

**Human  
Services**

10 Peel Centre Dr.  
Suite B  
PO Box 2800, STN B  
Brampton, ON  
L6T 0E7  
fax: 905-453-0168  
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peelregion.ca

## **Treatment of Temporary Income Support Canada Emergency Response Benefit and GAINS Policy**

The Canada Emergency Response Benefit (CERB) is available to tenant/members that have stopped working due to COVID-19 but have not voluntarily quit their jobs. This benefit is considered income replacement therefore Providers need to treat it in the same manner as EI. This includes applying an employment deduction of \$75 or \$150 depending on the household.

### **Pursuit of Income**

If a tenant/member's income is impacted by COVID-19, they are required to apply for it. If the tenant/member is denied CERB then they must pursue other forms of income. Please see Pursuit of Income Housing in Peel (HIP) policy attached for your reference.

<https://www.peelregion.ca/housing/provider/hip/policies/pdf/2013/n/HIP-PP-Pursuit-of-Income.pdf>

Please remember that if a tenant/member fails to pursue income a notice to terminate RGI subsidy cannot be issued at this time.

### **Minimum Rent**

In order to ensure that no household is negatively impacted by processing delays, Providers are required to reduce rent/housing charges when a tenant/member provides proof that they have had a loss of income.

### **Fluctuating Income**

Please note the Region of Peel local rule on fluctuating income does not apply to the temporary income received through CERB. This income will be treated as a mid-year change, and the rent/housing charge will remain in place until CERB is exhausted, Employment Insurance kicks in or the tenant/member returns to work.

### **Calculation**

The purpose of CERB is to help tenants with any added or unexpected expenses and maybe clawed back in the future. Therefore, in order to ensure that no household is negatively affected, Providers cannot charge a higher rent/ housing charge amount then currently being applied to the household account.

For Example: Single person living in a 1-bedroom apartment.

If CERB income is higher than previous income

<b>Previous Monthly Income \$1500</b>	<b>New Monthly Income (CERB) \$2000</b>
1500 – 75 (employment deduction) = 1425	2000 – 75 (employment deduction) = 1925
1425 x 30% = 428	1925 x 30% = 578
428 + 30 (utility charge) = 458	578 + 30 (utility charge) = 608

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<b>Rent/Housing Charge \$458</b>	<b>Rent/Housing Charge = \$458</b>
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If CERB is less than previous income

<b>Previous Monthly Income \$2500</b>	<b>New Monthly Income (CERB) \$2000</b>
2500 – 75 (employment deduction) = 2425	2000 – 75 (employment deduction) = 1925
1425 x 30% = 728	1925 x 30% = 578
428 + 30 (utility charge) = 758	578 + 30 (utility charge) = 608
<b>Rent/Housing Charge \$758</b>	<b>Rent/Housing Charge = \$608</b>

**Notice of Decision – Effective Dates**

All mid-year calculations increase on the 1<sup>st</sup> day of the 2<sup>nd</sup> month following the date of change and/or decrease the month following the date of change.

Date of Change (1 <sup>st</sup> CERB payment)	Increase Effective	Decrease Effective
April	June 1	May 1
May	July 1	June 1

Additional information regarding CERB can be found at the link below.

<https://www.canada.ca/en/services/benefits/ei/cerb-application.html>

**GAINS**

The Ontario government announced a temporary top-up to payments made through the Ontario Guaranteed Annual Income System (GAINS). Beginning in April 2020, monthly GAINS payment amounts will be automatically doubled for a period of six months. For the purpose of rent calculations, the additional (doubling) GAINS amount will be treated as excluded income because its purpose is to help seniors with any added or unexpected expenses at this time.

Additional information regarding GAINS can be found at the link below.

<https://www.ontario.ca/page/guaranteed-annual-income-system-payments-seniors>

If you have any questions, please contact your Housing Programs Specialist.