
SUBJECT

EVICCTIONS AND HELP FOR RENTERS

ISSUE

How is the Government preventing evictions and helping renters during these difficult times?

KEY FACTS

- **Eviction and rent control regulations in Canada fall under provincial jurisdiction.**
 - **All provinces and territories, except Nunavut who did not need one, instituted some level of moratorium on evictions in their jurisdictions at the height of the pandemic. Two provinces – Alberta and New Brunswick - have since lifted their moratoria.**
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RESPONSE

Evictions

- **We expect any housing provider, especially those who have received funding, support or mortgage loan insurance from CMHC, either directly or through their province or territory, to act compassionately and refrain from evicting their tenants.**
- **As rent control is a matter of provincial jurisdiction, we continue to work closely with all provinces and territories on behalf of renters. Most provinces and territories, issued full or partial eviction bans at the height of the pandemic. All along, we encouraged people who could to continue paying their rent or mortgage to ensure that assistance went to those who need it.**
- **Housing providers have played an important role in preserving our economy during these extraordinary times. To ensure they could help their tenants, Landlords with CMHC-insured multi-unit loans facing financial difficulties have been able to request payment deferrals.**

Support for Renters

- **The first defense for renters is the Canada Emergency Response Benefit (CERB). The Government of Canada launched the CERB, to help Canadians through these unprecedented times.**
- **We have extended this program from 16 weeks to 24 weeks to further give financial support to employed and self-employed Canadians who are directly affected by COVID-19. This means that eligible Canadians can receive \$2,000 per month.**
- **Support is also available for landlords through their lenders. For those facing financial difficulties as a result of COVID-19, mortgage deferrals are available. This gives landlords the financial flexibility they need to show compassion to their tenants in these extraordinary times.**
- **Together with our provincial and territorial partners, we are also starting to roll out the Canada Housing Benefit, a key pillar of the National Housing Strategy that will help families across Canada. \$4 billion will be invested over 8 years to help middle-class Canadians — and people working hard to join it — find safe, accessible and affordable homes.**

Background

Evictions

- By the end of March, 12 provinces and territories had announced some level of moratorium on evictions as a result of their response to COVID-19. Nunavut is the only jurisdiction that did not announce an eviction moratorium as there are very few rental housing units in Nunavut for which the Territory is not the landlord and the Territory rarely evict tenants.
- The end dates of moratoria on eviction vary and have been extended in some instances. Alberta and New Brunswick ended their moratoria on April 30 and May 31 respectively. Some restrictions still apply in those provinces before landlords can file to evict a tenant for non-payment. Manitoba planned to lift their moratoria on May 31 but on June 22 they extended their moratoria until September 20. The remaining provinces and territories continue to have some form of anti-eviction measures in place.

Provincial Support for Renters

- BC and PEI are the only jurisdictions to provide a rent support. The initiative in BC provides up to \$500 support monthly to qualified persons, while the PEI initiative provides a total of \$1,000 over three months (\$500 in the first month, and \$250 each for the following two months). Originally intended to run until June 2020, BC's initiative has been extended to August 2020.
- NWT has reduced the requirements and streamlined the process for applying to its existing Transitional Rent Supplement Program to respond to residents who lost their jobs to COVID-19. This program provides a rent subsidy of up to \$500 per month to low- to moderate-income residents in private market rental housing. The territory has extended the reduced requirements for those affected by COVID-19 to August 31.
- Tenants in Québec, who are receiving, or are able to receive CERB or EI benefits, and are living in eligible housing are able to apply for interest-free loans of up to \$1,500 to pay all or part of their rent for May and/or June. These loans are repayable interest-free until August 1, 2021, after which interest will be applied to outstanding amounts.

Canada Housing Benefit

- The federal government announced in November 2017 that it will invest \$2 billion in a new Canada Housing Benefit (CHB), which is a key program under the National Housing Strategy. This funding will be cost-matched and delivered by provinces and territories for a total \$4-billion investment, over 8 years, starting in 2020-21.
- The CHB provides affordability assistance directly to households to help reduce their housing need. The federal government is working with provinces and territories to create 13 CHB initiatives, one for each jurisdiction. These initiatives are being co-developed based on a series of federal themes and are designed to address the unique affordability challenges of the most vulnerable in each province and territory.
- The Canada-Ontario CHB is the only one announced at this time, however, the CHB is already launched in Saskatchewan, British Columbia and Ontario with other jurisdictions coming online at various points over the next several months to ensure affordability support is available as soon as possible.
- As the Benefit is provided directly to households, the CHB will provide choice to recipients and allow them to make their own decisions regarding their housing situations and where they live.