



Program Instructions

This Program Instruction applies to the following:

- ✓ HSA Part VII Housing Providers (Provincial Reform)
- ✓ Rent Supplement – Social Housing Rent Supplement Program
- ✓ Rent Supplement – Commercial and Strong Communities
- ✓ Former Federal Program Housing Providers (s. 15.1/27, s. 56.1/95)

Housing York

- ✓
 - ✓ Public Housing
 - ✓ HSA Part VII

ADMINISTERING RENT-GEARED-TO-INCOME DURING COVID-19

Effective Date: April 1, 2020

Summary

This temporary Program Instruction provides direction to Housing Providers in York Region on administering rent geared-to-income (RGI) during the COVID-19 pandemic. The federal and provincial governments have introduced temporary financial measures to assist households experiencing financial hardship. These include monthly income support payments and one-time lump sum amounts. This Program Instruction remains in effect until revoked by York Region.

Appendix A provides a summary of income supports available to households impacted by COVID-19.

Community and Health Services
Housing Services

1-877-464-9675
TTY 1-866-512-6228
york.ca



Modifications to RGI

ANNUAL SUBSIDY RENEWALS

As an interim measure, Housing Providers may defer annual subsidy renewals from April 1, 2020 up to three months. Timing will be reassessed as the COVID-19 situation evolves. Please let your Program Coordinator know if you choose to defer annual subsidy renewals.

Housing Providers proceeding with annual subsidy renewals as scheduled may need to modify existing processes relating to verification of income, such as accepting documents via email. During this time some employers may not provide documentation in a timely manner. Alternate documentation such as bank statements showing reduced payroll deposits or paystubs showing year-to-date income may be accepted to facilitate income verification and RGI calculations. As a general rule, RGI should not be adjusted without supporting documentation, but Housing Providers may be flexible in accepting alternate supporting documents where official documents are not yet available.

RGI CALCULATIONS FOR COVID-19 RELATED SUPPORT PAYMENTS

Canada Emergency Response Benefit, Employment Insurance and Ontario Works

Tenants and co-operative members may request interim RGI adjustments as a result of decreases in income related to job loss, reduced hours, illness or quarantine due to COVID-19. RGI adjustments may be applied retroactively to the first of the month following the loss of income, in keeping with effective dates of change for decreases in income under *Ontario Regulation 298/01*.

Housing Providers are directed to defer changes to RGI until the tenant or member has applied for and received a decision about eligibility for the [Canada Emergency Response Benefit \(CERB\)](#), [Employment Insurance \(EI\)](#), or [Ontario Works \(OW\)](#).

CERB is a temporary federal income support available to individuals who have stopped working because of COVID-19, and provides a payment of \$2,000 per month. Individuals receiving CERB must reapply to CERB each month if their situation continues, up to a maximum of four months. As eligibility for CERB is assessed individually, multiple members of a household may receive CERB payments. For the purposes of RGI, CERB is employment-related income, and similar to EI, tenants and members are eligible for an employment deduction of \$75 or \$150.

Tenants and members ineligible for CERB or EI benefits are required to apply for Ontario Works if they have not already done so, consistent with [Program Instruction 2012-03: Reasonable Efforts to Pursue Specified Income](#).

In the event a tenant or member's income from CERB is greater than the average earnings used in the current RGI calculation, Housing Providers are not required to adjust RGI. CERB is a temporary benefit and households may be experiencing increased costs at this time.

Canada Emergency Student Benefit

Effective May 1, 2020, post-secondary students and recent graduates may be eligible for the [Canada Emergency Student Benefit \(CESB\)](#). The benefit would provide \$1,250 per month for eligible students or \$1,750 per month for eligible students with dependents or disabilities.

In the event a tenant or member's income from CESB is greater than the average earnings used in the current RGI calculation, Housing Providers are not required to adjust RGI. If CESB represents a decrease in income, Housing Providers will calculate RGI based on 30% of the CESB benefit, plus any other included income sources. If the household member receiving CESB is a child of the household their income continues to be excluded for the purposes of calculating RGI.

