

## Housing and Financial Supports for Individuals and Families Impacted by COVID-19 Frequently Asked Questions

This document was last updated on April 2, 2020 – subject to regular updates

### Does Reaching Home or Vancity Community Foundation provide housing?

No, Reaching Home is a program that funds organizations whose projects and programs are aimed at preventing and reducing homelessness. Vancity Community Foundation provides administrative support for the Reaching Home program throughout the Metro Vancouver region in the areas indicated on the map below:



### Who can I contact if I need immediate housing or housing services?

Please email us at [ReachingHome@vancity.com](mailto:ReachingHome@vancity.com) with some information about your situation and we will do our best to provide you with a referral to a local organization who may be able to support you at this time. Please include details about where you live (city or municipality), if you identify as Indigenous, Metis or Inuit, if you currently receive rental assistance through BC Housing, and if you identify as belonging to any special populations such as seniors, youth, women, people with disabilities, etc.

*This list of supports may not be comprehensive and may be subject to change based on program updates. Please contact support providers directly to assess your eligibility and for complete program details.*

### **What supports are available if I am unable to pay my rent?**

The BC government is taking measures to help individuals maintain their housing should they lose their job or income as a result of COVID-19.

- [BC Rent Bank](#)- Renters may be eligible for one-time repayable loans to prevent eviction due to unpaid rent or utilities.
- Beginning mid-April, low- and moderate-income earners who are not already receiving other rental assistance, will be able to apply for the **BC Temporary Rent Supplement** through BC Housing. For up to three months, a supplement of \$500 will be paid directly to your landlord to avoid eviction. For more details, please visit [BC Housing](#).
- If you receive rental assistance from [BC Housing](#) , and you have reduced employment income after March 1, 2020, you can request a short-term adjustment to your monthly benefit.

### **Can I be evicted during the COVID-19 pandemic if I can't pay my rent?**

On March 25, 2020, the Provincial government announced that evictions will be halted (with some exceptions) until the provincial state of emergency is lifted. View the province's website for information related to [eviction during the COVID-19](#) pandemic and a link to the [Residential Tenancy Board](#)

### **Can my landlord increase my rent during the COVID-19 pandemic?**

A landlord can issue a notice of rental increase, but it will not take effect until the provincial state of emergency is lifted. Visit the province's [website](#) for more details

### **Are there other financial supports available to help offset the cost of my rent?**

The federal and provincial governments are responding to the needs of Canadians by offering a variety of benefits to reduce the financial hardship caused by COVID-19. For details and to check your eligibility visit the links below:

- [Employment Insurance](#)- Special support actions for new applications and reduced waiting period for claimants in quarantine. [Apply here](#).
- [Canada Emergency Response Benefit](#)- Temporary income support for those who have lost income because of COVID-19 of \$500 a week for up to 16 weeks. **Applications will be accepted in early April.**
- B.C [Emergency Benefit for Workers](#)- A one-time, tax-free \$1000 payment to British Columbians who are already receiving federal EI or the new federal Canada Emergency Response Benefit. **Applications will be accepted in early April.**
- [Canada Child Benefit](#)- A top up of \$300 more per child will be included with your regular May payment

- [Goods and Services Tax Credit](#) (GST)- A one-time special payment for low- and modest income families. The average additional benefit will be close to \$400 for single individuals and close to \$600 for couples.
- [One-time enhanced payment for Climate Action tax credit](#) will be paid in July to eligible individuals. You do not need to apply for the credit, but you must file your 2019 taxes to be eligible for the one-time enhanced payment.
- Student Loans- Starting March 30, 2020, all [BC student loans](#) will be automatically frozen for six months. All [Canada student loan payments](#) will be suspended until September 30, 2020 and no interest will accrue during this time.
- BC Hydro – Defer your bill payments or apply for the [Customer Crisis Fund](#) for up to \$600 in hydro bill arrears. (1-800-224-9376)
- [Fortis BC](#) – Fortis will work with customers impacted by COVID -19 to waive late payment fees or tailor flexible payment solutions. All disconnections of utilities are suspended, regardless of amount owing.
- ICBC- [Defer your insurance payments for up to 90 days](#) with no penalty. Use the free [online resource tool to apply for deferral](#), or call 1-800-665-6442.