

MÉTIS NATION OF ONTARIO FACT SHEET:

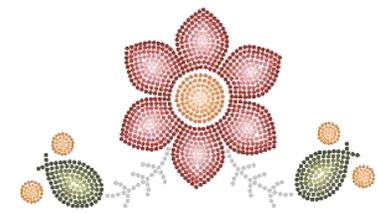
COVID-19 FEDERAL & PROVINCIAL FINANCIAL SUPPORTS

Date: June 15, 2020

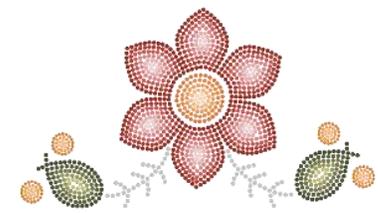
- This document is intended to provide clarity on the various COVID-19 financial supports available to Ontario Métis people
- As new supports become available or clarified this document will be updated with the eligibility, amounts, and contacts for financial support.
- **NOTICE: If you are experiencing symptoms such as cough, fever, difficulty breathing, or you are in self-isolation or quarantine, do not visit or enter any Service Canada or Ontario Works office. As an alternative, you may access all federal and provincial services online.**

FEDERAL PROGRAMS

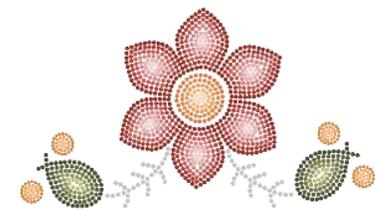
<i>Name of Program</i>	<i>Funding Amount</i>	<i>Description & Eligibility</i>	<i>Application</i>	<i>Implementation Date</i>
Canada Emergency Response Benefit (CERB)	Up to 4 months Max. \$2,000/month as a taxable benefit	Requirements: <ul style="list-style-type: none"> • Residing in Canada, and are least 15 years old. • Has stopped working because of COVID-19 or are eligible for Employment Insurance regular or sickness benefits. • Had income of at least \$5,000 in 2019 or in the 12 months prior to the date of their application • Are or expect to be without employment or self-employment income for at least 14 consecutive days in the initial four-week period. For subsequent benefit periods, they expect to have no employment income. 	Canadians who are already receiving EI regular and sickness benefits as of today would continue to receive their benefits and should not apply to the CERB. Landing Page: CERB Information Online: CRA MyAccount Online: My Service Canada Account This CERB replaces the original announcements of adding an 'Emergency Care Benefit' and 'Emergency Support Benefit' to EI.	The week of April 6th-9th will have applications open each day depending on applicant's birth month. See CERB landing page for details on which day to apply.



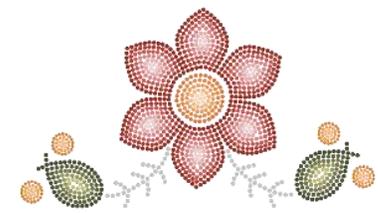
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		<p>The income of at least \$5,000 may be from any or a combination of the following sources: employment; self-employment; maternity and parental benefits under the Employment Insurance program and/or similar benefits paid in Quebec under the Quebec Parental Insurance Plan.</p> <p>Eligibility details and questions located at CERB application landing page.</p>		
Employment Insurance	Up to 36 weeks Max. \$573/week	<p>Workers already receiving EI regular benefits as of March 25, 2020 would continue to receive their benefits and should not apply to the CERB</p> <p>If a worker is in receipt of EI benefits and these benefits end before October 3, 2020 and the worker is unable to return to work due to COVID-19, they could apply for the CERB once their EI benefits end</p> <p>Workers who are eligible for EI regular benefits can access their normal EI benefits, if still unemployed, after the 16-week period covered by the CERB.</p>	Apply online: https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit.html Call Service Canada: 1-800-622-6232	Immediate



