

PREVENTING EVICTION

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 specifically during the pandemic. You can also refer to the BFZ-C [Prevention page](#) for general homelessness prevention resources.

See the Government of Canada’s [companion document](#) on how the Homeless Individuals and Families Information System (HIFIS) can help Prevent Eviction during COVID-19 ([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 (CERB)** – a taxable benefit providing \$2,000 a month for workers who lose their income as a result of the COVID-19 pandemic. Read more from the original [March 25 news release](#) and about the extension in the [June 16 news release](#). CERB was extended from 16 weeks to 24 weeks such that benefits are available from March 15, 2020, to October 3, 2020. See [application information](#) and for further information see the [CERB Q&A](#).
- **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

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.
- [Financial Relief Prevention Navigator](#) (Prosper Canada, website) - An online tool that helps vulnerable Canadians access critical emergency benefits and financial relief from governments, financial institutions, telecoms and internet providers.
- **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](#)

Advocacy and Key Messages for Pandemic Rental and Eviction Prevention Support

- [Study urges targeted rent relief, return to rent controls, to help Ontario renters keep homes \(Maytree, May 28\)](#) – see also [Media Release](#) and [Toronto Star article](#)

Alberta

- **Rental protection measures highlights** ([read more here](#)):
 - No one can be evicted for non-payment of rent before May 1 (including those unable to pay for the last few months prior), 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](#). This requirement remains in place until August 14, 2020.
 - 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. The state of emergency was lifted June 15.
 - Landlords are not allowed to charge late fees between April 1 and June 30. While late fees can now be applied to future late payments, they cannot be collected retroactively.
- **Income Assistance** – emergency isolation support payments. Program offers one-time payments of \$1,146. [Applications opened March 25](#).
- **Provincial legal clinics and legal aid** - <https://www.lawcentralalberta.ca/en/help/legal-clinics-and-services>

British Columbia

- **Support for Renters and Landlords:**
- **Highlights from up to April 15th**
 - 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.
- **May 29** – Changes to BC’s tenancy law will provide greater protection to renters who are experiencing violence inside or outside of their homes by allowing them to end their tenancy early ([link to source](#))
- **Updated as of June 26th** ([read more here](#))
 - A landlord can now issue a Notice to End Tenancy for any reason (other than unpaid or late payment rent).
 - Landlords with existing orders for eviction can take them to the courts beginning July 2, 2020, for enforcement and can enforce a writ order effective immediately.
 - Landlords can enter a rental suite with 24-hour notice and do not need the tenant’s consent. They are expected to follow health guidelines like physical distancing, cleaning and wearing masks when appropriate.
 - The change also allows for personal service of documents to resume.
 - Landlords’ ability to restrict access to common spaces for COVID-19 related health reasons remains.
- **Support for Utilities** – BC Hydro customers can [defer payments](#) or [access grants](#) to help pay their hydro bills. Latest updates [here](#).
 - BC Hydro rates have been reduced by 1%, effective April 1, 2020

- BC Hydro residential customers who have lost jobs/unable to work as a result of COVID-19 will receive a bill credit of three times their average monthly bill that does not need to be paid back
- [Eligible customers can apply for bill relief until June 30, 2020](#)
- **Financial Supports:**
 - Starting May 1 residents can apply for the [B.C. Emergency Benefit for Workers](#), a tax-free, one-time \$1,000 payment for those whose ability to work has been affected due to COVID-19.
 - 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** - the province is implementing a series of temporary supports and supplements ([media April 2](#)):
 - 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 until the end of June.
- **Provincial legal clinics and legal aid** -https://lss.bc.ca/legal_aid and [Pivot Legal Society](#)

Manitoba

- **Rental Supports** – Postpones evictions and freezes rent initially announced in March is now extended to September 30, [read CBC article here](#) and [Manitoba Government page here](#). See also [Q&A for Tenants](#) and [Q&A for Landlords](#). Regular [Rent Assistance Program](#) remains available – no special COVID-19 programs.
- **Support for Utilities and other Cash Flow Relief** - The province is providing the following protections for the next six months until October 1 – see more in [this April 3 news release](#):
 - instructing Manitoba Hydro, Centra Gas and Manitoba Public Insurance (MPI) to not charge interest or penalties in the event that Manitobans are unable to pay at this time;
 - instructing MPI to relax ordinary practices on policy renewals and collections;
 - instructing Manitoba Liquor and Lotteries not to charge interest on receivables from restaurants, bars and specialty wine stores;
 - supporting Workers Compensation Board (WCB) to do the same and asking WCB to extend relief from penalties for late payments;
 - directing Manitoba Hydro and Centra Gas to not disconnect customers during these times; and
 - working with municipal partners to ensure municipalities do not charge interest on provincial education taxes and school division fees and the province is encouraging

municipalities to do the same with respect to their own taxes and will start discussions to support implementation.

