

THE HELP AND LEGAL CENTRE OF NORTHUMBERLAND

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BY Beth Bellaire, Chair

In last year’s report, I mentioned the challenge of changing times – little did I know what times we were in for this year!

Like so many agencies that provide essential parts of the social safety net to our community, our two agencies worked tirelessly to be able to continue delivering support to our clients during these pandemic days. Although our office space was not available for a few months, our staff were still there to reach out to those in need, using various technologies from the traditional telephone to social media, to

Zoom calls: whatever best suited the situation while still abiding by public health restrictions and keeping everyone safe.

We are now back to offering most services on-site again, albeit in a modified, COVID-conscious way. I’d like to take this opportunity to sincerely thank all the staff at both agencies for their fortitude and ingenuity in making sure they continued to meet their clients’ needs. In particular, I’d like to especially thank Lois Cromarty and Patty Orantes, our two fearless EDs who have provided

such amazing leadership with calm and grace during these turbulent times.

Finally, I want to thank my fellow board members for providing a steady hand at the helm. I am pleased at the work we’ve been able to accomplish in spite of COVID’s best attempts to disrupt us. We’ve revamped several policies and are well on our way to completing a thorough program evaluation and environmental scan, thereby ensuring our agencies remain relevant and well positioned to continue making our community a better place for all in the rough waters ahead.



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The Help Centre

(A Proud United Way Member Agency)

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Legal Centre Report, 2020 By Lois Cromarty, Executive Director

“Last year” represents a world very different from where we find ourselves today.

In response to the pandemic, we closed our physical offices in mid-March. We shifted to working from home but quickly discovered limitations in our technology. We created work-arounds, bought devices and meeting platforms, implemented video-conferencing tools. Staff kept abreast of the myriad of new benefits and income programs that were seemingly announced every week, and got quickly up to speed on program eligibility criteria and on how these new benefits would

intersect with existing income support systems.

Our offices re-opened to the public in late July. This was an important milestone, as hearings resumed after having been postponed for a number of months. The tribunals that deal with our clients’ rights switched to telephone or video-conference hearings. Some tribunals are now putting the onus on legal clinics to provide the means to do so for all clients.

Fortunately, we had a new interview room built for social

distancing, equipped with technology to allow clients to participate in video-conferencing. Other legal clinics and their clients are not so fortunate.

The knock-on effects of COVID-19 on the lives of our clients are now becoming apparent: overpayment of benefits, evictions, employment problems. This fall will see these problems intensify as the various benefit offices and other processes ramp back up.

We served clients without interruption during these demanding times. We will meet any challenge to access to justice generated by the pandemic. Our clients deserve nothing less.

FUNDRAISING REPORT – 2020 by Beth Bellaire, Chair

As with many things this year, our normal fund raising plans were derailed by COVID.

Our two signature events, Empty Bowls and The Golf Tournament, traditionally occur in the spring. Plans for Empty Bowls were underway when the pandemic struck and everything went on hold. The golf tournament never got started.

However, both events have dedicated donors and participants who generously return year after

year to support us. An appeal to these unions, businesses, and individuals resulted in a generous response that helped buffer the loss of the events themselves. We, as a corporate entity, have also been successful in acquiring an Emergency Community Support Fund grant from the federal government via the Durham Community Fund. This money will allow us to complete an in-depth program evaluation, needs analysis and environmental scan of our two agencies and the community as we plan adaptations

that will ensure we continue to meet the changing needs of our clientele and community.

After the AGM, we will reconvene our committee to start looking at ways to safely hold an Empty Bowl event, and with any luck, we may be able to get out on the links next spring to swing the clubs and raise funds again to support our critical programming. If anyone is interested in joining us, please let me know: send an email to chair@thehelpandlegalcentre.ca

The Help Centre's Report – Patricia Orantes, Executive Director

Looking back on all that happened in the fiscal year 2019/2020, I am so proud of all the good work we provided to the community. With a small staff, 3 full-time, 4 part-time and 2 seasonal staff, The Help Centre (THC) has provided more than 15,000 units of service to 9,026 clients who visited our office or who accessed our programs through the hub offices of Northumberland County. This shows the community need and demand for our types of services.

Through our different programs and services THC helps to reduce the rate of poverty in the community, to remove barriers to employment, to provide housing stability, and to enhance the ability of low-income residents to manage their finances. By providing access, information and the tools needed to avert crisis and provide stability, residents feel empowered and better equipped to improve the overall quality of life for themselves and their families creating a positive impact in our community.

