[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. Last week alone, over half a million workers applied for EI benefits as a result of widespread layoffs and reduced hours. In France, Germany, the UK, Italy, and other countries, governments are providing direct wage and salary payments that cover between 80 to 100 percent of lost income. In contrast, the Canadian government is offering a patchwork of supports that fail to adequately address the financial hardship that I and millions of others are facing. Besides a modest GST rebate and Child Tax Benefit, Canadian workers are relying predominantly on EI, which covers a measly 55% of lost income (with a maximum of $573/week). Moreover, a large segment of the labour force is not eligible for EI, including self-employed workers, independent contractors, new hires, migrant workers, and those outside the tax/transfer system. The federal government has promised to unveil an Emergency Support Benefit sometime in April to fill this gap, but have remained silent on amounts, eligibility and timelines.

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, 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 GTA. This crisis is now being compounded by COVID-19. My hope is that government will soon recognize the severity of the situation and enact policies that provide sufficient relief for all of us. Until meaningfully measures are taken, I am left with no choice to use my rental monies to meet my other basic needs.

Sincerely,

[Tenant’s name]