

The purpose of this bulletin is to provide clarity on how the various payments under the Federal and Provincial COVID-19 response relate to public housing

Tenants in subsidized housing do not pay a market rent. They pay a contribution towards the cost of their rental unit. The amount they pay is calculated based on household composition and income. This type of rent is called a rent-geared-to-income (RGI) Tenant Rent Contribution.

The Federal and Provincial responses during the state of emergency introduced changes to existing programs. There are also a number of new temporary programs designed to support households who lost income, or were experiencing extraordinary expenses, as a result of COVID-19. The table below shows some of the most common government income sources and provides guidance as to what to include or exclude as income when completing an RGI calculation.

Quick reference guide¹:

Source	Source	What is this?	Include?
Employment Insurance (EI)	Federal	Income Replacement Program	Yes
Canada Emergency Response Benefit (CERB)		Income Replacement: Modified Employment Insurance.	Yes
Canada Emergency Student Benefit (CESB)			
Canada Recovery Benefit (CRB)		Income Replacement programs for those who lost employment or were unable to seek or obtain employment during the state of emergency.	Yes
Canada Recovery Caregiving Benefit (CRCB)			
Canada Recovery Sickness Benefit (CRSB)			
One-time payment for seniors		One-time payment to cover extraordinary expenses.	No
One-time payment to persons with disabilities.			
COVID-19 Crisis Supplement	Provincial	Temporary assistance to ensure that people on income or disability assistance or low-income seniors do not encounter additional barriers during the state of emergency.	No
BC Recovery Supplement			
BC Recovery Benefit		A one-time payment for eligible families, single parents or individuals.	

¹ Important Note: This is not a complete guide to income sources. See the Rent Calculation Guide for more information on incomes that are included in Rent-Geared-to-Income (RGI) calculations.

The information below provides an overview of each program and links to where you can find more information.

Employment Insurance (EI) benefits calculations

Include in RGI

Employment Insurance provides financial assistance to employees who have lost their job, are unable to work due to sickness, are on maternity or parental leave, or are in a few other similar circumstances.

As a result of the COVID-19 outbreak there were some changes to the EI program, including the number of insured hours needed to qualify and streamlined application processes. Click [here](#) for more information on temporary changes to EI.

Canada Emergency Response Benefit (CERB)

Include in RGI calculations

The CERB closed for applications on September 27, 2020.

The Canada Emergency Response Benefit (CERB) gave financial support to employed and self-employed Canadians who are directly affected by COVID-19 and:

- Who stopped working because of reasons related to COVID-19 **or** are eligible for Employment Insurance regular or sickness benefits **or** have exhausted their Employment Insurance regular benefits or Employment Insurance fishing benefits between December 29, 2019 and October 3, 2020;
- Who had employment and/or self-employment income of at least \$5,000 in 2019 or in the 12 months prior to the date of their application; and,
- Who have not voluntarily quit their job.

The last payment under CERB was either after 28 weeks of benefits or on October 3, 2020, whichever came first. Many CERB recipients were eligible to transition from CERB to EI if they still needed help once CERB came to an end. More information available [here](#).

Canada Emergency Student Benefit (CESB) calculations

Include in RGI

The CESB closed for applications on September 30, 2020.

The Canada Emergency Student Benefit (CESB) provided financial support to post-secondary students, and recent post-secondary and high school graduates who were unable to find work due to COVID-19.

Applicants received \$1,250 for a 4-week period for a maximum of 16 weeks, between May 10 and August 29, 2020.

Applicants could also get an extra \$750 (total benefit amount of \$2,000) for each 4-week period, if they had a disability or dependents.

Canada Recovery Benefit (CRB)

Include in RGI calculations

The CRB opened for applications on September 27, 2020.

The Canada Recovery Benefit (CRB) gives income support to employed and self-employed individuals who are directly affected by COVID-19 and are not entitled to Employment Insurance (EI) benefits and for the 2-week period in which they were applying if they:

- were not employed or self-employed for reasons related to COVID-19; OR
- had a 50% reduction in average weekly income compared to the previous year due to COVID-19

If eligible for the Canada Recovery Benefit (CRB), recipients can receive \$1,000 (\$900 after taxes withheld) for a 2-week period.

