During COVID-19, it is more important than ever to prevent evictions and keep people housed. As the UN Special Rapporteur on the Right to Adequate Housing said recently, “Housing has become the frontline defense against the coronavirus. Home has rarely been more of a life or death situation.” Housing is a form of health care, imperative to our collective response to the COVID-19 pandemic. For more information on the right to housing in Canada, please visit: www.housingrights.ca. Below are tips and resources to prevent evictions.

See the Government of Canada’s companion document on how the Homeless Individuals and Families Information System (HIFIS) can help Prevent Eviction during a COVID-19 Outbreak (En Francais).

Landlords and Tenants Should Discuss Rent Options

- It’s important for both sides to have empathy during this difficult time.
- Tenants who cannot pay rent should reach out to their landlord to discuss payment options.
- If there is an eviction ban in your province and someone is evicted it is likely not a legal eviction – consult legal clinics in your province (see resources below by province/territory).
- Housing First workers can proactively call the landlords they are working with to let them know they are working, rents will be paid on time etc. For further information on tenant contact and support, access CAEH’s COVID-19 Resource on Home Visits.

Federal & Provincial Rental & Financial Aid

Federal

- **Canada Emergency Response Benefit** – a taxable benefit providing $2,000 a month for up to four months for workers who lose their income as a result of the COVID-19 pandemic. Read more here.
- **More Support for Individuals** – all Government of Canada supports listed here.
- **Mortgage Deferrals** – CMHC and major banks have offered mortgage payment deferrals for homeowners.
Provincial and Territorial (click to quickly jump to that Province/Territory’s information)

Alberta
British Columbia
Manitoba
New Brunswick
Newfoundland and Labrador
Northwest Territories
Nova Scotia
Nunavut
Ontario
Prince Edward Island
Quebec
Saskatchewan
Yukon

Other Helpful Information by Province and Territory

- Information Document with Provincial Contacts and COVID-19 Tips (Dr. Jennifer Robson, Associate Professor of Political Management at Carleton University, 15 pages) - This document includes who to contact in the government for financial support by province, and a Q&A around employment, contracting COVID-19 and other helpful tips related to the pandemic.

- COVID-19 Canada Resources for Tenants and Landlords (from Liv)
  - COVID-19 Helplines and Rental Support – By Province and Territory
  - Federal Financial Support in Response to COVID-19
  - Provincial and Territory Financial Support in Response to COVID-19
  - Financial Bank Support – Mortgage Deferrals & Emergency Relief Measures
  - Job Opportunities
  - Downloadable Resources

Alberta

- Rental protection measures highlights (read more here):
  - No one can be evicted for non-payment of rent in the month of April (including those unable to pay for the last few months), read more on eviction enforcement suspension.
  - Eviction protection will continue thereafter for the duration of the public emergency for tenants who work with landlords to establish meaningful and reasonable rental payment plans.
  - Landlords cannot raise rents while the public state of emergency is in effect and any rent increases that had recently been announced will be frozen until the state of emergency is lifted.
  - Landlords are not allowed to charge late fees between April 1 and June 30.

- Income Assistance – emergency isolation support payments. Program offers one-time payments of $1,146. Applications opened March 25.

British Columbia

- **Support for Renters and Landlords highlights** ([read more here](updated April 15)):
  - Temporary rental supplement – up to $500/month with dependents or $300/month without dependents towards their rent paid directly to landlords.
  - Halting evictions – no new notices and eviction orders suspended.
  - Freezing new annual rental increases during state of emergency.

- **Support for Utilities** – BC Hydro customers can [defer payments](#) or [access grants](#) to help pay their hydro bills.

- **Financial Supports**:
  - The [BC Emergency Benefit for Workers](#) provides a one-time $1,000 payment for people who lost income.
  - A [one-time enhancement](#) to the [climate action tax credit](#) will be paid in July 2020 for moderate to low-income families.
  - Employers must excuse workers for sickness without requiring a doctor’s note.
  - Taking [unpaid, job-protected leave](#) due to COVID-19.

- **Income Assistance** (April 2) - the province is implementing a series of temporary supports and supplements ([link to source](#)):
  - For people in BC currently receiving income assistance or disability assistance, the Province will temporarily exempt federal employment insurance benefits, including the new $2,000 Canada Emergency Response Benefit (CERB).
  - For everyone on income assistance or disability assistance who is not eligible for the emergency federal support programs, including the CERB, the province will provide an automatic $300-monthly COVID-19 crisis supplement for the next three months.

