



## Durham Community Housing Directives

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<b>Subject:</b>	<b>COVID-19 Recovery Benefits</b>
<b>Directive Number:</b>	<b>RGI 2020-16</b>
<b>Date:</b>	<b>November 16, 2020</b>

### Purpose

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To provide guidance to community housing providers about managing rent-geared-to-income (RGI) changes and requests during the COVID-19 pandemic, including the treatment of recovery benefits.

### Background

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Canada's COVID-19 Economic Response Plan provides a number of supports for individuals and families who are experiencing financial difficulties as a result of the COVID-19 pandemic.

After the expiration of the Canada Emergency Response Benefit (CERB) in October 2020, the federal government introduced a new suite of benefits and changes to the Employment Insurance (EI) rules to assist people who are unable to work as a result of COVID-19.

The federal government has also launched an [Online Tool](#) to help people find supports due to the COVID-19 outbreak.

In general, COVID recovery benefits will be less than the income that the tenant or co-op member was previously receiving, which can result in a decrease in rent-geared-to-income (RGI). In some cases, a tenant or co-op member's income may actually increase as a result of this income.

In general, changes to RGI due to loss of income or receipt of COVID-19 recovery benefits are determined in line with Durham Community Housing Directives [RGI 2020-04: Notice of Changes and In-Year Reviews](#), [RGI 2020-03: Annual RGI Reviews](#) and [RGI 2020-15 2021: Rent Freeze Period](#). RGI decreases will be deferred pending receipt or denial of recovery benefits or social assistance. RGI increases due to new income are implemented only at the time of annual RGI review, and RGI increases assessed in 2021 will be deferred until January 1, 2022.

## Canada Emergency Response Benefit (CERB)

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The Canada Emergency Response Benefit (CERB) ended on October 3, 2020 and has been replaced by the [Canada Recovery Benefit \(CRB\)](#), the [Canada Recovery Caregiver Benefit \(CRCB\)](#), the [Canada Recovery Sickness Benefit \(CRSB\)](#), or new [Employment Insurance \(EI\)](#) rules.

The Canada Revenue Agency is continuing to accept and process retroactive applications until December 2, 2020 for eligible periods between March 15 and September 26, 2020.

Find out more about the applying retroactively for the [Canada Emergency Response Benefit](#).

## Canada Recovery Benefit (CRB)

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The Canada Recovery Benefit (CRB) provides a taxable benefit of \$500 per week for up to 26 weeks to people who:

- are not employed or self-employed due to COVID-19 and who are not eligible for [Employment Insurance \(EI\)](#)
- had their employment/self-employment income reduced by at least 50 per cent due to COVID-19.

The CRB is administered by the Canada Revenue Agency, and tenants and co-op members can apply through their [My CRA account](#) or by telephone at 1-800-959-2019 or 1-800-959-2041. The CRB is paid biweekly and applicants must reapply every two weeks for the benefit as applications do not renew automatically.

The CRB is available to eligible applicants from September 27, 2020 to September 25, 2021.

Find out more about applying for the [Canada Recovery Benefit \(CRB\)](#).

### Impact on RGI

The CRB is included as employment-related income for the calculation of RGI.

Tenants and co-op members requesting a decrease in RGI because they have decreased earnings or no earnings due to COVID-19 will not have their RGI adjusted until a decision has been reached on their application for the CRB or [Employment Insurance \(EI\)](#). Requests for in-year RGI decreases will only be implemented if:

- annual adjusted family net income (AFNI), including the CRB or EI, has decreased by at least 20 per cent

- the tenant or co-op member has not already had an in-year review due to a decrease in income.

Tenants and co-op members who are determined ineligible for the CRB or EI are required to apply for Ontario Works before their RGI is adjusted. In-year decreases in RGI will only be implemented if the current RGI and utility costs exceed the maximum shelter allowance for the benefit unit.

## **Canada Recovery Caregiver Benefit (CRCB)**

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The Canada Recovery Caregiver Benefit (CRB) provides a taxable benefit of \$500 per week for up to 26 weeks to people who are not employed or self-employed due to COVID-19 and who are unable to work because they must care for their child under 12 year old or a family member who needs supervised care. This applies if:

- their child or family member's school, regular program or facility is closed or unavailable to them due to COVID-19
- the child or family member is sick, self-isolating, or at risk of serious health complications due to COVID-19.
- had their employment/self employment income reduced by at least 50 per cent due to COVID-19.

