

## Rent flexibility

### Frequently asked questions | April 29, 2020

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If you are a rent-geared-to-income (RGI) or market rent tenant who has lost employment income because of COVID-19, you are eligible for the rent flexibility program. If you have not lost income, you are not eligible, and your full rent continues to be due on the first of each month.

#### **What does “rent flexibility” mean?**

We will be flexible with tenants who have lost employment income due to COVID-19. We will recalculate rent payments for affected RGI households and offer market rent households options to defer a portion of their rent payments for up to three months.

#### **How will you help tenants in RGI households?**

For RGI households, TCHC will recalculate your rent based on your change in employment income.

#### **Does this process take the place of my annual rent review?**

No. This process is for those households who have lost employment income due to COVID-19 and wish to apply for the rent flexibility program.

A package was mailed in early April to each TCHC household with information for tenants. While the package included a Household Income and Assets Review form, which is used for a rent review, it is NOT your household’s annual rent review.

Your official annual review package will be mailed to your household six months before your lease anniversary. The package will include a detailed cover letter to inform you that this is your annual review. It will also state when the forms are due and how to get help completing the forms.

### **How will you help market rent households?**

TCHC offers affected market rent households, including affordable rental households, options to defer a portion of their rent. Households can elect to pay one-third, one-half or three-quarters of their rent for the months of April, May and June, then pay the balance over the following six to eight months as an additional payment, on top of their regular rent.

### **Who is eligible for this program?**

All tenants with employment income loss due to COVID-19 are eligible. We will apply different approaches for RGI households and market rent households (including affordable rental households). Tenants who have not lost employment income are not eligible for the rent flexibility program.

### **How do I prove that I qualify?**

Both RGI and market rent households will need to provide documentation supporting their income loss. We will work with you if you do not have documentation, but you will need to submit the documentation once you obtain it in order to remain eligible for the program.

If the documentation you provide indicates that your rent should have been higher, you will be charged retroactive rent.

### **I'm an affordable rental tenant. Is there help for me?**

Yes. If you have lost employment income due to COVID-19, you are eligible for the rent deferral options we are offering to market rent households.

### **What is the process? How can I apply?**

You must fill out the form related to your rental status and return it to TCHC, along with documentation that confirms your income or employment loss. RGI households must also complete and submit a Household Income and Assets Review form as it will detail your new income level.

RGI households will recognize this form from the annual rent review process when it is mailed to you with a personalized cover letter.

### **Where do I get these forms?**

You can get the form by:

- Calling our 24-hour Client Care Centre at **416-981-5500**
- Sending an email to [help@torontohousing.ca](mailto:help@torontohousing.ca)
- Downloading the form at [torontohousing.ca/covid-19](https://torontohousing.ca/covid-19)
- From the package TCHC mailed to every household at the beginning of April 2020

### **Who can help me apply for a rent adjustment or deferral?**

Contact the Client Care Centre at [help@torontohousing.ca](mailto:help@torontohousing.ca) or **416-981-5500**. An agent can answer any basic questions you have. If you need help completing your application, Client Care will connect you to your Tenant Services Coordinator.

### **Can I apply for a rent adjustment or deferral if I am collecting CERB payments from the federal government?**

If you have stopped working because of COVID-19, the Canada Emergency Response Benefit (CERB) may provide you with temporary income support. You are also eligible for a rent adjustment or deferral if your employment income has been affected by COVID-19, and so you can apply for an adjustment even if you are collecting CERB.

**Does CERB count as income?**

Please note that CERB or EI payments do count as income and will be used as part of the process to recalculate the rent for RGI tenants. These payments must be listed on the Household Income and Assets Review Form that RGI tenants fill out as part of the rent adjustment process.

**Where can I get more information?**

Our Client Care Centre is available 24 hours a day, 7 days a week, at [help@torontohousing.ca](mailto:help@torontohousing.ca) or **416-981-5500**.

We have also posted information about COVID-19, including prevention tips, at [torontohousing.ca/COVID-19](https://torontohousing.ca/COVID-19).

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