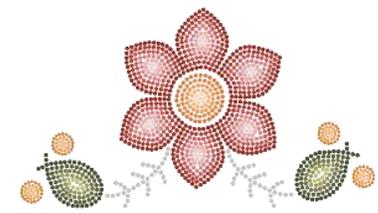
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Sickness Employment Insurance	Up to 15 weeks Max. \$573/week One-week waiting period is waived	Eligible claimants who are unable to work because of illness, injury or quarantine, to allow them time to restore their health and return to work	Telephone 1-833-381-2725 (toll-free) Canadians quarantined can apply for Employment Insurance (EI) sickness benefits at: www.canada.ca/en/services/benefits/ei/ei-sickness/apply.html	Immediate
Work-Sharing Program		The following changes have been made to this program: <ul style="list-style-type: none"> • Extension of the maximum possible duration of an agreement from 38 weeks to 76 weeks • Mandatory cooling off period has been waived for employers who have already used the Work-Sharing program so that eligible employers may immediately enter into a new agreement • Reduce the requirement and expand eligibility to employers affected by accepting business who have been in business for only 1 year rather than 2, and eliminate the burden of having to provide sales/production figures at the same time 	For more information on the Work-Sharing program: Employers across Canada may call toll-free: 1-800-367-5693 (TTY: 1-855-881-9874) Employees across Canada may call toll-free: English: 1-800-206-7218 (TTY: 1-800-529-3742) French: 1-800-808-6352 (ATS: 1-800-529-3742) https://www.canada.ca/en/employment-social-development/corporate/notices/coronaviruses.html#h4.02	Immediate
Temporary Wage Subsidy for Small and Medium Business	75 per cent wage subsidy for qualifying businesses, up to	To support small and medium businesses that are facing revenue losses and to help prevent lay-offs, the government is proposing to	The subsidy must be calculated manually by employers.	Immediate



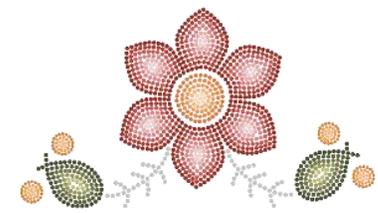
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	\$847 per worker, per week, retroactive to March 15, 2020.	provide eligible employers a temporary wage subsidy. Eligibility has expanded to include tax-exempt Indigenous-owned corporations or partnerships, amateur athletic associations registered journalism organizations, and private colleges and training schools.		
Student Loan Support		There will be a six-month interest-free moratorium on the repayment of Canada Student Loans for all individuals currently in the process of repaying these loans.	Automatically applied by banks. No application needed.	March 30
Homelessness Support		Canada will provide the Reaching Home initiative with \$157.5 million to continue to support people experiencing homelessness during the COVID-19 outbreak.		April
Domestic Violence Support		To support women and children escaping gendered and domestic abuse, Canada will provide up to \$50 million to women's shelters and sexual assault centres to help with their capacity to manage or prevent an outbreak in their facilities.	Not yet available	April
Tax Deadline Changes		If you owe money on your tax return the deadline to pay has been pushed back to August 2020.	CRA Contact Information with lists of specific numbers for different issues: https://www.canada.ca/en/revenue-agency/corporate/contact-information.html	Immediate



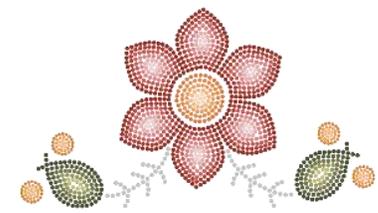
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		<p>For individuals (other than trusts), the return filing due date will be deferred until June 1, 2020.</p>	<p>General customer Service Line: 1 (800) 959-8281</p>	
<p>Canada Child Benefit</p>	<p>Increase of \$300/child</p>	<p>Increase the maximum annual Canada Child Benefit (CCB) payment amounts, only for the 2019-20 benefit year for Families/parents in receipt of CCB</p>	<p>Automatically applied. No application needed.</p>	<p>May</p>
<p>One-time per child payment</p>	<p>\$200 for children aged 0 to 12 \$250 for children or youth aged 0 to 21 with special needs</p>	<p>While schools and child care centres are closed, parents can apply for direct funding to offset the cost of buying materials to support their children’s learning, while they practice self-isolation and physical distancing.</p> <p>This funding can help parents with the costs of work books, educational apps, educational subscription services, movies and other tools to support learning at home.</p> <p>There is no income cap on this program. All parents are eligible if you have a child who is:</p> <ul style="list-style-type: none"> • up to 12 years old • up to 21 years old with special needs <p>If you have more than one child, you must submit one application per child.</p>	<p>For more information and application: https://www.ontario.ca/page/get-support-families</p>	<p>Immediate</p>



