

March 30, 2020

“I will pay April’s rent – late.”

I think you will be hearing that frequently from renters who have lost their jobs, had their hours significantly reduced, or are losing wages because they have to stay home to care for children or the sick.

However, most, if not all, should be able to pay April’s rent, but not on the first. How? There is up to \$2500 per month in rent supplements available from the federal and provincial governments. With both governments moving at lightning speed to announce these supplements, the bureaucracy has to catch up by implementing the systems, application processes, etc.

Federal government: Canada Emergency Response Benefit (CERB) – up to \$2000 – paid to renters who are not receiving or no eligible for Employment Insurance benefits.

Provincial Government: Temporary Rent Supplement (TRS) – up to \$500 – paid to landlords. NOTE: This will be payable per rental unit, not per person.

Payment timing

The Federal government’s application web portal will be running in “early April.” The government pledges to pay within 10 days of application.

The BC Housing application web portal will be available April 15; no information on how fast they intend to process applications.

How to Apply

You can tell youR renters to go to:

Federal: <https://srv270.hrdc-drhc.gc.ca> to apply or Employment Insurance. Your application will be a CERB application through Canada Revenue Agency.

NOTE: Persons currently receiving EI benefits are not eligible for the CERB

Provincial: bchousing.org you must include a copy of your Employment Insurance application.

Our Advice

- The supplements should be in your (BC) or the renters’ (Fed) hands before April 30. Hopefully, there will be few problems obtaining May rents.
- Recognize that some renters want to pay the rent but can’t until they receive the supplement(s).
- If you haven’t received April’s rent and haven’t heard from the renter, contact him/her; remind them rent still has to be paid; tell them of the supplements. (There is a rumour that rent doesn’t have to be paid!)
- Complete a Deferred Rent Agreement where appropriate.
- Don’t require a late fee; It might still be legal, but tenant relations trumps loss of \$25!
- Be flexible, particularly with long term renters.

Here is what else is available as a direct result of COVID-19 that may help renters continue to pay their rent:

- Canada Child Benefit is increased by \$30 a month – up to \$550 for the average family.
- GST credit automatically increases for low/modest income households – will be up to \$400 for singles, \$600 for couples.
- 6 months moratorium on student loan repayments; interest will not accrue.

. . . . Al Kemp