One of our highlights in the fiscal year 2019/2020 is the

addition of the Landlord Liaison as part of our Housing Support Program. The Landlord Liaison builds relationships with local landlords to educate them about homelessness, available resources and general information in the County to reduce misconceptions about social assistance programs. Landlords who care about social issues and/or are familiar with homelessness, poverty, and other issues, are more likely to be open to renting to people who have been or are currently homeless.

In March 2020, THC's programs and services were affected by the pandemic. To prevent the spread of COVID-19, we had to readjust our programs and services to continue supporting and assisting our clients by email and phone calls and eventually meeting with them when the case was necessary. Our staff took a very proactive role and we contacted each one of our current clients and did weekly wellness check-ins, making sure that the most vulnerable residents of our community have access to available community resources, food and medication.

On behalf of the Board, staff and volunteers of THC I want to thank Northumberland United Way for the core funding they have provided since 1986. This



meaningful funding is the fuel for our engine at THC. We also want to thank Northumberland County, Community and Social Services, the Federal Government through their Reaching Home: Rural and Remote project, Canada Summer Jobs, Labour Council, friend donors of our ESL program and private donors in general for your financial support.

I also want to thank our professional and committed staff and volunteers for your hard work and to our clients and community for your trust in us.



Senior Service Help Program – Krysta Southwell, Senior Service Helper

As the aging population continues to grow over the years, more and more challenges are being presented. The Seniors Service Help Program provides assistance to low income seniors with navigating resources in their community, budgeting, form completion, advocacy and much more.

A major challenge that has impacted everyone this year especially seniors, is the COVID-19 pandemic. Taking on this role as the Senior Service Helper amidst a pandemic has been a unique experience. The Help Centre along with other services and

agencies has adjusted the way programs and services are being offered. For instance, the program previously transported seniors to assist with grocery shopping. Due to the restrictions of transportation not being provided, vulnerable seniors are not being given the assistance they need.

Isolation is a big social issue amongst the senior population and has increased as a result of the pandemic. Seniors are at a greater risk of contracting the virus. In order to protect themselves, many have had to isolate

from their families and community. A main focus to the program has been conducting wellness checks to ensure the safety and healthy well-being of each client.

The repercussions of the pandemic will continue to greatly impact seniors. Living expenses for seniors will likely increase which will cause a burden for low-income seniors. This program continues to collaborate among agencies in Northumberland County to be prepared to support low-income seniors as these issues arise, while continuing to adapt with the changes in society.

No Migrant Worker Left Behind in Northumberland County- Sharee Bhaduri, Lawyer

With COVID-19 breakouts affecting migrant farmworkers across the country, the Northumberland Community Legal Centre (NCLC) remains committed to supporting migrant farmworkers in Northumberland County. In 2020, around 150 migrant were expected to arrive into the county. Unfortunately, due to the pandemic, many were unable to return to their yearly seasonal employment. The NCLC is continually providing support to these workers by facilitating access to legal services in collaboration with Daniel Quesada at Horizons of

Friendship (Horizons).

Every year we reach out to the workers who arrive to our community to ensure that their rights are protected and support them through legal issues that may arise during their employment. This year, in partnership with Horizons, we have managed to mitigate the wrongful dismissal of a few migrant farmworkers here in Northumberland County while continuing to serve all of our vulnerable workers. Other issues these workers are seeing are fear of employer reprisals and/or contract cancellations due to COVID-19. This vulnerability also extends to eligibility barriers for programs like

Canadian Pension Plan, Employment Insurance, CERB, amongst many others.

In addition, to the ongoing legal support and outreach efforts, the NCLC has also joined the Migrant Rights Network in organizing further outreach and support for Migrant Workers' across Canada. Migrant, poor, and racialized communities have been excluded from many COVID-19 response measures while being the worst affected by the economic downturn. In an effort to assist, NCLC has been involved in several campaigns such as: Healthcare for All, Status for All, and Worker Protection Rights.

Housing Law Update 2020 by Dawood Nasir, Lawyer

A lot has happened at the Landlord and Tenant Board (LTB) since March of this year. Because of the Covid-19 pandemic, the Province of Ontario issued an emergency order which resulted in a moratorium (temporary stop) on enforcement and issuing of eviction orders starting March 19, 2020. This meant that unless there was a very urgent situation, the Board would not issue an eviction order, and the sheriff would not enforce evictions.

