



# BC Rent Bank Toolkit

Vancity



## Credits and Acknowledgments

Lead researcher and author, Donna Barker

Contributing author, Melissa Giles

Editors, Catherine Ludgate; Lauren Brown

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We acknowledge that Vancity Community Foundation is located on the unceded land of the xʷməθkʷəy̓əm (Musqueam), Sk̓w̓x̓w̓ú7mesh (Squamish), and səliłwətał (Tseil-Waututh) Nations. As a province-wide support, we recognize that our rent bank partners occupy the traditional territories of diverse First Nations across what is referred to as British Columbia.

## How to use the Toolkit

This Toolkit has been designed to meet the needs of organizations on the rent bank development and delivery continuum, from the advocates who first question, “would a rent bank be helpful in our community?” and “should our organization start a rent bank?” through “how can we set up a rent bank?” and even to established rent banks asking, “how can we be more efficient?” or “how can we ensure rent bank services are accessible and inclusive?”

Based on that continuum, the content has been designed so you can dip into it where it can be most helpful to you and your community at the moment.

Additionally, a Workbook has been designed to complement each section of the Toolkit. As a planning team is formed, the Workbook can help in recording information gathered, which will help in the design of a rent bank, but also in any proposals you may want to write for funding.

A reader may be struck by the omission of a list of “best practices” in this Toolkit. This is by design, not omission. The authors believe that we adapt and change how we work continuously, and what seemed “best” today may not be best tomorrow. We prefer to use the idea of “promising” practices to identify those ideas which stand out as worthy of consideration and perhaps duplication, but always with a view to local adaptation to your community context.

## Who contributed to the Toolkit

The authors of this Toolkit owe great appreciation to the existing rent bank staff and volunteers who all took time from their busy schedules to keep people in housing, to help us produce this Toolkit that shares their promising practices and ideas about what would have helped them back when they were just starting out, and what they would find useful as established rent banks.

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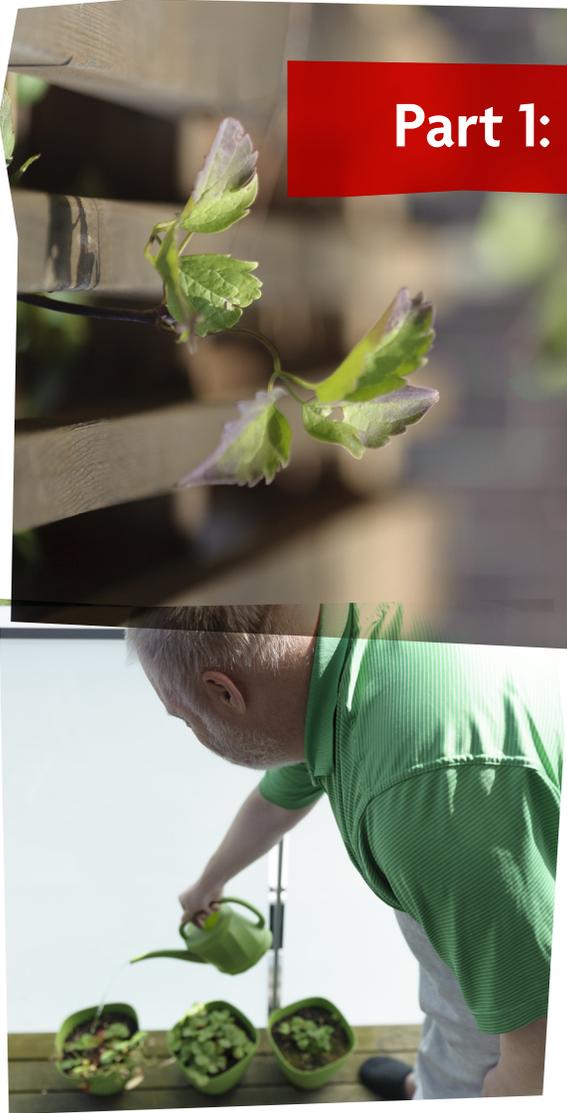
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# Part 1: Background and commonly asked questions

## 1. What is a rent bank?

Rent banks are an eviction prevention tool, targeting low- to moderate-income renters. Rent banks most commonly provide financial assistance in the form of repayable loans to households at risk of eviction for reasons such as non-payment of rent or non-payment of utilities. Rent banks can also provide assistance for individuals moving between housing, who might need to borrow the funds for a damage deposit to make the move.