The CRCB is administered by the Canada Revenue Agency, and tenants and co-op members can apply through their [My CRA account](#) or by telephone at 1-800-959-2019 or 1-800-959-2041. Applicants can apply for any weekly period for which they are eligible, up to 60 days after the period has ended. Applications do not new automatically

The CRCB is available to eligible applicants from September 27, 2020 and September 25, 2021.

Find out more about the applying for the [Canada Recovery Caregiver Benefit \(CRCB\)](#).

### **Impact on RGI**

The CRCB is included as employment-related income for the calculation of RGI.

Tenants and co-op members who are unable to work because they must care for a child or family member due to COVID-19 may request a decrease in their RGI. They will not have their RGI adjusted until a decision has been reached on their application for the CRCB. Requests for in-year RGI decreases will only be implemented if:

- annual adjusted family net income (AFNI), including the CRCB, has decreased by at least 20 per cent
- the tenant or co-op member has not already had an in-year review due to a decrease in income.

Tenants and co-op members who are determined ineligible for the CRCB are required to apply for Ontario Works before their RGI is adjusted. In-year decreases in RGI will only be implemented if the current RGI and utility costs exceed the maximum shelter allowance for the benefit unit.

## **Canada Recovery Sickness Benefit (CRSB)**

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The Canada Recovery Sickness Benefit (CRSB) provides a taxable benefit of \$500 per week for up to 2 weeks to people who are not employed or self-employed who are unable to work because they:

- are sick or need to self-isolate due to COVID-19
- have an underlying health condition that puts them at greater risk of getting COVID-19.

The CRSB is administered by the Canada Revenue Agency, and tenants and co-op members can apply through their [My CRA account](#) or by telephone at 1-800-959-2019 or 1-800-959-2041. Applicants can apply for any weekly period for which they are eligible, up to 60 days after the period has ended. Applications do not new automatically.

The CRSB is available for up to 2 weeks to eligible applicants from September 27, 2020 and September 25, 2021.

Find out more about the applying for the [Canada Recovery Sickness Benefit \(CRSB\)](#).

### **Impact on RGI**

The CRSB is only payable for up to 2 weeks between September 27, 2020 and September 25, 2021 and is unlikely to significantly impact average annual income.

Tenants and co-op members pending or receiving the CRSB who request a decrease in RGI will not have their RGI adjusted unless:

- annual adjusted family net income (AFNI), including the CRSB, has decreased by at least 20 per cent
- the tenant or co-op member has not already had an in-year review due to a decrease in income.

## Employment Insurance (EI)

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Effective September 27, 2020, there were temporary changes made to the Employment Insurance (EI) rules to help people access benefits. These temporary changes will be in effect for one year and include a reduction in the number of insured hours to qualify for EI, a minimum of 26 weeks payable, a minimum \$500 per week benefit for regular benefits, and an extension to the 52-week period to accumulate insured hours for people who previously received the Canada Emergency Response Benefit (CERB).

Applicants who are not eligible for EI may qualify for the [Canada Recovery Benefit \(CRB\)](#), the [Canada Recovery Caregiver Benefit \(CRCB\)](#), or the [Canada Recovery Sickness Benefit \(CRSB\)](#).

### **EI Regular Benefits**

Employment Insurance (EI) provides regular benefits to individuals who lose their jobs through no fault of their own and are available for and able to work but can't find a job.

Tenants and members who have lost their job or who have exhausted their Canada Emergency Response Benefits (CERB) may be eligible for EI. To qualify, they need to submit their Record of Employment (ROE) for each job they had in the 52 weeks before beginning to receive the CERB.

In most cases, tenants and co-op members who previously received the CERB through Service Canada will not need to apply for EI benefits. They will continue to complete their biweekly reports and their file will be automatically reviewed for EI eligibility.

Tenants and co-op members who previously received the Canada Emergency Response Benefit (CERB) through the Canada Revenue Agency can apply for EI online after their last CERB eligibility period.

