



List of supports for residents in non-profit rental housing + housing co-operatives

Provincial

	Program/Initiative	Description	Who is eligible?	Where do I apply?
1	Temporary Rent Supplement	<p>Eligible tenants can be paid up to \$500 per household. The benefit is paid directly to your landlord.</p> <p>Co-ops: Eligible member households can be paid up to \$500 per household. The benefit is to be paid directly to the co-operative.</p> <p>The program is currently slated to last for 3 months, beginning in April.</p>	TBD: more information available early in April	Go here on BC Housing's website: https://bchousing.org/bctrs . Please note it is a two-step process. The member applies and includes an email address for the co-op. BC Housing will then reach out to the co-op and ask them to complete the application process.
2	No evictions	<p>Temporary moratorium on evictions, except in certain special circumstances.</p> <p>Co-ops are not affected by the <i>Residential Tenancy Act</i> so the moratorium does not apply, but you are urged to act reasonably and with compassion in the circumstances.</p>	<p>Tenants who have a residential tenancy agreement under the <i>Residential Tenancy Act</i>.</p> <p>Tenants in BC Housing funded buildings are also protected from eviction for non-payment of rent during this time.</p>	N/A: this measure relates to the <i>Residential Tenancy Act</i> and does not require an application

		Special circumstances for eviction are to be announced.		
3	No annual rent increases	Landlords cannot apply the annual CPI residential rent increase to residential tenancies. Co-ops are not affected by the <i>Residential Tenancy Act</i> so the rent freeze does not apply, but you are urged to act reasonably in the circumstances.	Tenants who have a tenancy agreement under the <i>Residential Tenancy Act</i> . It does not apply to households in rent-geared-to-income units.	N/A: this measure relates to the <i>Residential Tenancy Act</i> and does not require an application
4	Prevent landlords from accessing rental units	Tenants must consent to a landlord entering the rental unit. A landlord may not enter the unit even if they give the tenant 24 hours notice. Co-ops: terms of existing occupancy agreements apply	Tenants who have a tenancy agreement under the <i>Residential Tenancy Act</i> .	N/A: this measure relates to the <i>Residential Tenancy Act</i> and does not require an application
5	Landlord restrictions on use of common areas	Landlords are now entitled to restrict common areas in a building, such as gyms, pools, and courtyards. Co-ops: terms of existing occupancy agreements apply	Landlords who own buildings with common areas.	N/A: this measure relates to the <i>Residential Tenancy Act</i> and does not require an application
6	Moratorium on BC student loan payments	Effective March 30, 2020, all British Columbia student loan borrowers will temporarily have their repayments suspended until September 30, 2020. During this time, no payment will be required, and interest that currently applies to the federal portion of student loans will not accrue.	British Columbia student loan borrowers	N/A this is an automatic moratorium and no application is necessary

7	BC Emergency Benefit	The B.C. Emergency Benefit for Workers will provide a one-time \$1,000 payment to people who lost income because of COVID-19.	Residents of BC who receive federal Employment Insurance, or the new federal Canada Emergency Response Benefit are eligible.	Applications for the one-time payment will open soon
8	Climate Action Tax Credit	A one-time enhancement to the climate action tax credit will be paid in July 2020 for moderate to low-income families: An adult will receive up to \$218.00 (increased from \$43.50) A child will receive \$64.00 (increased from \$12.75)	For low- to moderate-income families. Details LINKED here: https://www2.gov.bc.ca/gov/content/taxes/income-taxes/personal/credits/climate-action	Canada Revenue Agency will calculate the benefit when you file your taxes.
9	ICBC payment deferral	Customers on a monthly Autoplan payment plan, who are facing financial challenges due to COVID-19, can defer their payment for up to 90 days with no penalty.	Customers on a monthly Autoplan payment plan.	Details LINKED here: https://onlinebusiness.icbc.com/efor.ms/dotcom/jsp/ACG398.jsp
	BC Hydro bill deferral	BC Hydro customers affected by COVID-19 can call to arrange an option to defer bill payments or arrange for flexible payment plans with no penalty.	BC Hydro customers	Call 1-800-224-9376
10	BC Hydro's Customer Crisis Fund	Customers facing temporary financial hardship and possible disconnection of their service due to job loss, illness, or loss of a family member may also be eligible for BC Hydro's Customer Crisis Fund, which provides access to grants of up to \$600 to pay their bills.	Customers facing financial hardship	Call 1-800-224-9376
11	BC Transit	Bus and HandyDart fares will not be collected on BC transit routes	All customers	N/A