According to Jada Basi, author of the presentation “Municipal Housing Tools for Small and Rural Communities”,<sup>1</sup> which was given at the Union of BC Municipalities conference in September 2017, on the spectrum of eviction prevention tools, rent banks sit at the very high-end of community impact and are moderate with respect to ease of implementation.

At their core, a rent bank is a program or service that provides small, emergency loans to people who are in financial crisis to help them pay their rent and/or utility bills and avoid eviction. Loans from a rent bank are interest-free and can be accompanied by grants or other support services. What someone needs to qualify for a rent bank loan is also quite different from what a traditional lender might review, and rent banks often provide the loan amount directly to the landlord or the utility company that is owed arrears or requires a down-payment.<sup>2</sup>

The short answer is that rent banks are a strategy to prevent eviction. And, as a strategy, a rent bank can be established to achieve its goal in many ways.

Here are some frequently asked questions about how rent banks are structured. You’ll notice that there is diversity and no “one right way” in any of the answers.

## 2. What is the history of rent banks in Canada?

The history of rent banks in Canada is important to understand in the context of establishing promising practices and being an advocate for stable housing for individuals and families living on low-income.

### Ontario

Canada’s first rent bank opened in Toronto in 1998 and then, based on the success and wider need for the services, the provincial government established a province-wide “Rent Bank Program” in 2004 as a means to help low-income residents avoid eviction.

<sup>1</sup> [https://www.ubcm.ca/assets/Convention/2017/Presentations/Monday-Sept-25/Basi-Dissecting\\_Affordability\\_revised.pdf](https://www.ubcm.ca/assets/Convention/2017/Presentations/Monday-Sept-25/Basi-Dissecting_Affordability_revised.pdf)

<sup>2</sup> An emerging promising practice may include direct payment to renters. This is based on research by Foundations for Social Change on direct cash payments, and feedback from renters that payments to landlords can compromise their tenant-landlord relationship.



In 2013, the province launched their Community Homelessness Prevention Initiative (CHPI) which combined funding from four, formerly separate housing and homelessness programs (including the Rent Bank Program) into a single flexible program overseen by Municipal Service Managers (one for each of 47 municipalities in Ontario) that allow the on-the-ground service agencies that deliver CHPI-funded services to allocate their municipality's funds in the ways that best meet their community's needs.

As of 2023, the rent bank program is present in many Ontario municipalities, and funding sources are too diverse to capture in this document. However, Toronto, London, Hamilton, and Welland are all known municipalities where a rent bank program operates, and there are several other cities in establishing this service.

## Alberta

**Calgary** – The Calgary Rent Bank was operated by the charity Momentum. From 2005-2015, they provided over 1200 loans totaling almost \$750,000 with a repayment rate of 74%. In 2015, they changed their focus to one of supporting people living on low-income to improve their financial literacy, save money, build job skills and start small businesses. The rent bank ceased operation at this time.

## British Columbia (BC)

Rent banks have played a vital role over the past decade in addressing a housing crisis in BC. The establishment of

rent banks has occurred through not-for-profit agencies who have seen a need for this service within their communities and responded. Rent bank forums have occurred several times in the province (most recently February 2019) and these provided an opportunity for service providers to gather together to discuss promising practices, commonly faced challenges, and share resources.

**Comox Valley** – rent bank launched in 2008. A flat-rate fee is charged, but no interest. This program is operated for the members of Eureka Support Society.

**Prince George** – rent bank launched in 2009 with \$35,000 in operating capital provided by partners such as the Vancouver Foundation, Vancity Community Foundation, and the Urban Aboriginal Working Group. The rent bank is operated by the Aboriginal Business and Community Development Center, but is not affiliated with BC Rent Bank.

**Surrey/White Rock/Delta** – rent bank launched in 2010 and is 100% supported by donations or fundraising. In recent years, all funds raised through Coldest Night of the Year Walk are dedicated to providing rent bank services. The Sources Rent Bank is operated by Sources Community Resources Society, and expanded service area to include Langley in 2020.

