tool which allowed us to comparison shop for groceries and a wide variety of other items that are on sale in our local community stores. In the past, we would rely on the flyers being included in our local newspaper but delivery has become sporadic to say the least. Flipp is an app that eliminates our reliance on sporadic newspaper delivery schedules by listing the weekly store flyers from thousands of stores in our community directly to our phones or com-

puters. It allows us to view the flyers of our favorite stores and to search for specific products to find the lowest prices. It even allows us to create and share shopping lists along with a host of other features. Lately, we have found a new benefit to this amazing app. It helps us reduce the amount of time we spend in a specific store by letting us pre-select the sale items that we wish to purchase. No longer do we have to aimlessly stroll through the aisles of the grocery store trying to find the "specials". We know the them

before hand and have saved them in a shopping list on our phones. We can go directly to the items we want and reduce the time spent in a potentially COVID-19 contaminated environment. When this difficult time ends, we will be able to return to our old practice of comparison shopping using FIPP but in the meantime, we feel a bit more secure by minimizing the time we spend in the store that we have chosen for our grocery shopping outings.

[Click here for the Flipp App](#)