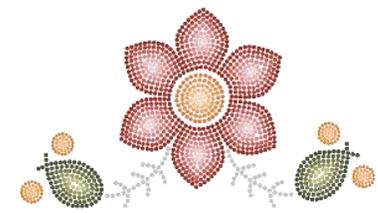
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		<p>Before you apply, please note: only one parent can apply for each child</p> <p>the parent who applies should have custody of the child You are still eligible if you are a health care or front-line worker who is using emergency, 24-hour child care centres.</p>		
Relief for Remote Northern Property Taxpayers		<p>During the COVID-19 outbreak, the Ontario government is deferring \$15 million in property taxes for people and businesses in parts of Northern Ontario located outside of municipal boundaries.</p> <p>Through these measures, Ontario is giving taxpayers in unincorporated areas more time to pay each of the four 2020 Provincial Land Tax installments. Taxpayers will have 90 extra days to pay without incurring interest or penalties. For example, taxpayers who would be required to pay the April 7 property tax installment will have until July 6 to pay without interest or penalties.</p>		Immediate
Support Phone Line For Seniors		Do you or someone you know struggle with loneliness and/or social isolation?	<p>To access service: 1-855-892-9992 or 613-692-9992</p> <p>For more information:</p>	Immediate



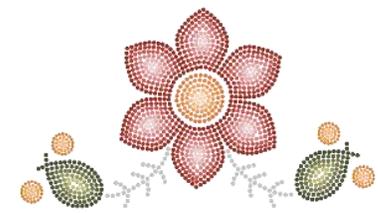
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			www.afriendlyvoice.ca	
Indigenous Community Support Fund		Canada will be providing \$305 million for a new distinctions-based Indigenous Community Support Fund to address immediate needs in First Nations, Inuit, and Métis Nation communities.	Not yet available. Governing bodies must apply directly, and the MNO will shortly be making an application for a portion of these funding.	Early April
Business Credit Availability Program (BCAP)		BDC and EDC are cooperating with private sector lenders to coordinate on credit solutions for individual businesses, including in sectors such as oil and gas, air transportation and tourism. The near term credit available to farmers and the agri-food sector will also be increased through Farm Credit Canada.	Contact Information: If you are interested in exploring financing opportunities for your business through the BCAP, please contact your financial institution directly and it will contact BDC and EDC where appropriate. BDC and EDC can also be contacted by phone: Business Development, Bank of Canada 1-877-232-2269 Export Development Canada 1-800-229-0575	
Lowering the Domestic Stability Buffer		The Office of the Superintendent of Financial Institutions (OSFI) announced it is lowering the Domestic Stability Buffer by 1.25% of risk-weighted assets, effective immediately. This action will allow Canada's large banks to inject \$300 billion of additional lending in to the economy.	For more information about the Domestic Stability Buffer: OSFI offers a toll-free telephone number for public enquiries in Canada. Our hours of operation are Monday through Friday, between 8:30 a.m. and 6:00 p.m. (Eastern Time). Telephone: 1-800-385-8647 Local information number (Ottawa-Gatineau): (613) 943-3950 TTY services: (613) 943-3980	