Guaranteed Annual Income System

Effective April 1, 2020, the [Guaranteed Annual Income System \(GAINS\)](#) payment will be automatically doubled for a period of six months for seniors who receive GAINS. The enhanced payment is up to a maximum of \$83 for singles and up to a maximum of \$166 per couple. Housing Providers are directed to exclude the increased GAINS amount from gross household income when completing both in-year and annual rent-geared-to-income (RGI) reviews. More detail can be found in [Program Instruction 2020-03: Government Sources Available to Seniors](#).

INCOME FROM SPONSORSHIP OR CHILD SUPPORT

Tenants and members receiving RGI are required to make efforts to pursue certain types of income that may be available to them, as a condition of eligibility, including sponsorship support and child support. This policy is outlined in [Program Instruction 2012-03: Reasonable Efforts to Pursue Specified Income](#).

Tenants and members with sponsorship or child support income may have decreased monthly payments or a stop in payments if the person making support payments has experienced a loss of income due to COVID-19. When tenants or members report a decrease in support payments, Housing Providers are required to request verification of the decrease in income. Examples of verification documents include bank statements, a letter from sponsor confirming the income loss, or available legal documentation. Notarized statements of sponsorship will not be required at this time. RGI will be adjusted using the tenant or member's current income.

Housing Providers are directed to follow up with tenants and members reporting decreased support payments in September 2020 to confirm if support payments have resumed.

Table 1 provides an overview of common scenarios tenants and members may report, and direction for adjusting RGI, where necessary.

Table 1: RGI Adjustments

Scenario	RGI Calculation	Effective Date of Change
Tenant or member is eligible for CERB, and the amount of benefit is less than household's regular earnings used for the current RGI calculation	30% of monthly CERB benefit, less applicable employment deduction of \$75 or \$150	First day of the month following the household's approval/receipt of CERB
Tenant or member is eligible for CERB, and the amount of benefit is more than the household's regular earnings used for the current RGI calculation	No RGI adjustment required, as CERB is a temporary financial benefit	No change; previous RGI calculation remains in place
Tenant or member is not eligible for EI, CERB or OW	30% of current income or minimum rent, whichever is applicable	First day of the month following the loss of regular income
Tenant or member is eligible for CESB and is not a child of the household	30% of total household income or minimum rent, whichever is higher	First day of the month following the tenant's approval/receipt of CESB
Tenant or member reports a decrease in regular sponsorship or child support payments	30% of current income or minimum rent, whichever is higher	First day of the month following the decrease in support payments

EXCLUDED INCOME

Certain payments provided in response to income loss during the COVID-19 pandemic are one-time lump-sum payments. Some of the payments are enhancements to existing programs and are already excluded for the purposes of RGI calculations. The top-ups to such payments will also continue to be excluded from total household income. These include:

- Enhanced Canada Child Benefit
- Enhanced Goods and Services Tax credit (GSTC)
- Provincial Support for Families program for parents affected by school and daycare closures
- Low-income Energy Assistance Program payment
- Canada Student Service Grant

12 MONTHS AT MARKET

Tenants and members determined to be ineligible for RGI from being equivalent to market rent for 12 consecutive months may have RGI reinstated if they meet the following criteria:

- The tenant or member was determined to be ineligible for RGI on or after October 1, 2019, after paying rent equivalent to market for 12 months

- Members of the household have pursued income available to them, including CERB, EI or OW and have received an eligibility decision; any reinstated RGI amount is to be calculated based on the tenant or member's income after pursuing other sources

Authority: *Housing Services Act, 2011*
O. Reg. 298/11 S. 52, 53;
O. Reg. 367/11 S. 59, 60

Please contact your Program Coordinator with any questions.

April 2020

This notice will be available in an accessible format or with communication supports upon request from
1-877-464-9675 or 905-830-4444 ext. 72119

INCOME SUPPORTS FOR TENANTS AND MEMBERS DURING COVID-19

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Help Accessing Income Supports

Tenants/members looking for information on income support programs that might be available to them may contact Corrine Rouse, Family Support Worker, at 289-338-0021 or by email at Corrine.Rouse@york.ca

Information in this document is current as of April 28, 2020

Ontario Works

Ontario Works (OW) helps people who are in financial need. It offers two types of assistance:

1. Financial assistance, including income support to help with the costs of basic needs, like food, clothing and shelter and health benefits
2. Employment assistance to help clients find, prepare for and keep a job. This assistance may include workshops on resume writing and interviewing, job counselling, job-specific training and access to basic education, so clients can finish high school or improve their language skills

DISCRETIONARY BENEFITS

Discretionary benefits under OW have been expanded to meet a broad range of needs including cleaning supplies, transportation, food or clothing that tenants/members may require due to COVID-19.