As of August 4, 2020, evictions can once again take place in Ontario. This means that the Landlord and Tenant Board can hear and issue eviction orders for non-

urgent matters, and the Sheriff can enforce existing eviction orders.

The province has also introduced a number of other changes to the law. Evictions can now be ordered by the LTB without a hearing if a tenant with rent arrears agrees to a repayment plan with their landlord but then misses a payment. It is very important for tenants to get legal advice before signing any repayment plans. If a tenant receives an eviction order in these circumstances, they have only 10 days to request a hearing.

Other changes include:

- If a tenant does not challenge an illegal rent increase

within 12 months, the new rent becomes legal and cannot be disputed.

- Tenants must provide notice to their landlord if they want to raise their own issues such as disrepair in their units at a landlord's application for rent arrears.
- Landlords now have 12 months to bring former tenants to the LTB for rent owing. Before the changes, landlords had to file with Small Claims Court if the tenant had already vacated.

To learn more about these and other changes to the law, or to get advice about your situation call us at 905-373-4464 or toll-free at 1-800-850-7882.

Housing Support Program – Debbie Wood, Housing Support Worker

In 2019 we continued to see the need for affordable housing. Rental costs continue to increase with tenants paying more than 30% of their monthly income. Regardless of this, we still managed to house many clients. New builds for the Cobourg area are in place and we are all hoping the builds will begin in 2020. Our good news story of the year was to house a senior who had been homeless for most of 2019. With the

help of the Rotary Club of Cobourg and Northumberland County we were able to get the client into safe housing.

Due to the pandemic, we continue to house clients, even though we have a different process from before. We are not able to set up rental viewings anymore, but instead use virtual viewings or videos to show rent units. The Housing Support Worker continues to advocate for our clients for housing in a market where rents are increasing during COVID-19.

Meeting with clients now involve masking up and meeting in a park with social distancing put in place. All clients have been very mindful of social distancing and wearing masks. The Housing Support Worker role has become much more than just housing. Our clients know we are there for them in these times of uncertainty and at the end of the day that's what we should be. We are the comforting ears and the voice for our vulnerable in our community – a service that is needed now more than ever.

Employment Law Update: What does the end of the Emergency Order Mean for Employees in Northumberland County? Sharee Bhaduri, Lawyer

As the province begins to reopen, we have heard from many precarious employees about their employment rights. Many Emergency Orders that passed pursuant to the *Emergency Management and Civil Protection Act* (the “EMCPA”) are now nearing the end. Many have relied on unpaid protected job leaves. This was due to their employer’s inability to sustain normal business activities during the pandemic. As a result, the province amended the *Employment Standards Act 2000*, (legislation that protects provincial employees in Ontario) by establishing two protected COVID-

19 leaves, the Declared Emergency Leave (“DEL”), and the Infectious Disease Emergency Leave (“IDEL”). This allowed those impacted by COVID-19 to remain off work. This included employees required to quarantine, take care of family or those who were returning from travel. Given that DEL has recently ended, some employees can now rely on the IDEL subject to eligibility which is expected to end on September 4, 2020. Although the job protective leaves have been helpful to many employees across Ontario, it has also

created many barriers for workers and their basic employment rights. As a result of the IDEL and Reg.228/20, employees that were impacted by wage reduction and/or reduced hours were automatically deemed to be on an IDEL leave retroactive to March 1, 2020. This meant an employee could **not** claim constructive dismissal (significant and unilateral changes to their employment without input or consent) as per the *ESA*. For many, this meant that the employer could make significant changes leaving the vulnerable worker with no other option or remedy.

English as a Second Language Program – Sarah Forrest, ESL Facilitator

In its fifth year, the English as a Second Language (ESL) program began the 2019-20 year with our annual Northumberland County Roadside Cleanup, a fundraising support that brings learners, tutors, their friends/family as well as THC staff together in pursuit of environmental stewardship. In the months following, we explored Barnum House and Lang Pioneer Village furthering and aiding the learners’ comprehension of local Canadian history. We know it is through these particular occasions, outside of the classroom, that the learners are inspired in their English efforts to become involved and confident in associating within their Northum-

berland community.

As broadening cultural perception is imperative to living in Canada, every day English routines are also practiced by going to local cafés or restaurants to order, exploring Canadian pastimes by hiking in Northumberland Forest and learning to ice skate in local rinks, as well as delving into civics by attending town council meetings and having mock elections.