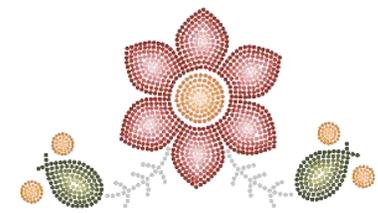
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Cutting the interest rate		The Bank of Canada has cut the interest rate to 0.25% as a proactive measure in light of the negative shocks to Canada’s economy arising from the COVID-19 pandemic and the recent sharp drop in oil prices.	For more information on interest rates: Information agents are available Monday to Friday 8:30 to 17:00 (ET) Toll-free, North America: 1-800-303-1282 Outside North America: 613-782-8111 TTY: 1-888-418-1461 Fax: 613-782-7713 https://www.bankofcanada.ca/	Immediate
Deferral of Sales Tax Remittance and Customs Duty Payments		Businesses, including self-employed individuals, can defer until June 30, 2020 payments of the Goods and Services Tax / Harmonized Sales Tax (GST/HST), as well as customs duties owing on their imports. The deferral will apply to GST/HST remittances for the February, March and April 2020 reporting periods for monthly filers; the January 1, 2020 through March 31, 2020 reporting period for quarterly filers; and for annual filers, the amounts collected and owing for their previous fiscal year and instalments of GST/HST in respect of the filer’s current fiscal year.	These amounts were normally due to be submitted to the Canada Revenue Agency and the Canada Border Services Agency as early as the end of this month.	Immediate
Canada Emergency Business Account (CEBA)	Up to \$40,000	To ensure that small businesses have access to the capital they need to see them through the current challenges, the Government of Canada has launched the new Canada Emergency Business Account, which has been	Small businesses and not-for-profits should contact their financial institution to apply for these loans. For more information: https://ceba-cuec.ca/	Immediate



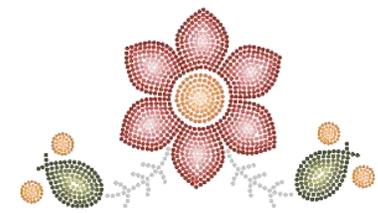
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		<p>implemented by eligible financial institutions in cooperation with Export Development Canada (EDC).</p> <p>This \$25 billion program provides interest-free loans of up to \$40,000 to small businesses and not-for-profits, to help cover their operating costs during a period where their revenues have been temporarily reduced, due to the economic impacts of the COVID-19 virus.</p>		
Funding for small and medium-sized Indigenous businesses, and Aboriginal Financial Institutions		<p>This funding will allow for short-term, interest-free loans and non-repayable contributions through Aboriginal Financial Institutions, which offer financing and business support services to First Nations, Inuit, and Métis businesses.</p>	<p>Financial support for Indigenous businesses will be provided through Aboriginal Financial Institutions, and administered by the National Aboriginal Capital Corporations Association and the Métis capital corporations in partnership with Indigenous Services Canada.</p> <p>For more information, please contact:</p> <p>Métis Voyageur Development Fund Ottawa, ON K2P 0Y1 Tel: 613-798-0133 Toll-free: 1-855-798-0133 info@mvmf.ca</p>	Immediate
Ontario-Canada Emergency Commercial Rent Assistance Program (OCECRA)	50 per cent of three monthly rent payments	<p>The Canada Emergency Commercial Rent Assistance (CECRA) for small businesses will lower rent by 75 per cent for small businesses that have been most affected by COVID-19.</p>	<p>Canada Mortgage and Housing Corporation (CMHC) will administer the program on behalf of the Government of Canada and our provincial and territorial partners.</p>	Immediate



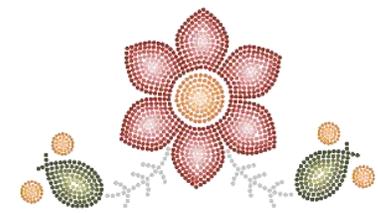
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		<p>CECRA for small businesses will provide forgivable loans to qualifying commercial property owners to cover 50 per cent of three monthly rent payments that are payable by eligible small business tenants who are experiencing financial hardship during April, May and June. In this way, CECRA for small businesses will provide relief for small businesses paying less than \$50,000 per month in gross rent that have either been forced to close due to the pandemic or have had their revenues severely impacted by at least 70 per cent.</p> <p>Businesses that are renters in Parks Canada places are not eligible for the CECRA program because they, or in some cases their landlord, are on federal lands renting from a federal agency. Over 700 businesses may now be eligible for relief from the Government of Canada under similar eligibility conditions to those of the CECRA program. The Government of Canada will waive up to 75 percent of eligible commercial rents for the months of April, May and June 2020 or equivalent amounts of annual rents. This relief is additional to measures announced March 27 allowing commercial operators to defer payments normally due on or</p>	<p>Register online at: https://www.cmhc-schl.gc.ca/en/finance-and-investing/covid19-cecra-small-business</p>	



