

Directive

Directive: Rent-Geared-to-Income Calculations and Processes During COVID-19

Issue Date:	May 8, 2020	Directive No.:	2020-07
Revision Date:		Replaces No.:	

Applicable Policy: N/A

Type: Operational

The policies and procedures in this Directive are to be implemented by Housing Providers/Cooperatives funded by the Municipality under the following programs.

Provincial Non-Profit Housing Providers

- | | |
|---|--|
| <input checked="" type="checkbox"/> Gananoque Family Housing | <input checked="" type="checkbox"/> Gananoque Housing Inc. |
| <input checked="" type="checkbox"/> Legion Village 96 Seniors Residence | <input checked="" type="checkbox"/> Twp. of Bastard & South Burgess Housing Corp. |
| <input checked="" type="checkbox"/> Brockville Municipal Non-Profit Housing Corp. | <input checked="" type="checkbox"/> South Crosby Non-Profit Housing Corp. – Pineview |

Federal Non-Profit Housing Providers

- | | |
|--|--|
| <input checked="" type="checkbox"/> Athens & District Non-Profit Housing Providers | <input checked="" type="checkbox"/> Marguerita Residence Corp. |
| <input checked="" type="checkbox"/> Gananoque Housing Inc. | <input checked="" type="checkbox"/> South Crosby Non-Profit Housing Corp. – Rideau Lakes |

Federal/Provincial Cooperative Housing

- Shepherds Green Cooperative Homes Inc.

Housing Providers

- Housing Department
- Marguerita Residence Corp. (RGI Service Agreement)
- Athens & District Non-Profit Housing (RGI Service Agreement)
- Rent Supplement Program, including Providers with expired Federal Operating Agreement

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BACKGROUND

The COVID-19 pandemic has affected day-to-day life and interrupted regular business processes across the country. During the COVID-19 pandemic the federal and provincial governments have introduced a number of income support programs and measures to support Canadians during this unprecedented time. As Social Housing is deemed an essential service, operations must continue and may be adjusted to work safely during the pandemic.

PURPOSE

To provide information to Housing Providers regarding income support benefits available to Ontarians during the COVID-19 pandemic, safe work practices during the pandemic, and direction regarding the treatment of certain income support payments.

ACTION TO BE TAKEN

1. The following emergency payments are considered income and included for the purposes of rent-geared-to-income calculations:
 - Canada Emergency Response Benefit (CERB);
 - Canada Emergency Student Benefit (CESB), except where exempted for full-time students under the Housing Services Act, 2011; and
 - Temporary doubling of the Guaranteed Annual Income System payments.
2. It is the expectation that tenants will continue to meet their tenancy requirements, including paying their rent in full. Tenants that have suffered a loss in income as a result of the COVID-19 pandemic should be referred to income support programs, see Summary of COVID-19 Benefits (Appendix A).
3. Rent-geared-to-income calculations and regular processes will continue, such as completing an interim review if a tenant has experienced a change in income. Households must continue to report changes within 30-days, however during the COVID-19 pandemic Housing Providers may temporarily accept verbal verification of changes of income, with the understanding that the changes will later be followed-up with paper verification from the tenant when it is safe to do so.
4. The Housing Provider must create an administrative process to address changes in income and household composition, and turning over a unit during the pandemic, and communicate these processes to their tenants. The Leeds Grenville and Lanark District Health Unit may be consulted for advice on how to work safely during a pandemic, at 613-345-5685.

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ACTION TO BE TAKEN

5. Housing Providers must continue to follow administrative processes for late or missed rent payments. Processes may include: contacting the tenant by phone to discuss the missed or late payment, negotiating a payment agreement, following-up on payment agreements in default, and sending letters advising the tenant of their rental obligations:
 - a) Due to the number of income support options available, the United Counties of Leeds and Grenville is **not** granting rent deferrals or forgiveness at this time.
 - b) Documentation of efforts to collect rent will be needed if it becomes necessary to file a notice with the Landlord and Tenant Board, once business resumes to normal at the tribunal.

6. Tenants may continue to move-in and out of their units during the pandemic. If an applicant is offered a unit and they indicate that they are not comfortable moving during the COVID-19 pandemic, it will not count as a refusal; the applicant will be advised that they will not be contacted for an offer again until after the United Counties of Leeds and Grenville lifts the state of emergency, whether it is weeks or months from now. This also will not count as the one-time hold that an applicant can use.
 - a) Housing Providers may choose to resume offering units during the pandemic. Notify the Social Housing Registry for unit vacancies and offer units, as per the Offering a Unit Directive 2020-02.