The CRB is administered by the Canada Revenue Agency (CRA). Information on how to apply can be found [here](#).

Canada Recovery Caregiving Benefit (CRCB)

Include in RGI calculations

The CRCB opened for applications on September 27, 2020.

The Canada Recovery Caregiving Benefit (CRCB) gives income support to employed and self-employed individuals who are unable to work because they must care for their child under 12 years old or a family member who needs supervised care. This applies if their school, regular program or facility is closed or unavailable to them due to COVID-19, or because they are sick, self-isolating, or at risk of serious health complications due to COVID-19.

If eligible for the CRCB, households can receive \$500 (\$450 after taxes withheld) for each 1-week period.

The CRCB is administered by the Canada Revenue Agency (CRA). Information on how to apply can be found [here](#).

Canada Recovery Sickness Benefit (CRSB)

Include in RGI calculations

The CRSB opened for applications on September 27, 2020.

The Canada Recovery Sickness Benefit (CRSB) gives income support to employed and self-employed individuals who are unable to work because they are sick or need to self-isolate due to COVID-19, or have an underlying health condition that puts them at greater risk of getting COVID-19.

If you are eligible for the CRSB, you can receive \$500 (\$450 after taxes withheld) for a 1-week period.

The CRSB is administered by the Canada Revenue Agency (CRA). Information on how to apply can be found [here](#).

One-time tax-free payment for seniors**Exclude from RGI calculations**

Individuals do not need to apply for this one-time payment. They automatically received a payment if they were eligible. More information available [here](#).

The one-time payment for seniors was available to individuals who were eligible to receive the Old Age Security pension or the Guaranteed Income Supplement in June 2020.

- \$300 for seniors eligible for the Old Age Security pension, and
- an additional \$200 for seniors eligible for the Guaranteed Income Supplement

This measure gave a total of \$500 to seniors who received both the Old Age Security pension and the Guaranteed Income Supplement to help them cover increased costs caused by COVID-19.

One-time payment to persons with disabilities**Exclude from RGI calculations**

Individuals do not need to apply for this one-time payment. They will automatically receive a payment if they are [eligible](#).

A non-taxable, non-reportable, one-time payment providing up to \$600 in recognition of the extraordinary expenses incurred by persons with disabilities during the COVID-19 pandemic.

**COVID-19 Crisis Supplement
calculations****Exclude from RGI**

Individuals do not need to apply for this crisis supplement. Payments were automatically made to eligible households.

Eligible households or individuals received the payment if they were **not receiving** federal Employment Insurance (EI), the [Canada Emergency Response Benefit \(CERB\)](#), or any of the [three new Canada recovery benefits](#) and were in receipt of:

- Income assistance
- Disability assistance
- Hardship assistance
- Comforts allowance
- BC Senior's Supplement

A \$300 temporary COVID-19 Crisis Supplement was included on cheques issued from April to November. The last payment will be issued on December 16, 2020.

BC Recovery Supplement**Exclude from RGI calculations**

Individuals do not need to apply for the BC Recovery Supplement. Those in receipt of the COVID-19 Crisis Supplement will automatically receive the BC Recovery Supplement if eligible.

For cheques issued in January, February and March 2021, an automatic \$150 temporary BC Recovery Supplement will be included.

Eligibility is similar to the COVID-19 Crisis Supplement. More information available [here](#).

BC Recovery Benefit**Exclude from RGI calculations**

Applications for the BC Recovery Benefit are open from December 18, 2020 to June 30, 2021.

The BC Recovery Benefit is a one-time direct deposit payment for eligible families, single parents or individuals. Benefit eligibility is based on net income from the 2019 tax return.

Families and single parents can receive up to \$1,000, Individuals can receive up to \$500. For full eligibility requirements and more information on the application process, click [here](#).

In Summary

We hope that the information in this bulletin provides some clarity around the various income sources and their treatment in subsidized rent-geared-to-income (RGI) calculations. To summarize:

- Exempt: one-time payments, or supplements to low-income households, meant to offset extraordinary expenses or to assist with recovery from the state of emergency.
- Include: incomes meant to replace lost or reduced income as a result of COVID-19 (similar to how Employment Insurance is included).

If you have any questions, please contact your Non-Profit Portfolio Manager, or BC Housing's Rent Desk at 604-439-4167.