



McGuinty Government Delivers Real, Positive Change Through Provincial Rent Bank Program

Plan to help low-income tenants with short-term arrears part of plan for strong communities

For Immediate Release

March 29, 2004

TORONTO -The McGuinty government is delivering real, positive change by setting up a new Provincial Rent Bank program that will help low-income tenants with short-term arrears so they can stay in their homes.

"This fulfills a key campaign promise, part of our plan to build clean, safe communities that work by providing housing solutions," said John Gerretsen, Minister of Municipal Affairs and Housing. "Short-term arrears is the most common reason tenants lose their apartments and end up in shelters. Rent bank funding is intended to prevent eviction of low-income residents who, due to an unforeseen crisis, miss a rent payment."

The Provincial Rent Bank program was announced today by Ministers Gerretsen and Papatello at the WoodGreen Community Centre.

As part of its comprehensive efforts to promote affordable housing, the province is committing \$10 million in provincial grants to municipalities that currently operate, or wish to establish, rent banks, increasing overall rent bank funding ten-fold.

Under the guidelines for the Provincial Rent Bank program, the province will allocate funds to 47 municipal service managers province-wide. Service managers may deliver the program directly or they may flow funding to community agencies that operate local rent banks.

Supplementing the government's funding for rent banks is \$2 million in additional funding for an energy emergency fund to help low-income households deal with energy-related emergencies.

"Our government understands that communities cannot thrive if they struggle to meet the basic needs of citizens," said Papatello. "That's why we're working with our municipal partners to develop effective solutions that meet the needs of low-income households and help prevent homelessness."

"This means a great deal to the families we serve. The Provincial Rent Bank program will ensure the housing stability of low-income tenants who are at risk of homelessness," said Brian Smith, President of WoodGreen Community Centre, a Toronto agency that operates a rent bank on behalf of the city.

"The Provincial Rent Bank program is part of our comprehensive plan to give municipalities the tools to develop affordable housing solutions that are responsive to local community needs," said Gerretsen. "Our



government and Ontario municipalities share goals of creating more affordable housing, supportive housing and transitional housing to meet a basic need — a place to live."

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Provincial Rent Bank Program for Short-Term Rent Arrears

March 29, 2004

The McGuinty government is delivering on its promise to help low-income tenants keep their homes with a Provincial Rent Bank program. The announcement was made today by John Gerretsen, Minister of Municipal Affairs and Housing.

A rent bank promotes housing stability by assisting low-income tenants. Short-term rent arrears is the most common reason tenants lose their apartments and end up in shelters. Low-income tenants may apply to a rent bank to receive short-term financial assistance to address short-term rent arrears. If a tenant's application to a rent bank is approved, the outstanding rent is paid directly to the landlord on behalf of the tenant.

The Provincial Rent Bank program represents a one-time funding commitment of \$10 million, which will flow to municipal service managers who administer, or wish to establish, rent banks. Providing grants to municipal service managers will enable them to administer rent bank funding in ways that best meet the needs of their communities.

Consolidated Municipal Service Managers (CMSMs)

Municipal service managers are municipalities, agencies, boards or commissions as designated by provincial regulations under the *Social Housing Reform Act, 2000*. Service managers are responsible for administering a number of services, including social assistance, social housing and child care.

Rent Banks in Ontario

About half of Ontario's 47 CMSMs have a rent bank in their jurisdiction. By providing funding through the Provincial Rent Bank program, the government is encouraging all these service managers to establish rent banks.

Currently, about \$1 million is disbursed annually through municipal rent banks across the province. The Provincial Rent Bank program will represent a 10-fold increase in rent bank funding.

Eligibility Criteria

According to a survey of service managers that currently operate rent banks, the average amount of a rent bank loan is \$1,500 per household.

Under the guidelines of the Provincial Rent Bank program, tenants can apply for assistance no more than once in two years, for a maximum amount of two months' rental arrears.

Within the Provincial Rent Bank parameters, it is up to each service manager to determine the eligibility requirements for their local rent banks.

Tenants can contact their municipality for more information on their local rent bank.

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McGuinty Government Assisting Low-Income Families With Energy Emergencies

March 29, 2004

The government is providing \$2 million for the fund, which will provide one-time emergency assistance to deal with payment of energy utility arrears, security deposits and reconnection fees. Although the impact of the April 1 energy price hike is expected to be minimal, the government recognizes that even a small change in energy costs can have a significant impact on low-income households.

Such households often face unique challenges. People living in or renting poorly insulated accommodations with electrical heating are not able to switch to more energy efficient options. Also, they may not have access to equalized billing and could face seasonal spikes in costs that can place them in danger of disconnection and even eviction.

The government will be monitoring the program closely to make sure it helps those who need it.

The energy emergency fund will complement the new Provincial Rent Bank Program. Along with other initiatives such as the minimum wage increase and the creation of more affordable housing, today's announcement is part of the McGuinty government's plan for real, positive change to improve the quality of life for low-income households in Ontario.

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