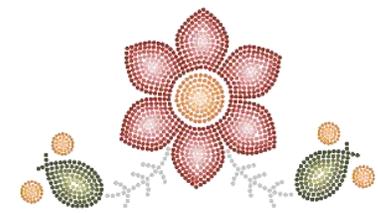
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		after April 2, 2020 to as late as September 1, 2020.		
Essential Supplies Delivery		Assistance with grocery shopping, door-to-door grocery or meal delivery for those who are unable to go grocery shopping or prepare meals (i.e. elderly, disabled, bedridden, injured).	To identify a local provider and request service, eligible seniors and persons with disabilities, their caregivers, neighbours or families should visit www.ontariocommunitysupport.ca . Those without Internet access, or who require services in languages other than English or French, can dial 211 or 1-877-330-3213 (toll free). TTY service is also available by calling 1-888-340-1001.	
Lower Registered Retirement Income Fund Minimum Withdrawal Amounts		Reduce required minimum withdrawals from Registered Retirement Income Funds (RRIFs) by 25% for 2020, in recognition of volatile market conditions.	To access, contact your bank.	
Ontario Guaranteed Annual Income System (GAINS)	Monthly GAINS payments range between \$2.50 and \$83. If you have no private income, you'll receive the maximum benefit of \$83 a month.	GAINS provides a monthly, non-taxable benefit to low-income Ontario seniors. GAINS payments are provided on top of the Old Age Security (OAS) pension and the Guaranteed Income Supplement (GIS) payments you may receive from the federal government. You qualify for GAINS payments if you: - are 65 years or older	If you currently receive the OAS pension and GIS, you do not have to apply. Your GAINS benefits will be determined based on information received from Employment and Social Development Canada and the details provided on your personal income tax and benefit return. To receive your GAINS payments you must: - file your return every year by April 30, even if you don't have income to report, or	



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		<ul style="list-style-type: none"> - have lived in Ontario for the past 12 months or for a total of 20 years since turning age 18 - have been a Canadian resident for 10 years or more receive the federal OAS pension and GIS payments - have an annual private income of up to \$1,992 if you are a single senior or up to \$3,984 if you are a senior couple. 	<ul style="list-style-type: none"> - complete a GIS application and send it to your nearest Service Canada office <p>To sign up for direct deposit of your GAINS payments, visit the Service Canada or call 1-800-277-9914.</p>	
Seniors Safety Line		<p>Contact and referral information for local agencies across the province of Ontario that can assist in cases of elder abuse, isolation, anxiety or depression. Family members and service providers can call for information about community services.</p>	<p>Available 24/7 in more than 200 languages. Call 1-866-299-1011</p>	
Increase to Old Age Security (OAS)	One time additional \$300 payment	\$300 payment to seniors eligible for OAS	Automatically applied to OAS payment	
Guaranteed Income Supplement (GIS)	One time additional \$200 payment	\$200 payment to seniors eligible for GIS	Automatically applied to GIS	
Emergency Processing Fund	Eligible costs related to a project will be shared between the Program and the successful applicant. Small and medium size	<p>The Emergency Processing Fund will offer:</p> <p>Emergency COVID Response - funding to help companies implement changes to safeguard the health and safety of workers, their families, and communities.</p>	<p>Ontario, Manitoba and Nunavut apply through the following:</p> <p>Agricultural Adaptation Council 519-822-7554 epf@adaptcouncil.org https://adaptcouncil.org/program/epf https://f.adaptcouncil.org/program/fut/</p>	<p>Activities can be retroactive to March 15, 2020 and must be completed by September 30, 2020.</p>

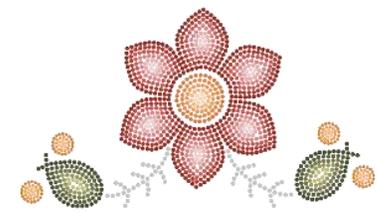


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	enterprises (SMEs) can receive up to 50 per cent of total eligible costs. Larger companies can receive up to 25 per cent of total eligible costs.	Strategic Investments - funding to help companies improve, automate and modernize facilities to increase Canada's food supply capacity.		