This New Year brought a hint of the change that was to come. As numerous learners come from China, many mornings began

with discussions about the situation being experienced there with COVID-19 and as it progressed around the world. With learners from Colombia to Japan and many countries between, this allowed for conversations about inclusion/diversity while preparing us all for how drastically life and ESL learning would change. Commencing the shift in all our collective lives, and the ESL program has continued successfully to build English listening, speaking, reading and writing skills throughout the adjustments whether as before in-person or now online.

With Northumberland County still having a very low vacancy rate and lack of affordable housing options, our clients have been struggling to find housing suitable for their budget. In this sense, the Landlord Liaison continues to build relationships with landlords within Northumberland County to tackle the hidden rental market in Northumberland County. When a landlord communicates a vacancy to the Landlord Liaison first, we have the opportunity to provide our clients with that vacancy information before it is posted publicly. Since the beginning of the Landlord Liaison program in January 2019, we have built relationships

with 47 landlords, and been able to house 11 clients successfully through this program. The Landlord Liaison continues to approach and recruit new landlords to the program, hoping to continue the momentum that has been attained at this point.

Thanks to funding from Northumberland County, our Landlord Liaison became a facilitator for the RentSmart Ontario program. RentSmart Ontario provides education and support to tenants, landlords and community educators with one goal: **successful tenancies**. Tenants want a safe, suitable,

affordable home to rent; landlords want tenants to pay rent on time, and take care of their property. Being a good tenant or a good landlord is not an innate skill. RentSmart teaches these skills.

RentSmart Ontario is offered in three different formats, RentSmart Basic, RentSmart Certificate, RentSmart Landlord. These sessions are offered throughout the County, free of charge for registered participants. Within the 2019-2020 year of this program, 18 participants completed the RentSmart Basic program, 14 participants completed the RentSmart Certification program, and 6 landlords completed the RentSmart Landlord program.

Changes to the Small Claims Court Process Due to COVID-19 - Prabhjot Singh, Jr. Lawyer

In response to the COVID-19 situation, sittings of the Ontario Small Claims Court were suspended. In an effort to facilitate timely access to justice and to ensure safety of staff and public, the Small Claims Court has taken steps like expanding matters which will be heard virtually.

The Small Claims Court will hear urgent motions and urgent garnishment hearings by telephone or video conference and there is a process in place to request urgent hearings. All settlement conferences will be conducted over Zoom, a videoconferencing platform, unless a party indicates

that they are unable to participate via Zoom. This will be staggered over time, applying first to settlement conferences that were scheduled to take place between March 16 and March 31, 2020 and cancelled due to the pandemic.

The counter service is suspended and filings will no longer be accepted in person. If anyone wishes to file a claim in Small Claims Court during the suspension, it may be done online.



Starting *March 16, 2020* the limitation periods and procedural timelines were suspended under O. Reg. 73/20. With the province gradually reopening, suspended limitation and procedural time periods will resume running on *Monday, September 14, 2020*.

This is a very short and incomplete overview of the Small Claims Process changes due to COVID - 19. If you want to know more, or you are a low-income person who requires advice about Small Claims, please call the Northumberland Community Legal Centre at 905-373-4464 or 1-800-850-7882.

Energy Assistance and Money Management Programs – Karin Cummings, Senior Program Coordinator

The Help Centre offers assistance to those that may be struggling to keep up their utility bill or are being faced with a disconnection order. Sometimes we may advocate for a payment plan or of programs such as the Low Income Energy Assistance Program (LEAP) and the Ontario Electricity Support Program (OESP) were created in recognition of the ever increasing cost of natural gas and electricity by offering a one-time grant paid to the utility through the LEAP program and/or an application to the OESP program for a monthly credit against their electricity bill. The OESP is now in its 5th year and residents are now coming back to renew their applications so they can continue enjoying this reduction that has had a notable impact on electricity costs for the low income household and their monthly budget. Without heat or hydro, with no possibility of paying the bill, there is a greater risk of having to leave the home and some become homeless.

Reviewing the family financial health is part of these application processes so it

naturally flows into our Money Management program. We offer help to individuals and groups in the area of simple to in-depth budgeting processes and financial literacy. Our goal is to help our clients better manage their money through a working budget, tips on cost saving and future planning. These services are available to anyone that wants to take better control of their money.