Tenants and co-op members who were not previously receiving the CERB can also apply online for EI benefits.

Find out more information about applying for Employment Insurance online at [www.canada.ca/ei](http://www.canada.ca/ei).

### **EI Sickness Benefits**

Employment Insurance (EI) sickness benefits provide up to 15 weeks of financial assistance for people who are unable to work due to medical reasons or conditions, including illness, injury, and quarantine.

Applicants must get a medical certificate from a designated medical professional showing they are unable to work for medical reasons. The medical

certificate does not need to be submitted to Service Canada, but applicants should keep it for 6 years.

Tenants and co-op members can apply for EI sickness benefits online at [www.canada.ca/ei](http://www.canada.ca/ei).

### **Impact on RGI**

EI regular and sickness benefits are treated as employment related income for RGI.

Tenants and co-op members who apply for EI regular or sickness benefits will not have their RGI adjusted until a decision has been reached on their EI application. Requests for in-year RGI decreases will only be implemented if:

- annual adjusted family net income (AFNI), including the EI benefits, has decreased by at least 20 per cent
- the tenant or co-op member has not already had an in-year review due to a decrease in income.

### **Ontario Works**

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Tenants or co-op members may apply for Ontario Works pending EI or federal recovery benefits but are not required to do so. Tenants or co-op members who choose to apply for Ontario Works pending these benefits will not have their RGI adjusted until the EI or applicable federal recovery benefit has been approved or denied.

If the tenant or co-op member is denied EI or federal recovery benefits, they are required to apply for ongoing regular Ontario Works benefits, if they have not yet done so. In-year decreases in RGI will only be implemented if the current RGI and utility costs exceed the maximum shelter allowance for the benefit unit.

### **Supports for Seniors**

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Low income seniors received double the benefit from the Guaranteed Annual Income System (GAINS) payment between April 2020 and September 2020. This meant an increase of up to \$166 per month for a single person and \$322 per month for a couple for 6 months.

In July 2020, the federal government also provided a one-time tax-free payment of \$300 for seniors eligible for Old Age Security (OAS) and an additional \$200 for seniors eligible for Guaranteed Income Supplement (GIS) to help them cover increased costs caused by COVID-19.

Additionally, the required minimum withdrawal from Registered Retirement Income Funds (RRIFs) is being temporarily reduced by 25 per cent for 2020 to provide flexibility to seniors that are concerned that they may be required to liquidate their RRIF assets to meet minimum withdrawal requirements in a volatile market. Similar rules apply to people receiving variable benefit payments under a defined contribution Registered Pension Plan.

These benefits may be reflected in the net income on the 2020 tax assessment and will be included in the calculation of net tax-based income and RGI at the time of annual RGI review. No adjustments are required.

## **In Situ RGI Applications**

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Market tenants or co-op members requesting RGI may be assessed in accordance with Durham Community Housing Directive [RGI 2019-03: In-situ Applications](#). The tenant or co-op member must apply for and receive a decision on their application for other available financial assistance (e.g. Ontario Works, EI or federal recovery benefits) before determining eligibility for immediate in-situ RGI.

### **24-Month Rule**

In addition, market tenants or co-op applicants who were previously determined ineligible for RGI because they were equivalent to market for 12 or 24 consecutive months may have their RGI reinstated immediately if all of the following apply:

- They were determined ineligible for RGI within the previous 12 months
- Their average annual income has decreased by at least 20 per cent from the last average annual income used in their RGI calculation.
- They are not pending another source of income (e.g. Ontario Works, EI or federal recovery benefits). If they are pending another source of income, they may be assessed for immediate reinstatement of RGI once they have received a decision on their application.

Market tenants and co-op members who do not meet the above criteria may still be considered for immediate RGI under Durham Community Housing Directive [RGI 2019-03: In-situ Applications](#).

## **COVID-19 Resources**

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Housing providers can find general information about COVID-19 and community resources in Durham at:

[Region of Durham Health Department – COVID-19 Update](#)

### **Effective Date**

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This directive is effective on the date that it is issued.

### **Repealed Directives**

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This directive replaces Durham Community Housing Directive RGI 2020-01 COVID-19 and RGI Changes.

### **Legislative Authority**

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Housing Services Act, s. 50, 51, 52