- **Provincial legal clinics and legal aid** - [https://lss.bc.ca/legal_aid](#) and [Pivot Legal Society](#)

Manitoba

- **Rental Supports** – Postpones evictions and freezes rent, [read more here](#). Regular [Rent Assistance Program](#) – no special COVID-19 programs.

- **Support for Utilities** - The provincial government has told some utilities not to charge interest or penalties and not to disconnect services because of unpaid bills until October 1.

- **Financial Supports** – As of March 27, the Manitoba government has not announced any specific direct financial assistance for residents affected by COVID-19.

- **Provincial legal clinics and legal aid** - [https://www.communitylegal.mb.ca/](#)
New Brunswick

- **Rental Supports** – NB has suspended evictions due to non-payment of rent until May 31, 2020. The province will be reaching out to landlords and tenants if an eviction from provincial housing has been requested, will offer tenants an opportunity to respond with any arguments they may have as it relates to landlords’ allegations of non-payment of rent, and will attempt to mediate a solution such as partial payment.

- **Financial Supports**: Workers who have lost their jobs due to the COVID-19 state of emergency in New Brunswick, including the self-employed, are eligible for one-time payments of $900 to bridge the gap between the loss of work and federal benefits kicking in.

- **Provincial legal clinics and legal aid** - [http://www.legalaid-aidejuridique-nb.ca/](http://www.legalaid-aidejuridique-nb.ca/)

Newfoundland and Labrador

- **Rental Supports** – Rental relief related to COVID-19 coming, [read more here](#).
  - Landlords are not prohibited from issuing termination notices for provincial housing. Adjudicators will not be holding any new hearings but will be working from home and working on the backlog of decisions from hearings previously held. These decisions and orders will almost certainly involve evictions.
  - An amendment to Section 19 of the Residential Tenancies Act has been made to assist tenants who have difficulty paying rent during the current public health emergency. The amendment extends the period of a termination notice by 30 days where a tenant can demonstrate loss of income due to COVID-19. The amendment preserves the right of the landlord to issue a termination notice, but also provides additional time for the tenant to either reach an agreement with the landlord on rent payment, or for the tenant to avail of any provincial or federal aid that may be available to them.

- **Financial Supports**: [compensation for private-sector employers](#) ensure employees do not go without pay during the pandemic. For details, click [here](#).

- **Provincial legal clinics and legal aid** - [https://www.legalaid.nl.ca/index.html](https://www.legalaid.nl.ca/index.html)

Northwest Territories

- **Rental Supports**: a number of initiatives:
  - Have a homelessness assistance fund for prevention and housing – [read more here](#).

- **Financial Supports**: Funding to the income assistance program in the Northwest Territories is being increased, the territory announced [March 20](#) along with other economic relief measures announced [March 31](#).

Nova Scotia

- **Rental Supports** – Effective March 19, no tenant can be evicted because their income has been impacted by COVID-19, for the next three months – [read more here](https://www.nslegalaid.ca)

- **Financial Supports**: Those on income assistance receiving an extra $50 with each payment as of March 20 – [read more here](https://www.nslegalaid.ca)

- **Provincial legal clinics and legal aid** -[https://www.nslegalaid.ca](https://www.nslegalaid.ca)

Nunavut

- **Rental Supports**: Nunavut government has not announced any specific rental assistance for residents affected by COVID-19

- **Financial Supports**: The Nunavut government has not announced any specific direct financial assistance for residents affected by COVID-19 other than announced over $2 million for community food programs for children and Elders to be distributed directly to hamlets, to delivery community-based programming to fit their needs.