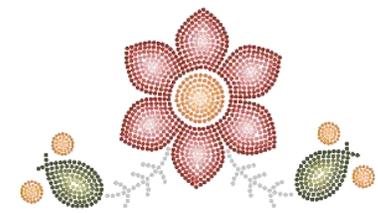


PROVINCIAL PROGRAMS

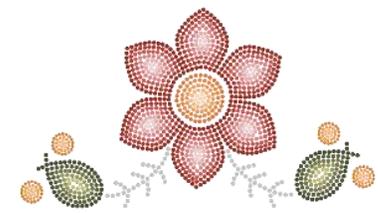
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Ontario Works		<p>Helps people who are in financial need. By offering financial assistance like income support and health benefits, as well as employment assistance services.</p> <p>If you live in Ontario and are in financial need (your household doesn't have sufficient financial resources to meet basic living expenses). Must be willing to make reasonable efforts to find, prepare for and keep a job (unless you have specific circumstances that temporarily prevent you from doing so, such as an illness or caregiving responsibilities)</p>	<p>Apply either online or by phone. You can also apply in-person at Ontario works office if you do not have any flu-like symptoms.</p> <p>Online, use the Online Application for Social Assistance at: www.mcass.gov.on.ca/en/mcass/programs/social/apply_online.aspx</p> <p>List of Ontario Works Office <i>with accompanying phonenumbers</i> can be found here: www.mcass.gov.on.ca/en/mcass/programs/social/ow/contacts/ow_contacts.aspx</p>	Immediate
Ontario Child Benefit	Max: \$1,434/child per year.	<p>Provides direct financial support to low to moderate income families – whether they are working or not. It helps parents with the cost of raising their children.</p> <p>This benefit is included in any submitted tax return that indicates a low to moderate income with child dependants.</p>	<p>Individuals should file 2019 taxes</p> <p>If you have a question about the Ontario Child Benefit contact the Canada Revenue Agency at 1-800-387-1193</p>	Immediate
Temporary Care Assistance		If you are looking after a child in financial need and you are not the child's birth or adoptive parent, you may be able to receive financial help.	An application can be made by contacting your local Ontario Works office (see above) or online via this address:	Immediate



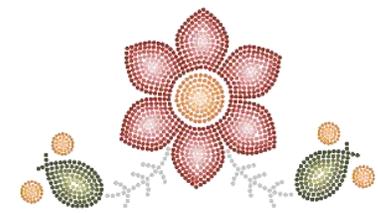
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		Eligibility is based on the income and assets of the child. Additionally the carer must be making reasonable efforts to seek support from the person who is legally responsible for the child, and must not be receiving money from a Children's Aid Society.	www.mcsc.gov.on.ca/en/mcsc/programs/social/apply_online.aspx	
Ontario COVID-19 Job Protected Leave		Employees in Ontario in isolation or quarantine due to COVID-19 and Ontarians who need to be away from work to care for children or other relatives	Employees must report COVID-19 to related illness, quarantine, or care for family to their employer and provide documentation (but not medical notes) as required by employer	Immediate
Changes to Ontario Health Insurance Plan (OHIP)		Ontario is waiving the three-month waiting period for Ontario Health Insurance Plan (OHIP) coverage. Additionally, the province will cover the cost of COVID-19 services for uninsured people who do not meet the criteria for OHIP coverage. Together, these measures will ensure that no one will be discouraged from seeking screening or treatment for COVID-19 for financial reasons.	For more information about OHIP: Monday to Friday: 8:30 a.m. to 5:00 p.m. Toll-free: 1-866-532-3161 Tel TTY: 416-327-4282 Toll-free TTY: 1-800-387-5559 http://www.health.gov.on.ca/en/	Immediate
Changes to Driver's License Regulations		The province is extending the validity of government driver, vehicle, carrier products and services to help keep people safe and reduce the need for in-person visits to DriveTest centres.		Immediate