**Fraser Valley** – rent bank launched in August 2010 by the Mennonite Central Committee BC and was funded by local government, donations and grants from the private sector, credit unions, and charitable foundations. Known as the Fraser Valley Rental Assistance Project (FVRAP), the rent bank serves the communities of Abbotsford, Mission, Chilliwack, Hope and Agassiz.

**Vancouver** – rent bank was originally launched as an emergency program in 2008 called iRent. In 2012,

Steetohome, the City of Vancouver, Hollyburn Properties Limited, and the Vancouver Foundation provided funding. The rent bank is operated by the Network of Inner City Community Services Society (NICCSS).

**Kamloops** – rent bank launched in January 2013 with an initial (start-up) endowment fund of just under \$42,000 and has received funding from the City of Kamloops to cover administrative costs. In 2021, this rent bank expanded their services to include the whole of the Thompson Nicola Region. It is operated by the Elizabeth Fry Society.

**Richmond** – the Richmond Seniors Rent Bank launched in April 2016 with a \$5,000 grant from Dream Auction and donations from other donors. It was operated by Chimo Community Services up to the end of 2022, when after a program review, the agency decided to discontinue services.

**New Westminster** – rent bank launched in July 2017 and is operated by the Purpose Society. This rent bank had its member of the provincial Legislative Assembly advocating for its creation for two years, and securing contributions of \$35,000 from six credit unions. New Westminster city council and New West Homelessness Coalition Society have both been strong contributing funding partners.

**North Vancouver** – rent bank launched in early 2019 with an initial (start-up) fund of \$15,000. The rent bank is operated by Harvest Project within its existing holistic-support Client Care Program, which also provides coaching services, along with food and clothing.

Since launching the BC Rent Bank program in 2019, there have been a number of expansion sites opened with funding support from the program, as well as local fundraising. These sites include:

2020-2021

**Sunshine Coast Rent Bank** - operated by Sunshine Coast Community Services.

**TriCities Rent Bank** - operated by Share Community Services

2021-2022

**Central Okanagan Rent Bank** - operated by Canadian Mental Health Association Kelowna

**North Okanagan Rent Bank** - operated by Canadian Mental Health Association Vernon

**Kootenay Rent Bank** - operated by Castelgar & District Community Services (discontinued after leadership change in 2022)

**Greater Victoria Rent Bank** - operated by Community Social Planning Council of Victoria

**Burnaby Rent Bank** - operated by Purpose Society

**Maple Ridge & Pitt Meadows Rent Bank** - operated by Purpose Society

**Williams Lake Rent Bank** - operated by the Social Planning Council of Williams Lake and District (discontinued after a six-month pilot project)

**Nanaimo Regional Rent Bank** - operated by Connective Nanaimo

**Province-Wide Rent Bank** - operated by the Kamloops Elizabeth Fry Society and serving all regions in BC where there is not a lead organization.

2022-2023

**Comox Valley Rent Bank** - operated by Comox Valley Affordable Housing Society

**Cowichan Rent Bank** - operated by Cowichan Housing Association

### 3. Who do rent banks serve?

Rent banks are created to serve specific populations with a known need for short-term financial assistance to keep them housed. The majority of individuals who receive a rent bank loan do not qualify for traditional loans from banks due to a poor credit score, unstable work, and/or not having collateral (meaning, something to guarantee the loan).

At the time that this Toolkit was developed, all the existing rent banks in BC served populations based on geography – residents of specific communities. While each rent bank determines their own policies and procedures there are some commonly shared criteria. Shared eligibility criteria includes, aged 19+ or emancipated minor, resident of BC, low to moderate income, capacity to repay a loan, and legal status to work in Canada. Commonly required documents include proof of tenancy, two pieces of valid ID, and evidence of repayment capacity.

### 4. What does a rent bank's loan pay for?

Rent banks make this determination based on the findings of their community needs assessment which looks at both the local context (wide community need for a service like a rent bank) and more specific needs of the types of individuals and families most likely to make

use of the rent bank's services. Some options that other rent banks have chosen to pay for include:

- Rent arrears (by far the most common)
- First month's (and sometimes last month's) rent to help a person get into housing
- Deposit - security or pet
- Essential utilities back payment, or arrears (such as power company and gas supplier)

### 5. How do people apply for a rent bank loan?

In British Columbia, renters can either be referred to a rent bank by other agencies or they can approach a rent bank directly.