APPENDICES

A...Summary of COVID-19 Benefits

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**Chris Morrison, Manager
Housing Department**

May 12/2020
Date

Summary of COVID-19 Relief Benefits

Benefit	Description and Eligibility
<p>Canada Emergency Response Benefit</p> <ul style="list-style-type: none"> If you stopped working because of COVID-19 Support for people who are sick, quarantined, or in directed self-isolation 	<ul style="list-style-type: none"> This benefit will provide a taxable benefit of \$2,000 a month for up to 4 months to eligible workers who have lost their income due to COVID-19. <p>Eligibility:</p> <ul style="list-style-type: none"> Residing in Canada, who are at least 15 years old; Who have stopped working because of COVID-19 and have not voluntarily quit their job; Who had income of at least \$5,000 in 2019 or in the 12 months prior to the date of their application; and Who are or expect to be without employment or self-employment income for at least 14 consecutive days in the initial four-week period. For subsequent benefit periods, they expect to have no employment income. The Benefit is only available to individuals who stopped work as a result of reasons related to COVID-19. If you are looking for a job but haven't stopped working because of COVID-19, you are not eligible for the Benefit.
<p>Improved access to Employment Insurance Sickness Benefits</p> <ul style="list-style-type: none"> Illness, injury, quarantine or any medical condition that prevents you from working 	<ul style="list-style-type: none"> Employment Insurance (EI) sickness benefits can provide you with up to 15 weeks of financial assistance if you cannot work for medical reasons. You could receive 55% of your earnings up to a maximum of \$573 a week. You must get a medical certificate to show that you're unable to work for medical reasons. Medical reasons include illness, injury, quarantine or any medical condition that prevents you from working.
<p>Apply for Employment Insurance - Regular</p>	<ul style="list-style-type: none"> If you have lost your job through no fault of your own and qualify for Employment Insurance benefits, you can submit your request today.
<p>GST Credit</p>	<ul style="list-style-type: none"> \$400 single adults, \$600 for couples. This will be added automatically for those already eligible.
<p>Child Tax Benefit Top-up</p>	<ul style="list-style-type: none"> \$300 per child is being added on top of the May payment.
<p>Student loan payments deferral</p>	<ul style="list-style-type: none"> Effective March 30, the government is placing a six-month interest-free moratorium on the repayment of Canada Student Loans for all student loan borrowers.

Benefit	Description and Eligibility
	<ul style="list-style-type: none"> No payment will be required and interest will not accrue during this time. Students do not need to apply for the repayment pause.
Ensured Mortgage Protection Program	<ul style="list-style-type: none"> 50 billion provided Payment deferrals Defer up to six monthly mortgage payments (interest and principal) for impacted borrowers. Deferred payments are added to the outstanding principal balance and subsequently repaid throughout the life of the mortgage. Special payment arrangements Payment deferral, loan re-amortization, capitalization of outstanding interest arrears and other eligible expenses, and special payment arrangements.
No evictions	<p>Following the order to halt evictions across the province, the LTB is suspending:</p> <ul style="list-style-type: none"> All hearings related to eviction applications, unless the matter relates to an urgent issue such as an illegal act or serious impairment of safety; and The issuance of eviction orders, unless the matter relates to an urgent issue such as an illegal act or serious impairment of safety.
Bank Supports	<ul style="list-style-type: none"> Auto loans, deferral of payments possible Contact bank directly
Personal Income Tax	<ul style="list-style-type: none"> Payment before Sept. 1, 2020 – extended deadline for income tax payments owed Filing deadline for Income Tax – June 1, 2020
Support for Seniors (RRIFs)	<p>The required minimum withdrawals from Registered Retirement Income Funds (RRIFs) is reduced by 25% for 2020.</p>
Reduction of Hydro Rates	<p>For a 45-day period, the government will suspend time-of-use electricity rates, holding electricity prices to the off-peak rate of 10.1 cents-per-kilowatt hour. This reduced price will be available 24 hours per day, seven days a week to all time-of-use customers, who make up the majority of electricity consumers in the province. By switching to a fixed off-peak rate, time-of use customers will see estimated rate reductions of over 50 per cent compared to on-peak rates.</p>