

Federal Garnishment

If you fall behind in making support payments, the Family Responsibility Office (FRO) has the legal authority and responsibility to take enforcement action. This may include garnishing funds you receive from the federal government. This means the federal government can deduct outstanding support payments from money it owes you. If we intend to garnish federal funds you receive, we will send you a federal support deduction notice.

What does a federal support deduction notice do?

A federal support deduction notice gives us permission to garnish funds you receive from the federal government, including:

- income tax refunds
- Employment Insurance benefits
- federal training allowances
- Canada Pension Plan benefits
- Old Age Security payments, and
- interest on Bank of Canada savings bonds.

How much money will be garnished?

The federal government may garnish up to:

- 50 per cent of any income-type funds, including Employment Insurance and Canada Pension Plan benefits
- 100 per cent of income tax refunds and interest on Bank of Canada savings bonds.

Also, the federal government will charge you \$38 each year that the federal support deduction notice is active.

Can I avoid federal garnishment?

Yes you can, by paying support in full and on time each month.

If this is not possible, contact us right away. We will discuss two options with you:

1. immediately paying all the arrears owing, or
2. entering into a Voluntary Arrears Payment Schedule (VAPS).

Through a VAPS you and FRO work together to develop a repayment plan that will help you pay down the amount you owe while also paying ongoing support. You will need to complete a VAPS proposal form and a financial statement form. Both are available on our website at www.ontario.ca/FRO.

What if I am not able to pay the arrears and ongoing support?

We cannot change an existing court order or the amount of support you pay.

If your circumstances have changed and you are having difficulty making support payments, you may go back to court to have the support order changed.

If you don't make your support payments, we have the legal authority and responsibility to take enforcement action to recover the money you owe.

For more information on changing a support order, please:

- see our [Changing Support Orders Fact Sheet](#), or
- read the Ministry of the Attorney General's [Self Help Guide for Motions to Change](#).

What happens if I pay the arrears now and fall into arrears again?

If you fall behind in making support payments, we will review your case and decide what enforcement action is necessary.

Can I withdraw my case from FRO?

Yes. However, both the payor and the recipient must agree in writing to withdraw. To do this both must send us a completed Notice of Withdrawal form. The form is available on our website at www.ontario.ca/FRO.

- If the case is in arrears, the recipient may withdraw without the payor's consent.
- If the support order is assigned to a social assistance program (such as Ontario Works or the Ontario Disability Support Program), your caseworker must also agree to withdraw.
- If the payor owes arrears to the social assistance program, the payor and the recipient may withdraw but we will continue to enforce for support owed.

We will charge both the payor and the recipient a fee of \$50 if either of them wants to re-open the case and re-register with us at a later date.

Where can I get more information?

Visit our website: www.ontario.ca/FRO.

Call our 24-hour automated information line for recent transactions on your case:

- 416-326-1818
- 1-800-267-7263 (toll-free)

Contact our call centre Monday through Friday between 8 a.m. and 5 p.m. EST:

- 416-326-1817
- 1-800-267-4330 (toll-free)

TTY:

- 416-240-2414
- 1-866-545-0083 (toll-free)