- **Provincial legal clinics and legal aid** -[http://nulas.ca/en](http://nulas.ca/en)

Ontario

- **Rental Supports**
  - Eviction enforcement has been temporarily halted along with no new eviction notices, [read more here](https://www.ontario.ca/page/rental-supports-eviction-temporarily-halted)
  - Electricity relief – holding electricity prices to off-peak rates for 45 days – [read more here](https://www.ontario.ca/page/rental-supports-electricity-relief)

- **Financial Supports**
  - **Emergency Assistance highlights** ([read more here](https://www.ontario.ca/page/rental-supports-emergency-assistance-highlighted)):
    - 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 longer (48 days) without submitting a full Ontario Works application.
  - **Discretionary Benefits** caps have been removed for March and April for both OW and ODSP
  - **Direct payments to families** of $200 per child for children under age 12 ($250 for special needs)
  - **Increased funding to Service Managers** to enable the support of vulnerable populations including people experiencing homelessness in areas such as:
    - Funding service providers, such as shelters, food banks, charities and non-profits;
    - Funding the expansion of existing house stability programs operated by service managers;
    - Purchasing goods and services, such as food, transportation, medical supplies, or hotel rooms;
    - Funding administration needs, including staffing.
  - **April 23** – NT announced that the Transitional Rent Supplement Program (TRSP) has undergone changes to make the program more responsive and accessible to residents. The TRSP provides rent supplement to residents renting in the private market. If residents have low-to-modest
income and their shelter costs are unaffordable, they may be eligible for assistance under the program (link to source).

- **April 15** – NT has enacted the Residential Tenancies (COVID-19) Regulations, a new temporary regulation that allows tenants who are experiencing financial hardship to defer rent payments by advising their landlord in writing of the reasons they are unable to pay their rent, and how they plan to pay it in the future (link to source).
- The Northwest Territories Housing Corporation is providing extra time for individuals who live in public housing to pay their rent in light of the financial challenges that they may face due to the COVID-19 pandemic.
- **April 13** – the NT announced that residential tenants who are unable to pay their rent because of the economic fallout from the COVID-19 pandemic will now be able to defer their payments until a later date – without risking eviction (link to source).

- **Provincial legal clinics and legal aid** - https://www.legalaid.on.ca/legal-clinics/ and Centre for Equality Rights in Accommodation (CERA) and Community Legal Education in Ontario (CLEO) and in Toronto – Federation of Metro Tenants’ Association

### Prince Edward Island

- **Rental Supports** (read more here) – in summary the province has a moratorium on evictions until June 30 and a $1 million Temporary Rental Assistance Benefit to assist Island households that are currently renting and have seen an unexpected loss of income due to COVID-19.
- **Financial Supports:**
  - Anyone earning $25 per hour or less and lost their job between March 13 and March 31 is eligible to receive a $100 gift card for Sobeys. According to the province, the grocery giant is helping fund this program.
  - $250 a week for workers who have kept their jobs but at reduced hours.
  - Fund for the self-employed with a maximum payment of $500 per week.
  - A one-time payment of $750 is available for eligible workers through the COVID-19 Income Support Fund between March 13-April 30th.


### Quebec

- **Rental Supports:** Suspensions of eviction hearings and evictions until after state of emergency, read more here.
- **Financial Supports:**
  - Temporary Aid Program – those who are unable to work due to COVID-19-related reasons and do not qualify for federal assistance can apply to the province’s Temporary Aid for Workers Program, applications for which opened March 19. Recipients will receive $573 per week for up to four weeks.

Saskatchewan

- **Rental Supports**: Suspends evictions, [read more here](#).
- **Financial Supports**: those ordered to self-isolate and are not eligible for the federal supports can apply for the province's [self-isolation support program](#), which provides recipients with $900 over two weeks. The province has said this will mainly benefit self-employed workers.
- **Provincial legal clinics and legal aid** - [http://www.legalaid.sk.ca/](http://www.legalaid.sk.ca/)

Yukon

- **Rental Supports**: [Read more here](#)
  - Tenants can pay their rent late if they are unable to pay it when it is due up to 90 days and can end their tenancy without penalty.
  - Landlords are not be able to evict if the tenant or a member of their household is subject to a health protection measure.
- **Financial Supports**: The Yukon government has not announced any specific direct financial assistance for residents affected by COVID-19.
- **Provincial legal clinics and legal aid** - [https://legalaid.yk.ca/](https://legalaid.yk.ca/)

Disclaimer: This document is a collection of resources and/or ideas compiled by the team at CAEH. Please follow [Public Health Agency of Canada guidelines on COVID-19](#) as the primary resource for all health-related concerns.

CAEH will continue to update this resource as new information or ideas become available. Please refer to the CNH3 website Resources page at [cnh3.ca/resources](https://cnh3.ca/resources) for additional information. If you have an idea or resource to share or are seeking further support, please contact us at [info@caeh.ca](mailto:info@caeh.ca).