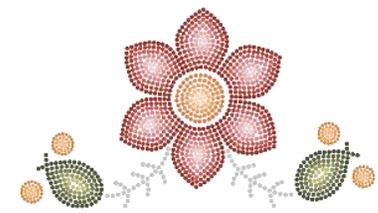
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Ontario Extending Validation Periods for Driver, Vehicle and Carrier Products, Services and Health Cards		Extending the validity period of driving products, services and health cards. These changes reduce the need for in-person visits to ServiceOntario, International Registration Plan offices and DriveTest centres during the COVID-19 outbreak.		Immediate
Expanded Emergency Assistance program	\$200 million in social services relief funding	The government is putting in place an expanded Emergency Assistance program administered through Ontario Works (OW) to cover these individuals' needs such as food, rent, informal childcare, and services. There will also be discretionary benefits available to those who already receive social assistance. Funding will also be made available to organizations delivering social services to vulnerable First Nations individuals and families.	Individuals can apply for this assistance online at Ontario.ca/community or through local Ontario Works offices. List of Ontario Works Office with accompanying phone numbers can be found here: www.mcass.gov.on.ca/en/mcass/programs/social/ow/contacts/ow_contacts.aspx	Immediate
Canadian Emergency Student Benefit (CESB)	Post-secondary education (PSE) students can receive \$1250/month from May until August. Students taking care of someone or who have a disability can receive \$1750.	The federal government has announced a post-secondary student support benefit. This is specifically targeted to try and address the difficulty students will have in finding summer jobs. The benefit can be accessed by students who are not working and who: <ul style="list-style-type: none"> • are currently in post-secondary 	Apply online through the CRA website or by phone at Telephone number Follow the instructions below before you call 1-800-959-2019 or 1-800-959-2041 Opens May 15, 2020 at 6 am Eastern time All applications for this benefit must be submitted before September 30, 2020.	



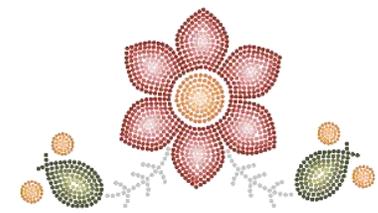
<i>Name of Program</i>	<i>Funding Amount</i>	<i>Description & Eligibility</i>	<i>Application</i>	<i>Implementation Date</i>
		<ul style="list-style-type: none"> • are heading to post-secondary school in September • or, anyone who graduated after December 2019. <p>Working students who are earning less than \$1,000/month can also apply.</p>		
Canada Student Service Grant (CSSG)	Between \$1,000 and \$5,000, depending on number of hours worked	<p>Students who volunteer on the front-line community service work over the summer will be paid between \$1,000 and \$5,000, depending on the hours they work, through the Canada Student Service Grant.</p> <p>For students who choose to do national service and serve their communities, the new CSSG will provide up to \$5,000 for their education in the fall.</p>	More details will be made available on the "I Want to Help" platform soon.	
Expanded Federal Student Employment Program		Canada is expanding existing federal employment, skills development, and youth programming to create up to 116,000 jobs, placements, and other training opportunities to help students find employment and develop valuable skills this summer and over the coming months.		
Meals on Wheels		Delivers a nutritionally balanced noon hour hot meal by volunteers who provide a social contact and a safety check for the client. Special diets may	To identify a local provider and request service, eligible seniors and persons with disabilities, their caregivers, neighbours or	



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		be accommodated. Frozen meals may be available.	<p>families should visit www.ontariocommunitysupport.ca.</p> <p>Those without Internet access, or who require services in languages other than English or French, can dial 211 or 1-877-330-3213 (toll free). TTY service is also available by calling 1-888-340-1001.</p>	
Essential Supplies Delivery		Assistance with grocery shopping, door-to-door grocery or meal delivery for those who are unable to go grocery shopping or prepare meals (i.e. elderly, disabled, bedridden, injured).	<p>To identify a local provider and request service, eligible seniors and persons with disabilities, their caregivers, neighbours or families should visit www.ontariocommunitysupport.ca.</p> <p>Those without Internet access, or who require services in languages other than English or French, can dial 211 or 1-877-330-3213 (toll free). TTY service is also available by calling 1-888-340-1001.</p>	
Ontario Guaranteed Annual Income System (GAINS)	<p>Monthly GAINS payments range between \$2.50 and \$83.</p> <p>If you have no private income, you'll receive the maximum benefit of \$83 a month.</p>	<p>GAINS provides a monthly, non-taxable benefit to low-income Ontario seniors.</p> <p>GAINS payments are provided on top of the Old Age Security (OAS) pension and the Guaranteed Income Supplement (GIS) payments you may receive from the federal government.</p> <p>You qualify for GAINS payments if you:</p> <ul style="list-style-type: none"> - are 65 years or older 	<p>If you currently receive the OAS pension and GIS, you do not have to apply. Your GAINS benefits will be determined based on information received from Employment and Social Development Canada and the details provided on your personal income tax and benefit return.</p> <p>To receive your GAINS payments you must:</p> <ul style="list-style-type: none"> - file your return every year by April 30, even if you don't have income to report, or - complete a GIS application and send it to your nearest Service Canada office 	