OW recipients can contact their caseworker to see if they qualify.

Ontario Disability Support Program (ODSP) recipients are also eligible to receive these benefits and can contact their ODSP caseworker for additional information.

EMERGENCY ASSISTANCE

Emergency assistance through Ontario Works provides financial assistance in a crisis or emergency situation. Financial assistance in an emergency may include an amount for basic needs, shelter and benefits.

Access to Emergency Assistance for those facing a COVID-19 related financial emergency has been expanded by:

- Suspending the rule that limits emergency assistance provision to only once in a six month period for individuals and families affected by COVID-19
- Allowing people to receive emergency assistance for up to 48 days without submitting a full Ontario Works application

Current Ontario Works or ODSP recipients are not eligible for emergency assistance.

Tenants/members can apply for OW Emergency Assistance:

- Online: mcss.gov.on.ca/en/mcss/programs/social/apply_online.aspx
- By Phone: 1-877-464-9675 or TTY: 1-866-512-6228 or 905-895-4293 (for the deaf or hard of hearing)

Canada Emergency Response Benefit

The [Canada Emergency Response Benefit \(CERB\)](#) provides \$2,000 per month for up to 16 weeks for individuals who lose income as a result of the COVID-19 pandemic. CERB is also available to seasonal and regular workers who have exhausted their EI regular benefits after December 29, 2019 and are unable to obtain employment.

If a tenant or member needs financial support because of COVID-19, they should apply for CERB regardless of their eligibility for Employment Insurance (EI). Tenants/members that became eligible for EI regular or sickness benefits on or after March 15, 2020 will have their claim processed through CERB. For other EI benefits, including maternity, parental, caregiving, fishing and work-sharing, tenants/members should continue to apply for Employment Insurance.

CERB eligibility is determined every four weeks. To qualify for CERB, tenants/members:

- Must reside in Canada
- Must be at least 15 years old
- Have not quit their job voluntarily or are still working and do not expect to receive more than \$1,000 (before taxes) from employment and self-employment income
- Have earned a minimum of \$5,000 income in the last 12 months or in 2019 from employment income, self-employment income, or provincial or federal benefits related to maternity or paternity leave

Tenants/members may earn up to \$1,000 before taxes in employment and/or self-employment while receiving CERB.

After applying, tenants/members will get their payment in three business days via direct deposit or 10 business days via cheque.

Note: CERB eligibility criteria may change as the COVID-19 pandemic evolves. Please visit the following webpage for up to date information on CERB: canada.ca/en/revenue-agency/services/benefits/apply-for-cerb-with-cra.html

Tenants/members can apply for the CERB:

- Online with Canada Revenue Agency My Account: canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html
- By Phone: 1-800-959-2019 or 1-800-959-2041

Employment Insurance

REGULAR BENEFIT

Tenants/members who were recently laid off or have reduced hours may qualify for Employment Insurance (EI) through the Government of Canada. EI provides up to \$573 per week.

SICKNESS BENEFIT

EI sickness benefits can provide up to 15 weeks of financial assistance if a tenant/member cannot work for medical reasons and is not covered by employer paid sick leave. The tenant/member may receive 55% of their earnings up to a maximum of \$573 a week.

Medical reasons include illness, injury, quarantine or any medical condition that prevents an individual from working.

There is normally a one-week waiting period for EI. The one-week waiting period for EI sickness benefits will be waived for existing claimants who are quarantined due to COVID-19 so they can be paid for the first week of their claim. If tenants/members cannot apply because they are quarantined, they can also file for EI sickness benefits later and have the claim backdated.

If a tenant or member has already completed the application for EI sickness benefits before the exemption was introduced and would like to have the one-week waiting period waived, they can call the dedicated toll-free phone number 1-833-381-2725 or TTY 1-800-529-3742 (for the deaf or hard of hearing) to request this waiver.