In all cases, there is a pre-application process that screens eligible people based on basic criteria that range from where the person lives, to their level of income, and some assessment of their ability to repay the loan. Applicants can apply online or they can contact the rent bank operating in their municipality.

A directory of rent bank service providers can be found at [www.bcrentbank.ca](http://www.bcrentbank.ca).

### 6. How is eligibility assessed?

Typically, an individual submits a pre-assessment form online. This form is reviewed by rent bank staff to ensure the individual meets the basic eligibility requirements. For individuals that do meet the basic requirements, they typically meet with the rent bank staff to discuss why they need the rent bank loan, complete next step paperwork, and provide any required documents such



as proof of tenancy and, if applicable, other documents like a utility bill. (Please see the Operations Manual for more detailed suggestions on assessing eligibility).

All eligible applications are presented for a loan review, either by a senior supervisor or small committee that has been trained on eligibility for the program.

## 7. How many loans do rent banks issue per year?

This answer of course varies from site to site and depends on several factors. The most influential factor would be how much loan capital the rent bank has access to on an annual basis. The other factors to consider would be staff capacity, awareness/promotion of the program, and the clarity on policy and procedures.

Just for planning purposes, here are a few examples of rent banks and how many applications were approved in 2022.

### Approved Applications:

Fraser Valley	167
New Westminster	100
Vancouver	89
Surrey	58
Kelowna	32
Sunshine Coast	9

## 8. Do rent banks charge interest?

Rent banks provide interest-free loans. Some rent banks charge a monthly flat administration fee to cover the cost associated with Electronic Funds Transfer (EFT). Rent bank providers have recognized that the fee should not be yet another barrier to already financially stressed individuals. It is encouraged that a rent bank not charge

interest as the burden of repayment during challenging economic times is strenuous on renters.

## 9. Do rent banks give loans to people more than once?

Yes, rent banks can provide more than one loan to a renter. Before a renter is considered for another loan, it is recommended that there is a review of their repayment commitment on their previous loan. If that loan is still active, it is recommended that there is demonstrated ability to repay two loans concurrently.

## 10. Do rent banks allow people to skip or postpone payments?

It is common practice among rent banks to allow an individual who has taken a loan to postpone or defer their loan payment as long as they contact the rent bank in advance of the loan payment due date. This is important because the automation of loan payments means if the loan system tries to withdraw the payment from the account when there is not enough money there, the payment will be rejected (known as “bounce”) and will then attract a charge to the individual of anywhere between \$25 and \$50 which is called non-sufficient fund (NSF) charges. NSF charges are sometimes more than the actual loan repayment amount.

If your rent bank allows individuals to postpone payments, make sure the individuals understand the need to contact you at least three working days before the loan payment is due since it will require you to contact their financial institution to put a hold on the payment.

Reducing the amount of monthly repayment is also possible and should be done in consultation with a case manager and the renter.

## 11. How are rent banks funded?

Historically, BC rent banks have relied on these main sources of funding:

1. Municipal governments
2. Private sector, including credit unions and property management companies
3. Private donors - directly or through fundraising events
4. Community grants
5. Federal funds such as those provided by Reaching Home.

BC Rent Bank was established in the spring of 2019 with funding provided by the Government of British Columbia. The \$10 million dollar partnership agreement was signed between Vancity Community Foundation and the province, and allowed for the support of existing rent banks, growth of new sites, and ultimately the creation of a province-wide rent bank system.

## 12. What is the problem that rent banks address?

More and more low-to moderate-income earning individuals and families live paycheck-to-paycheck with little to no savings. One emergency bout of ill-health, or an unexpected car expense can mean the difference between being able to pay rent or facing eviction. But this is a symptom of deeper systemic problems.

<sup>2</sup> <http://rentalhousingindex.ca/en/#intro>

While advocating for change to the housing system, the main goal of rent banks is to keep housed people from becoming displaced or homeless due to unforeseen life events. Rent banks help during times of crisis by offering financial and support services to prevent eviction or stabilize housing. Rent banks also provide an alternative lending option for renters who may not have other options. For example, they cannot access a financial institution and want help in avoiding high interest options such as payday loans.

