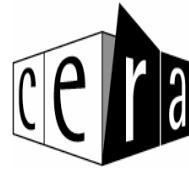


For more information
call CERA at:
(416)-944-0087 ext. 27



Centre for Equality Rights in Accommodation
Centre pour les droits à l'égalité au logement

Having Trouble Paying Your Rent?



Eviction Prevention Resources in Toronto

The Centre for Equality Rights in
Accommodation
Early Intervention Eviction
Prevention Program

CERA
Centre for Equality Rights in
Accommodation

Toronto Office:

340 College Street
Unit 101A, Box 23
Toronto, Ontario M5T 3A9

Phone: 416-944-0087
Toll Free: 1-800-263-1139
Fax: 416-944-1803
E-mail: cera@equalityrights.org
Website: www.equalityrights.org

Ottawa Office:

200 Maclaren Street, 2nd Fl.,
Ottawa, Ontario
K2P 0L6

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Homeless Initiatives Fund

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Community Eviction Prevention Resources

If you are having trouble paying your rent due to a short term crisis, there may be resources available to help you pay the money you owe and keep your housing. The City of Toronto and community agencies across the city operate a number of programs designed to help tenants threatened with eviction.

Important Tips:

- **Don't delay.** If you owe money for rent, get assistance **as soon as possible** - don't wait until the rental arrears have grown too large. Programs that provide assistance to tenants who owe rent usually have maximum available amounts. The Rent Bank, for example, will only consider tenants who have rental arrears of two months or less.
- **Affordability is important.** Most of these resources are "one-time-only" or are available infrequently, and eligibility requirements usually consider the long-term affordability of your housing. If it looks like you will have ongoing problems paying your rent, you may be held ineligible for support. In some situations, it may be best to see if your landlord can transfer you to a more affordable apartment. *Then* you can work on paying your overdue rent.

- **Don't have unrealistic expectations.** While these programs assist many tenants who owe rent, many others will be unable to access them.
- **Talk to your landlord.** If you are having trouble paying the rent, talk to your landlord. You may be able to work out a repayment plan and avoid eviction.

The Toronto Rent Bank

The City of Toronto's Rent Bank program provides interest-free loans to individuals, couples or families with children who have overdue rent and are facing eviction. The Rent Bank can be accessed through Local Access Centres across the City. To be eligible, applicants must:

- *have a regular source of income*
- *not be receiving Ontario Works, ODSP, or OSAP*
- *be living in non-subsidized apartments*
- *owe no more than 2 months rent*

You should contact your nearest *Local Access Centre* to apply for a loan. Rent Bank workers will determine if you are eligible.

Rent Bank Cont.

Rent Bank Access Centres

Albion Neighbourhood Services – Etobicoke Housing Help Centre

South – (416) 252-6471

North – (416) 741-1553

East York Housing Outreach

(416) 698-9306

COSTI/North York Housing Help Centre

(416) 244-0480

Neighbourhood Information Post

(downtown and central administration)

(416) 924-2543

Scarborough Housing Help Centre

(416) 285-8070

Woodgreen Community Centre

(416) 469-5211 ext. 2166

York Community Services

(416) 653-5400

If you are unsure of which Access Centre to contact, please call Neighbourhood Information Post at (416) 924-2543.

Social Services Funds

The Community Start Up and Maintenance Benefit

Individuals and families receiving Ontario Works (OW) or Ontario Disability Support Program (ODSP) benefits may be able to access the Community Start Up and Maintenance Benefit (CSUMB) to pay off their rental arrears, or other one-time housing-related costs. The maximum amount is \$799 for eligible singles and couples without children, and \$1,500 for eligible families with children. Generally, this benefit will only be available once every two years.

The Shelter Fund

The City of Toronto has an additional fund to assist families with children receiving OW or ODSP benefits that have rental arrears, utility arrears, or other housing or moving costs. The Shelter Fund is available for families with dependent children under 18 and the maximum amount available is \$1,500 every 2 years..

Shelter Fund Enhancement

Families with children receiving OW and leaving a shelter may be eligible for a benefit based on the difference between the OW shelter allowance and their rent (up to a maximum). To be eligible, recipients must have secured an apartment in Toronto and must be paying rent that is greater than their shelter allowance benefit. This 'enhancement' to the **Shelter Fund** can be granted for a total of three months.

Social Services Funds

Other OW & ODSP Benefits

There are other benefits available to people receiving OW or ODSP benefits. While these benefits may not directly assist you to pay the rent you owe, they could help if you are having a temporary financial crisis. Benefits include:

- Winter clothing allowance
- Assistance with children's back-to-school expenses
- Coverage of dental and vision care
- Benefits for special diets approved by a health professional
- Assistance with 'up-front' child care costs
- Assistance with employment/training start-up costs
- Coverage of certain travel and transportation expenses

You should ask your OW or ODSP caseworker about these benefits and funds. You can also contact your local community legal clinic for information. ***Legal clinics can be found in the telephone book or Yellow Pages under "Legal Aid".***

Other Resources

Funds for Utility Arrears

There are programs that can assist low income households that are having trouble paying their heating or energy bills. Generally, these funds are only available during winter:

- The **Winter Warmth Fund** can provide up to \$450 for gas or hydro arrears.
- The **Emergency Energy Fund** provides one-time assistance to low-income households not receiving social assistance that have utility arrears.
- **Share the Warmth** can assist low income families with children, seniors, and people with disabilities or a terminal illness.

For more information on Share the Warmth or the Winter Warmth Fund, contact your nearest **Rent Bank Access Centre**. To find out about the Emergency Energy Fund, call: **(416) 338-3332**.

December 6 Fund

The December 6 Fund provides interest-free loans to women trying to escape violence. Loans are for moving-related expenses such as rent, hydro or telephone deposits. For more information, contact the Loans Officer at **(416) 392-9126**

For more information, please call CERA at:

(416) 944-0087 ext. 27