- **Financial Supports:**
 - The [Disability Economic Support Program](#) provides a one-time \$200 benefit to lower-income Manitobans with disabilities receiving Employment and Income Assistance benefits.
 - The [Seniors Economic Recovery Credit](#) provides a \$200 one-time, refundable tax credit to Manitoba seniors facing additional costs due to the COVID-19 pandemic, such as grocery deliveries and technology purposes to stay connected to loved ones.
 - The [Manitoba Job Restart Program](#) provides a taxable financial benefit to a maximum of \$2,000 to individuals who return to work for a cumulative 30 hours per week during the period of June 26, 2020 to July 31, 2020 . 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/>

Newfoundland and Labrador

- **Rental Supports** – see landlord and tenant [Measures in Response to COVID-19](#) which includes 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.
- **Support for Utilities** - On May 14, 2020, the Provincial Government announced two financial assistance programs for electricity customers to help deal with the impacts of COVID-19 – [One Time Customer Bill Credit](#) and [Customer Interest Assistance Program](#).
- **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>

Northwest Territories

- **Rental Supports:**
 - **April 23** - [Transitional Rent Supplement Program](#) - In response to residents losing income or their jobs related to the COVID-19 virus, the NWT HC has instituted actions to streamline processes for TRSP to make it more responsive and easier to access. TRSP provides rental support to residents experiencing unaffordable shelter costs. First, originally scheduled to be discontinued on March 31, the program will extend until August 31, 2020. Other beneficial changes include allowing past participants to apply, raising the minimum subsidy to min \$100 and max \$500, removing the requirement to take a financial counselling course, and supporting current participants until the end of August. The GNWT and the federal government are working together to implement a new rental support called the Canada Housing Benefit in September.
 - **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](#)).
- **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](#).
- **Provincial legal clinics and legal aid** - <https://www.justice.gov.nt.ca/en/legal-aid/>

Nova Scotia

- **Rental Supports** – Effective March 19 and ending June 30, no tenant can be evicted because their income has been impacted by COVID-19, for the next three months – [read more here](#).
- **Financial Supports:** Those on income assistance receiving [an extra \\$50 with each payment](#) as of March 20 – [read more here](#).
- **Provincial legal clinics and legal aid** -<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 initially only [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. Then, May 28, launched a new program, the Nunavut Essential Workers Wage Premium. Through it, the Government of Nunavut will fund eligible employers to pay their low-wage workers more for the hours they

work. To start, GN is targeting employers who provide health and social services to vulnerable Nunavummiut. These include **shelters**, group homes, food banks, **boarding homes**, and similar organizations ([link to source](#)).

- **Provincial legal clinics and legal aid** -<http://nulas.ca/en/>

Ontario

- **Rental Supports**
 - Eviction enforcement along with no new eviction orders ([read more here](#)) have been temporarily halted through an Ontario Superior Court order that originally had no end date but as of July 8 was amended to end the calendar month in which the state of emergency is ended in Ontario.
 - Electricity relief – holding electricity prices to off-peak rates for 45 days – [read more here](#)
- **Financial Supports**
 - **Emergency Assistance highlights** ([read more here](#)):
 - 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** under the Social Services Relief Fund (SSRF) with \$200M to enable the support of vulnerable populations including people experiencing homelessness in areas such as ([read March announcement here](#)):
 - 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.
 - **As of July 2**, the Province announced a second phase of SSRF an additional \$150M to be used as needed for the above as well as allowing the funding to be used for capital - [read more here](#)
- **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.
- **Provincial legal clinics and legal aid** -<https://www.princeedwardisland.ca/en/information/justice-and-public-safety/legal-aid>

Quebec

- **Rental Supports:** Suspensions of eviction hearings and evictions until after state of emergency, [read more here](#).
- **Financial Supports:**
 - Supports to assist July 1, 2020 – [Read More Here](#) – the province is investing \$21 million in emergency funding to help 1,800 low-income households pay their rent. Tenants who have lost their jobs amid COVID-19 will also be eligible for an interest-free loan up to \$1,500. Applicants have until July 15 to request the loan, which will have to be repaid by August 2021. Those who are waiting to move to a new home but are facing delays due to the pandemic are also eligible for the reimbursement of household expenses.
 - 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.
- **Provincial legal clinics and legal aid** -<https://www.justice.gouv.qc.ca/en/programs-and-services/services/legal-aid/>

Saskatchewan

- **Rental Supports:** Originally suspended evictions as of March 26 ([read more here](#)) and as of July 7 announced that they would be lifting the eviction suspension by August 4 – [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/>

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/>

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 for additional information. If you have an idea or resource to share or are seeking further support, please contact us at info@caeh.ca.