In 2019/20, through energy assistance, money management sessions and budgeting workshops conducted throughout Northumberland, we were able to offer 965 individual services to individuals and families, helping them to successfully manage their money and their households.

To help alleviate the added stress of securing transportation to these

appointments, we happily offer all Help Centre services on an outreach basis by meeting at hub offices throughout Northumberland County or in the home. This past spring changed everything with the introduction of COVID-19. How we did our work had to change dramatically to ensure the safety of our staff and our clients. Much of our work was through phone meetings, fax machines, e-mail and cell phone pictures and outreach became a quick look at the weather. Many times we met with people in parks, parking lots, and front lawns in order to continue helping those that needed it and to continue our good work through these trying times.



Indian Day School Class Action Settlement Claims- by Sarah Cooling, Lawyer

On January 20, 2020 the Indian Day School Class Action Settlement took effect. This means that thousands of Indigenous people who suffered harm because they attended federally-run Indian Day Schools can now apply for long-awaited compensation.

Beginning in the 1920s, close to 200,000 Indigenous children attended federally-operated Indian Day Schools across Canada. Many students who attended these schools experienced trauma, and in some cases, physical and sexual abuse at the hands of individuals entrusted with their care.

The settlement is based on the premise that those who were sent to Federal Indian Day Schools were harmed. All eligible class members will receive a minimum of \$10,000 in individual compensation for the harm suffered by attending the schools. Additional compensation will be provided for further incidents of physical and sexual abuse, with amounts ranging from \$50,000 to \$200,000, based on the severity of the abuses suffered.

The settlement also provides an investment of \$200 million in the McLean Day School Settlement

Corporation for legacy projects that support healing, wellness, education, language, culture and commemoration for class members and their communities.

Should any class members require assistance with their claim, the Northumberland Community Legal Centre can provide assistance and advice regarding the forms and application support, free of charge, during the claims administration process. Contact us at (905) 373-4464 or 1-800-850-7882.

Social Media by Sarah Cooling, Lawyer

NCLC has now been active participants on Facebook and Twitter for the last seven years in an effort to reach more people who might need our services.

This year we started a YouTube Channel where we are making and stor-



Our Facebook page is more popular than ever and our number of followers on Twitter contin-

ing videos about your Legal Rights. Please subscribe to our channel and let us know what you think of our videos: <https://m.youtube.com/channel/UCWSVWehmrLotMovtxLVIG3w>

ues to grow rapidly.

Follow us on facebook at:

<https://www.facebook.com/northumberlandlegal>

Follow us on Twitter [@NCLC_legal](https://twitter.com/NCLC_legal) to get daily updates about our activities and find out about important information that could affect you and your community.

Legal Aid 2020 By Lois Cromarty, Executive Director, Legal Centre

The new Legal Aid Services Act 2020 gives Legal Aid Ontario broad powers to determine what kinds of legal services are needed in any community, how those services should be delivered and who should deliver those services.

Community legal clinics in Ontario have been funded by Legal Aid to practise in the area of poverty law since the mid-1970s. Being community-based, legal clinics have been able to determine what poverty law means for their area by assessing the legal needs of their local communities and responding accordingly. The new LASA 2020 blurs the line as to whose has the responsibility to determine the legal needs of any community in

Ontario.

LASA also sets out the areas of law for which LAO could provide services. While poverty law is included in the definition section of LASA, it is described narrowly to include housing, income maintenance and social assistance. Employment law, education, human rights, health and immigration law – all of which are types of law practiced by community legal clinics – are listed separately from poverty law. It remains to be seen what this distinction means for the clients who would traditionally have received these services from their local legal clinic.

In addition to the new legislation, the provincial government announced its intention to “modernize” legal aid services, including poverty law services. For

legal clinics, modernization will include a new “funding framework” as the current set of Clinic – LAO funding documents will all expire on April 1, 2021. This hard deadline carries great uncertainty as to what will happen if no funding agreements are in place by that date.

Rest assured that community-based legal clinics across Ontario are working hard to ensure that the interpretation of the new legislation and “modernization” do not have adverse consequences for low-income clients and the communities that legal clinics have served so well for more than 40 years.

