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.

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**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.
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.

**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 case-worker 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”.

**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.