

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

This document was last updated on July 6, 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.

### **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?**

No. On March 30, 2020, the Provincial government announced that evictions would be halted (with some exceptions) until the provincial state of emergency is lifted. However, On June 24, 2020 that order was amended and landlords may now evict for reasons other than non-payment of rent. 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.

- [BC COVID-19 Temporary Pandemic Pay](#)- You will receive these lump-sum payments automatically if you are an eligible front-line worker in health, social service or corrections during the pandemic.
- [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 tax-free payment for certified holders of the [Disability Tax Credit](#).
- [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.
- [Canada Emergency Student Benefit \(CESB\)](#)- Taxable financial support for post-secondary students and recent post-secondary graduates who cannot find work due to COVID-19. This is available to students who are not eligible for CERB
- [Canada Student Service Grant \(CSSG\)](#) – For students in post-secondary who volunteer their time to serve their communities in COVID-19 response. They will receive a one-time payment of \$1000-\$5000 dependent on the number of hours they serve.
- 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.
- A one-time \$300 payment for seniors who are eligible for the Old Age Security Pension. An additional \$200 for individuals who are eligible for the Guaranteed Income Supplement. There is no application process, the payments will be made automatically the week of July 6.
- New Income tax balances due, or instalments are being deferred until August 31, 2020 without interest or penalties. Visit the CRA page [here](#) for more details on filing and payment deadlines
- [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](#), call 604-661-2723 or 1-800-665-6442, or email [accountservices@icbc.com](mailto:accountservices@icbc.com), including your phone number and your driver licence number or licence plate number.