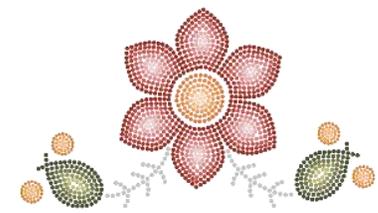


<i>Name of Program</i>	<i>Funding Amount</i>	<i>Description & Eligibility</i>	<i>Application</i>	<i>Implementation Date</i>
		<ul style="list-style-type: none"> - have lived in Ontario for the past 12 months or for a total of 20 years since turning age 18 - have been a Canadian resident for 10 years or more receive the federal OAS pension and GIS payments - have an annual private income of up to \$1,992 if you are a single senior or up to \$3,984 if you are a senior couple. 	<p>To sign up for direct deposit of your GAINS payments, visit the Service Canada or call 1-800-277-9914.</p>	
Metis Emergency Business Financing (MEBF)	Short-term, interest-free loans and non-repayable contributions of up to \$40,000.	<p>Key details of the program:</p> <ul style="list-style-type: none"> • Up to \$40,000 (\$30,000 repayable, \$10,000 non-repayable) • No payments for 12 months • 0% interest • No fees or charges • 5-year loan term over which to repay • Prepayments can be made at any time without penalty • Simplified application form and quick approval • Funds deposited directly to your operating account 	<p>For more details please see MVDF.ca.</p>	



ESSENTIAL SERVICES SUPPORT

<i>Name of Program</i>	<i>Program Information</i>	<i>Description & Eligibility</i>	<i>Application</i>	<i>Implementation Date</i>
HydroOne Pandemic Relief Fun		Hydro One will offer financial assistance as well as increased payment flexibility to customers experiencing hardship. The fund is designed to support customers impacted by COVID-19 and those that may experience further impacts.	<p>Customer Contact Centre Hours: Call us at 1-888-664-9376 Monday to Friday from 7:30 a.m. to 8:00 p.m. Saturdays from 9:00 a.m. to 3:00 p.m.</p> <p>Applications are assessed on a case-by-case basis. Additionally the winter relief program has been extended to July 31, 2020.</p>	Immediate
Electricity Relief		Ontario updating recovery rate to 12.8 cents per kWh, which will be automatically applied to all time-of-use customers 24 hours a day, 7 days a week. This fixed electricity price will be in place from June 1 - October 31, 2020.		
Bank Mortgage Deferral		BMO, CIBC, National Bank, RBC, Scotiabank, TD Canada are offering various supports to Canadians, including a 6-month payment deferral for mortgages and relief on other credit products.	<p>Contact your bank via telephone or online services. Can also be discussed in-person at your local branch, but do not go in if you have flu-like symptoms.</p>	
Rogers/Fido		Removed data caps until May 31st. Removed long-	Applies to all customers immediately.	Immediate



Name of Program	Program Information	Description & Eligibility	Application	Implementation Date
		distance calling fees until April 30 th .		
Bell/Telus		Waived data overage charges for home internet until April 30th.	Applies to all customers immediately.	Immediate
TekSavvy		Suspended data overage fees until April 5th.	Applies to all customers immediately.	Immediate
Eastlink		<p>No Data Limits on Internet Plans.</p> <p>Temporarily suspended data limits on internet plans.</p> <p>Free Mobile Long distance.</p> <p>Added a large collection of new free TV channels including news, lifestyle, movie and children's programming.</p> <p>Offering flexible pay arrangements to prevent service interruption.</p>	<p>Applies to all customers immediately.</p> <p>Contact Toll Free: 1-888-345-1111 to make arrangements or visit their website: https://www.eastlink.ca/about/covid-19-updates</p>	Immediate