Sexual Harassment in the Workplace by Sarah Cooling, Lawyer

The Northumberland Community Legal Centre is the lead agency in a project funded by the Federal Government to address Sexual Harassment in the Workplace. NCLC has received funding from Justice Canada to co-ordinate a project on Sexual Harassment in the workplace, along with 20 other Community Legal Clinics spread throughout the Province of Ontario. The primary focus in our project is on providing legal information and advice to the victims of workplace harassment,

but we do recognize that educating employers is important as well. As such, we are providing presentations to workplaces throughout Northumberland County providing legal information to both employees and employers on their rights and responsibilities with respect to this issue. If you are a worker who has been sexually harassed in the course of your work, please contact the Northumberland Community Legal Centre for free and confidential legal advice about your legal rights and remedies.

You may also want to follow us on Facebook and Twitter and subscribe to the NCLC YouTube Channel where you can find all of our Sexual Harassment in the Workplace Videos stored.

<https://m.youtube.com/channel/UCWSVWehmrLotMovtxLVIG3w>

COVID payment for people with disabilities By Marisa Conlin, CLW

The federal government will make a one-time payment of \$600 to help people with disabilities. They will start issuing this payment in the fall.

You will receive this payment if you have been approved for the Disability Tax Credit (DTC). You will also receive this payment if as of July 1, 2020 you were receiving:

- Canada Pension Plan Disability
- Quebec Pension Plan Disability Pension, or
- one of the disability supports provided by Veterans Affairs Canada.

Please note: receiving Ontario Disability Support Program benefits does NOT make you eligible for this pay-

ment.

Many Canadians with disabilities are not receiving federal disability benefits.

If you are not receiving the DTC or your certificate has expired, you have until September 25, 2020 to submit a DTC application.

If you submit your DTC application by September 25, 2020 and it is approved, you should receive the one-time \$600 COVID payment.

The Disability Tax Credit can also reduce the amount of money you owe at tax time or you can transfer the credit to a family member to reduce his/her taxes.

The DTC application form is available on-line on the Government of

Canada website. If you don't have access to a printer, you are welcome to call the Legal Centre at 905-373-4464 and we will print one for you. The form is fairly short, and most of it has to be completed by your doctor or nurse practitioner.

Please note: There are businesses on-line that will offer to help you with a DTC application for a fee. You do NOT need any business to help you with this process. If you have questions or need help, please call the Legal Centre, and we will help you for free.

ODSP and OW Update By Marisa Conlin, CLW

OW and ODSP recipients: you must report any income or other changes to your worker.

During the COVID shut down, the government of Ontario suspended the deadlines to report to OW and ODSP so that people would not miss a benefits cheque during that time. As Ontario is reopening, the government is reinstating this obligation.

If you are working or have other income, you must report this every month. You also have to report any other changes as soon as possible such as a change in address, changes in who lives in your home, etc.

Now that the requirements to report are back in place, you may receive a letter suspending your benefits if information is missing, if you miss an appointment or if you have not done something required in your Participation Agreement. You could also be assessed an overpayment, which means that OW or ODSP decides that you owe them money. These decisions won't happen to every-

one, but we want people to know that help is available if it happens to them.

If OW or ODSP makes a decision that you think is wrong, you have 30 days

to start the appeal process by submitting an Internal Review Request. Please call the Legal Centre immediately at 905-373-4464 for help.





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Tax Benefits

(Current to Wednesday August 26, 2020) By Teresa Williams, CLW

Don't forget to file your income tax returns by September 30, 2020. If you received notices with any other date, they are now wrong. If you owe an amount for taxes, the deadline to pay is also September 30, 2020. No interest will be charged between April 1 and September 30.

If you have a Disability Tax Credit certificate, you will receive a one-time payment of, up to, \$600.00 "in the fall." If you were in receipt of CPP disability benefits as of July 1, 2020, you will receive a one-time payment of \$600.00.

If your Disability Tax Credit certificate has expired, or you were planning to apply for a Disability Tax Credit, you need to do so before September 25, 2020 in order to receive the one-time benefit. This assumes that your application is later approved.

These payments are non-taxable and "non-reportable" for the purpose of taxes only. You will not have to report them on your 2020 tax return. However, these payments **ARE** reportable for the purposes of Ontario Works benefits, Ontario Disability Support Program benefits and for Northumberland County Housing Corporation resi-

dents.

If you received CERB or EI benefits, these incomes are taxable. However, the taxes have not been deducted from the source and will affect your 2020 tax returns, which at this date, are still due on or before April 30, 2021.

If you receive any decisions from the federal government about any of these benefits that you disagree with, please contact the Northumberland Community Legal Centre directly for legal advice.

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