### 13. Who benefits from the rent bank services?

The impact of eviction and displacement is, of course, felt by the individuals and families who experience it. But the breadth of the impacts may not be apparent to people who have never lived with insecure housing. Housing precarity makes people more vulnerable to physical violence. Eviction into homelessness tears families apart since shelters don't always, or even often, accommodate children. Children in daycare sometimes lose access to this safe space because they miss attending when their parents couchsurf or are otherwise between homes. The emotional impact on both adults and children from being precariously housed includes higher rates of depression, anxiety disorders and even PTSD. Housing precarity makes it difficult to maintain employment and being homeless makes it virtually impossible to get a job. This list is not exhaustive.

Beyond the individuals who receive rent bank loans, many people and organizations benefit from keeping people housed:

- Communities - Housing and health are interrelated. Safe, affordable housing is a building block for the wellbeing of any individual and it

costs everyone when people in our communities become displaced or unhoused.

- Other Renters - Each time an individual leaves a rental property, the landlord is allowed to increase the rental rate. Reducing rental turnover helps keep rental prices lower.
- Landlords - Have to absorb the cost of the missed rent payments and, if the tenant is evicted, incur the expenses of finding new tenants.
- Social Service Agencies - Have fewer individuals seeking support from services that are already often at capacity, such as shelters.

### 14. What services do rent banks provide other than loans?

In some situations, rent banks provide far more services than simply lending money. Acknowledging this range of services has led some organizations to avoid the limiting sounding nature of calling their program a "rent bank."

The actual services delivered by rent banks vary from organization to organization based on the human and financial resources of each rent bank, but in terms of promising practices, rent banks provide the following services to both successful loan applicants and individuals who do not qualify for a rent bank loan:

1. Refer to other agencies where individuals can access basic needs like food, clothing, transportation support, and so on.
2. Identify government subsidies, programs, and/or benefits that individuals may be eligible for and help the applicant with completing the paperwork if needed.

3. Advocate on behalf of individuals to landlord/tenancy boards, utilities corporations, etc.
4. Mediate conversations between individual tenants and their landlords and other parties.
5. Provide lists of available, low-cost rental units to support individuals that need to move to either escape a dangerous situation or who would significantly benefit from having a lower rent and/or help with housing searches.
6. In some cases, connect applicants with non-repayable grants to help them pay for basic needs, rent, utilities, or identification.
7. Offer debt consolidation referrals to renters who have been forced in the past to pay expenses through accessing high-interest loans.
8. Offering financial literacy support can be useful for some renters, but may need to wait until after the renter has had their immediate crisis and stress resolved. Not all renters require this support as they have demonstrated strong money management skills, but are faced with an unexpected event that is disrupting their ability to maintain their housing. Financial literacy support is intended to empower individuals, not shame or blame them.





## 15. Do all applicants to rent banks receive financial assistance?

The short answer is no.

At a very early stage, many applicants are referred to other community resources if they do not meet basic eligibility requirements, or if their needs can be met elsewhere (such as through a Crisis Grant from BC Hydro or the Crisis Supplement provided by the Ministry of Social Development and Poverty Reduction). Of all the individuals who complete the application process, approval rates vary widely from one community to another.

Promising practices demonstrate that having clearly articulated eligibility criteria helps both referral agencies in sending those most likely to qualify for the rent bank loan, and for individuals in understanding whether the rent bank is a service that can help them during their crisis.

## 16. Do rent banks provide grants?

The response to this question has evolved, primarily as a result of the COVID-19 pandemic, and the demonstrated need of renters who have lost employment or the ability to repay a loan. Starting in 2020, rent banks began a partnership with Reaching Home, the Federal National Housing Strategy, to distribute non-repayable grants focused on housing loss prevention. Locations such as Greater Victoria, Metro Vancouver, and Kelowna have been successful in obtaining this funding. There will be a more concerted effort by BC Rent Bank in 2024 to support other sites that are interested in pursuing this funding.

Apart from Reaching Home, there is other grant money available specifically to help offset the cost of rent. These grants are available to individuals who meet certain criteria:

- The **Rental Assistance Program**<sup>3</sup> is for working people with low- to moderate-income.
- **Shelter Aid for Elderly Renters**<sup>4</sup> (SAFER) is designed for people who are over 60 years of age who are living on low-incomes in BC.
- The **Crisis Supplement**<sup>5</sup> is for individuals who are on income assistance, disability assistance or hardship assistance.
- **BC Hydro** - Customer Crisis Grant to assist those needing to pay utilities.<sup>6</sup>

## 17. What other housing support options exist?

In part, this depends on the community in which the rent bank is operating. Some communities have shelter beds for people who are experiencing homelessness, and a variety of resources for people who are living on

extremely low-income, such as rent supplements, free or low-cost furniture, housewares and/or clothing through social enterprise thrift stores, and budgeting help.