Tenants/members can apply for EI Benefits:

- Online: canada.ca/en/services/benefits/ei.html
- By Phone: 1-800-206-7218 or TTY: 1-800-529-3742 (for the deaf or hard of hearing)

York Region's Rent Support Programs

HOUSING STABILITY PROGRAM

Tenants/members receiving OW or ODSP who are behind on rent, mortgage or utility payments can get support from the Housing Stability Program (HSP) for preventing a utility cut off, preventing an eviction due to unpaid rent, last month's rent deposit, moving and storage costs, utility deposits and reconnection costs and household items.

Tenants/members can apply for HSP:

- By phone: 1-888-256-1112 or TTY: 905-895-4293 or 1-866-512-6228 (for the deaf or hard of hearing)

HOMELESSNESS PREVENTION PROGRAM

The Homelessness Prevention Program (HPP) provides one-time assistance to York Region tenants/members with low and moderate income who are homeless or at risk of homelessness and are not receiving OW or ODSP benefits.

Tenants/members can apply for HPP:

- By phone: 1-888-256-1112 or TTY: 905-895-4293 or 1-866-512-6228 (for the deaf or hard of hearing)

Other Programs

ONTARIO ELECTRICITY SUPPORT PROGRAM

Tenants/members who pay for utilities may qualify for a reduced electricity bill through the Ontario Electricity Support Program.

Tenants/members can apply for the Ontario Electricity Support Program:

- Online at ontarioelectricitysupport.ca

LOW-INCOME ENERGY ASSISTANCE PROGRAM

The Low-Income Energy Assistance Program (LEAP) provides assistance to tenants/members who have fallen behind on paying their gas or electricity bill in an emergency situation. It can provide up to \$500 for electricity bills (\$600 if their home is heated electrically) and \$500 for natural gas bills.

Tenants/members can apply for assistance by contacting their utility company directly.

Additional information about LEAP is available online at oeb.ca/rates-and-your-bill/help-low-income-consumers/low-income-energy-assistance-program

SPECIAL GOODS AND SERVICES TAX CREDIT PAYMENT

The Government of Canada is providing a one-time special payment through the Goods and Services Tax credit for low and modest-income families.

The average additional benefit is expected to be approximately \$400 for single individuals and close to \$600 for couples. Eligible households will receive this payment automatically.

CANADA CHILD BENEFIT

The Government of Canada is providing an additional \$300 per child through the Canada Child Benefit (CCB), which will be delivered as part of the scheduled benefit payment in May 2020. Households already receiving the CCB do not need to reapply.

GUARANTEED ANNUAL INCOME SYSTEM

Beginning in April 2020, the Province of Ontario is doubling the Guaranteed Annual Income System (GAINS) payment for low-income seniors for six months.

There is no application process for GAINS. Eligible seniors will receive increased payments automatically.

SUPPORT FOR FAMILIES PROGRAM

The Government of Ontario is providing a one-time benefit to help parents offset the cost of buying materials to support their children's learning while schools and child care centres are closed due to COVID-19. Eligible parents will receive \$200 for each child aged 0 to 12 years and \$250 per child aged 0 to 21 years with special needs.

No application is required for tenants/members that have previously received payment through the Support for Parents program via direct deposit. They will be automatically enrolled in this program.

Tenants/members can apply:

- Online: iaccess.gov.on.ca/FamilyAppWeb/public/index.xhtml
- By phone: 1-888-444-3770 or TTY: 1-800-268-7095 (for the deaf or hard of hearing)

ONTARIO STUDENT ASSISTANCE PROGRAM

Effective March 30, 2020, students repaying Ontario Student Assistance Program loans will not be required to make payments for six months until September 30, 2020 and will not accrue interest during this moratorium period.

REGISTERED RETIREMENT INCOME FUNDS

The required minimum withdrawals from Registered Retirement Income Funds (RRIFs) is being temporarily reduced by 25 per cent for 2020 to provide flexibility to seniors who are concerned that they may be required to liquidate their RRIF assets to meet minimum withdrawal requirements in a volatile market. Similar rules apply to people receiving variable benefit payments under a defined contribution Registered Pension Plan.