

[Date]

To [Landlord's name],

As I'm sure you are aware, the COVID-19 pandemic is causing unprecedented financial hardship for Canadian workers and families. The past few weeks have seen announcements made by federal and provincial governments to support employers and workers in these difficult times. While these are important measures, unfortunately, none of these measures will put money in the hands of Canadians by the first of April i.e. when the rent falls due.

Most Canadians are relying on either the Employment Insurance or the recently announced Canada Emergency Response Benefit (CERB). However, EI covers a measly 55% of lost income (with a maximum of \$573/week) and a large segment of the labour force is not eligible for it. By now, more than a million people have applied for EI benefits as a result of widespread layoffs and reduced hours. As far as the CERB is concerned, the benefit will only be available sometime in April (not known exactly when) and the money will come only after 10 days of applying. Given the huge proportion of workers who are hit by the situation, we don't know how efficiently will the new employment benefit work.

In the absence of more robust income support measures, I regret to inform you that I am unable to make my rental payments for April. The monies that I would normally pay in rent must now be used for groceries, medicine, other necessities, and saved for emergencies. A recent report published by the Canadian Centre for Policy Alternatives shows that half of renters in Canada have less than a month's worth of savings, so I know I'm not alone.

While I appreciate the difficulties that may arise from my decision, I ask that you direct your frustrations towards our elected officials. To date, the government has prioritized the needs of property owners by calling on banks to provide mortgage deferrals, flexible payments arrangements, and a 60-day grace period for property tax and utility bills. In contrast, they have not provided any direct support for tenants. For years, I have been struggling with the crisis of affordability affecting tenants across the Country. This crisis is now being compounded by COVID-19. My hope is that the government will soon recognize the severity of the situation and enact policies that provide sufficient relief for all of us. Until meaningful measures are taken, I am left with no choice but to use my rental monies to meet my other basic needs.

Sincerely,

[Tenant's name]