Provincially, in addition to Income Assistance (IA) and Disability Assistance (PWD), there are a variety of services related specifically to supporting individuals and families with ongoing financial support to ensure they remain housed.

The provincial government's Ministry of Social Development and Poverty Reduction's Crisis Supplement program is available to qualified applicants who receive IA, PWD, and hardship assistance. Examples of help include situations such as a roommate moving out with no warning and the applicant being held responsible for the full rent; unseasonably cold weather which results in an unusually high heating bill; a power outage that results in the food in a fridge to spoil and need to be replaced; a sudden illness that results in a need to purchase over-the-counter medications instead of paying a hydro bill.



<sup>3</sup> <https://www.bchousing.org/housing-assistance/rental-assistance-financial-aid-for-home-modifications/rental-assistance-program>

<sup>4</sup> <https://www.bchousing.org/housing-assistance/rental-assistance-financial-aid-for-home-modifications/shelter-aid-for-elderly-renters>

<sup>5</sup> <https://www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/general-supplements-and-programs/crisis-supplement>

BC Hydro also has support on this continuum, having established a Customer Crisis Fund,<sup>6</sup> for residential customers experiencing a temporary financial crisis, such as a loss of employment or benefit income, unanticipated medical expenses, or a death in the family that leave the customer behind on their BC Hydro bill. Customers complete an application that determines if they are eligible for a grant payment to avoid disconnection of their service.

## 18. What is BC Rent Bank?

In December 2018, the Provincial Rental Housing Task Force, led by the premier's advisor on residential tenancy, MLA Spencer Chandra Herbert, along with MLAs Adam Olsen and Ronna-Rae Leonard, released 23 recommendations to the premier, including recommendation #4, provincial funding for rent banks.

“While small rent banks operate in some BC communities, the Task Force is recommending a BC-wide system be implemented to further support tenants through short-term financial crisis. A province-wide system would reduce unnecessary evictions and homelessness, while ensuring rental housing providers receive the rental income they are entitled to under their tenancy agreement.”<sup>7</sup>

As part of the 2019 budget, the Province of British Columbia made a one-time grant of \$10 million to Vancity Community Foundation (VCF), a not-for-profit foundation associated with Vancity Credit Union, to establish a sustainable, province-wide rent bank system. These funds were to support existing rent banks, but also provide seed funding for new rent banks. It was during the pilot project, 2019-2022, that BC Rent Bank worked in collaboration with stakeholders to more clearly define the role of BC Rent Bank. It was



established that while non-profit organizations would be responsible for the operations at the local level and work directly with renters, that BC Rent Bank would act more as a backbone support in the areas of fundraising, communications and marketing, IT, training and development, research and advocacy.

In 2022, BC Rent Bank presented the provincial government with a new strategic plan and budget to continue to support the province-wide system. This proposal was met with two commitments from the government: \$3.42 million in year end funding in 2023, and then over \$7 million dollars in funding between 2024-2026.

<sup>6</sup> <https://app.bchydro.com/accounts-billing/bill-payment/ways-to-pay/customer-crisis-fund.html>

<sup>7</sup> [https://engage.gov.bc.ca/app/uploads/sites/381/2018/12/RHTF-Recommendations-and-WWH-Report\\_Dec2018\\_FINAL.pdf](https://engage.gov.bc.ca/app/uploads/sites/381/2018/12/RHTF-Recommendations-and-WWH-Report_Dec2018_FINAL.pdf)

## Part 2: Research your community

Each of the steps detailed in this section is considered to be a promising practice and is offered up to planning committees/communities as areas to be considered in the development and planning of a new rent bank.

Note that like most large programs, the steps to plan and launch a rent bank cannot be done in a strictly sequential order, from A to Z. Rather, there will be overlap and circling around and perhaps even a “do what you can, when you can” approach. But each of these steps, regardless of the order you tackle them in, is an important piece of planning a rent bank.