Federal

	<i>Program/Initiative</i>	<i>Description</i>	<i>Who is eligible?</i>	<i>Where do I apply?</i>
12	Canada Emergency Response Benefit	A taxable benefit of \$2,000/month for up to four (4) months)	<p>Anyone who does not have paid leave or other income support who must stop work because of COVID-19 related causes. You must have made more than \$5,000 in the last fiscal year to be eligible.</p> <p>Full details on eligibility LINKED here : https://www.canada.ca/en/department-finance/economic-response-plan/covid19-individuals.html#sick_quarantined_self_isolation_new_canada_emergency_response_benefit</p>	The Canada Emergency Response benefit will be accessible through a secure web portal starting in early April
13	Child Benefit Increases	An extra \$300 per child through the Canada Child Benefit	<p>Parents giving primary care to at least one child, and who are legally residing in Canada.</p> <p>Full details on eligibility LINKED here: https://www.canada.ca/en/revenue-agency/services/child-family-benefits/canada-child-benefit-overview/canada-child-benefit-apply.html</p>	<u>Apply here: https://www.canada.ca/en/revenue-agency/services/child-family-benefits/canada-child-benefit-overview/canada-child-benefit-apply.html</u>
14	Special GST credit	<p>One-time special payment by early May through the Goods and Services Tax credit for low- and modest-income families.</p> <p>The average additional benefit: ~ \$400 for single individuals, ~\$600 for couples.</p>	<p>Income thresholds depends on marital status and how many dependent children in the household.</p> <p>Income thresholds range between \$46,649 for a single person to \$61,629 for a couple with four children.</p>	<u>Apply here: https://www.canada.ca/en/department-finance/economic-response-plan/covid19-individuals.html#increased_goods_services_tax_credit</u>

		<p>Full details on income thresholds here: https://www.canada.ca/en/revenue-agency/services/child-family-benefits/goods-services-tax-harmonized-sales-tax-gst-hst-credit/family-income-level-where-recipient-will-no-longer-receive-gst-hst-credit.html</p>		
15	Mortgage Support	<p>Mortgage payment relief through deferred mortgage payments, provided by banks on a case-by-case basis.</p> <p>Note: that while payments are deferred, interest continues to accrue.</p>	<p>All customers holding mortgages with one of the big 6 banks (TD, CIBC, BMO, Scotia, NBC, RBC) who are currently in good standing and have been impacted by COVID-19 can apply for mortgage deferment.</p> <p>More details LINKED here: https://cba.ca/mortgage-deferral-to-help-canadians-experiencing-financial-hardship-due-to-covid-19</p>	<p>Provided on a case by case basis. Individuals must contact their bank.</p>
16	Moratorium on Student Loan repayment	<p>From March 30th to September 30th, interest-free moratorium on the repayment of Canada Student Loans for all student loan borrowers.</p> <p>No payment will be required and interest will not accrue during this time.</p>	<p>All student loan borrowers. Students do not need to apply for the deferment.</p> <p>More details LINKED here: https://www.canada.ca/en/employment-social-development/corporate/notices/coronavirus.html</p>	<p>The deferral will automatically apply for all borrowers.</p>
17	Income tax deadlines extended	<p>The filing date for the 2019 tax year has been extended to June 1st, 2020.</p>	<p>All tax filers</p>	<p>N/A</p>

18	Changes to Employment Insurance	<ul style="list-style-type: none"> • The one-week waiting period for EI sickness benefits will be waived for new claimants who are quarantined so they can be paid for the first week of their claim • Establishment of a new dedicated toll-free phone number to support enquiries related to waiving the EI sickness benefits waiting period • People claiming EI sickness benefits due to quarantine will not have to provide a medical certificate • People who cannot complete their claim for EI sickness benefits due to quarantine may apply later and have their EI claim backdated to cover the period of delay 	Employment Insurance (EI) sickness benefits provide up to 15 weeks of income replacement and is available to 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. Canadians quarantined can apply for Employment Insurance (EI) sickness benefits.	<p><u>Apply here:</u></p> <p><u>https://www.canada.ca/en/services/benefits/ei/ei-sickness/apply.html</u></p>
19	Reduced minimum withdrawals for Registered Retirement Income Funds	The required minimum withdrawals from Registered Retirement Income Funds (RRIFs) are reduced by 25% for 2020.	Individuals with RRIFs	<p><u>Apply here:</u></p> <p><u>https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/registered-retirement-income-fund-rrif.html</u></p>
20	Indigenous Community Support Fund	\$305 million for a new distinctions-based Indigenous Community Support Fund to address immediate needs in First Nations, Inuit, and Métis Nation communities	TBD	TBD

Prepared by:





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