

HOW DO I REPAY THE LOAN?

The repayment schedule is negotiated with you and is based on your income. The repayment amount can be adjusted if your income changes. Deductions from income sources are possible. In some circumstances, repayment of the loan may be waived.

WHERE DO I GET THE APPLICATION?

Applications are available through the Durham Rent Bank office (address on back of brochure) or from any Region of Durham Family Services, Ontario Works, or Housing Services office.

Applications are also available at these community locations:

- Canadian Mental Health Association
- Catholic Family Services
- Colborne Community Services
- Durham Access to Care
- Durham Region Health Department
- John Howard Society Durham
- The Salvation Army
- Any shelter or hostel in Durham Region

Some hospitals carry applications in their discharge or social work departments. You may also be able to get an application from your local church.



Durham Rent Bank

**Durham Rent Bank
Community Development Council Durham
4-458 Fairall St
Ajax ON L1S 2H5**

(905) 686-2661 Fax (905) 686-0984

Toll free: 1-866-746-3696

**A Project of the Community Development
Council Durham**

**With funding provided through the Region of
Durham**



**A program to help qualified
Durham residents keep their
rental housing**

Do you qualify?

WHAT IS THE DURHAM RENT BANK?

The Durham Rent Bank helps qualified families keep their rental housing and not become homeless.

The Durham Rent Bank helps low income tenants *who are usually able to afford their rent*, but due to an unexpected financial hardship are unable to pay their rent for one or two months.

The Rent Bank is not intended to help tenants afford their rent. They must be in a unit that is affordable for their income.

The program provides financial help to qualified tenants who owe rent for the accommodation they are currently occupying. Funds are payable by the Rent Bank directly to the landlord. The landlord has to agree not to evict when they accept the Rent Bank

The program pays for rent arrears only, not first and/or last month's rent or deposits.

APPLYING TO THE DURHAM RENT BANK

You must complete an application form and provide copies of the following:

- identification
- the eviction notice or notice of termination or written notice from the landlord
- proof of income (benefits statement, pay stub, etc.)
- lease agreement (if available)

HOW LONG DOES IT TAKE TO GET ASSISTANCE?

Once your application is received, staff will contact your landlord to confirm that they are willing to accept payment and stop the eviction proceedings.

Then the application is reviewed by a

committee. Once the committee reaches a decision, you will be notified immediately. If you have been approved, arrangements will be made for payment of the rent arrears to the landlord.

If you are not approved, you will be advised in writing of the appeal process.

QUALIFYING FOR ASSISTANCE

The following conditions apply:

- you must be working or receiving financial benefits (government or other)
- you must have a low income
- you must be 16 years of age or older
- you must be residing in affordable, permanent housing (apartment, townhouse, or house)
- you must have proof of an impending eviction
- you must be able to demonstrate that your rent is manageable with your regular income
- there must be an unexpected reason why you couldn't pay your rent
- you cannot have a history of not paying your bills
- you must have tried to access all other available income (grants or loans) from every other source possible
- your landlord must be willing to accept the payment and agree to stop eviction proceedings
- tenants of rent-geared-to-income housing and students receiving OSAP are not normally eligible, but may be considered in exceptional circumstances
- you must be willing to enter into a trusteeship agreement, if necessary