A reminder that a Workbook has been provided to accompany this Toolkit and can be a place where the planning committee/community records information. This information will help in both the design of funding proposals, as well as, in the design of a rent bank program that best fits the community needs.

### 1. Convene a cross-sector planning group

Rent Rent banks are a little different than most programs since they really are a hybrid program that blends the heart of a social program with the head of a financial institution. Providing a service that respects the individual's challenges and potential vulnerability in a non-judgmental and respectful way is something at which many not-for-profit staff excel. But fewer have the experience that comes from evaluating an individual's personal financial situation, providing

financial literacy guidance, creating legally-binding loan agreements and managing the repayment process.

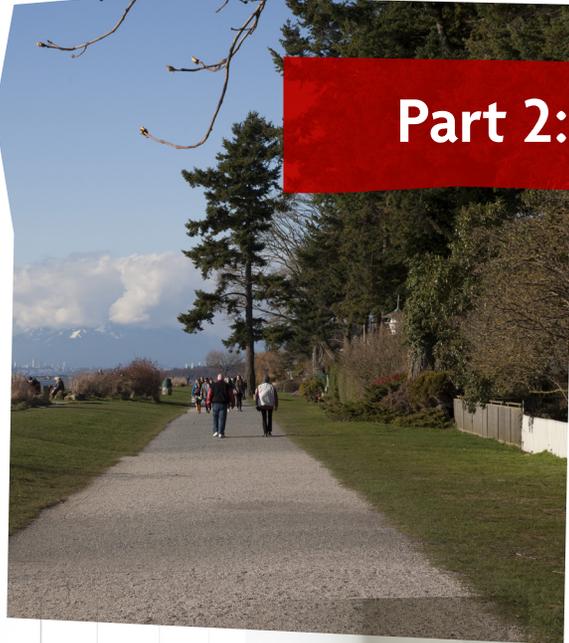
That's not to say that one organization can't assume the role of a rent bank program, but when speaking of promising practices, it's critical to know where your organization has strengths and where it will need to build new competencies. Truly, the only way to know what you don't know is to work with a diversity of people who bring different skills and experience to the table.

And the best time to involve those people is in the planning stage since it is likely that the work of operating a rent bank program will touch virtually every department in your organization. Having someone with the experience to let you know that your bookkeeper, for example, should expect to add a few hours each week to their workload to manage loan payables, is important to know before a commitment is made to launch.

There are several ways to gather the information that is needed to fully understand the impact that starting a rent bank could have on your organization and whether this would be a good programming fit.

As examples:

- Establish a steering committee to develop the purpose and workplan for undertaking a feasibility study.
- Review literature on rent banks, starting with links



in this document and extending out to more current information.

- Interview managers of existing rent banks to gain a deeper understanding of how rent banks work. Lots of that work has been done in this document, however, it cannot fully replace one-to-one conversations with individuals operating rent banks that serve similar demographics to the service your organization is considering. You may consider offering an honorarium to the organization for the use of their staff time.
- Interview key informants who have expertise with local, affordable housing issues, including other not-for-profits, municipal, provincial, and even federal government employees.
- Host focus groups with individuals who fit the profile of potential rent bank users and focus groups with service providers who work with the target demographic, to gain a deeper understanding of the impact a rent bank may have at the grassroots level.

So, who should be invited to your planning group?

- You or someone from your staff that works directly with individuals that would access the rent bank in your community.



- Representatives from First Nations and Indigenous organizations/housing providers. Offer an honorarium.
- Representatives from marginalized groups in your community. Offer an honorarium.
- Someone from the local credit union who is familiar with microloans/character-based lending.
- An individual who is representative of the rent bank's target demographic. Offer an honorarium.
- A representative from your local municipal government, preferably who works in a housing-related department or position.
- Staff or board members from other not-for-profits that work on poverty and housing issues.
- Your organization's accountant or bookkeeper.
- A well-respected landlord.

## 2. Identify specific resources and gaps in the local context

Undertaking a needs assessment will help you identify populations that are challenged to afford housing in the local market, housing gaps, and other related issues.

Most municipalities will have done some amount of housing needs assessment. This would be a good place to start your search for the information you'll need to develop a rent bank program to meet the specific needs of your municipality. Even if you are not considering creating a rent bank that specifically, or only, serves people of specific postal codes, this is valuable information to understand the depth and breadth of the challenge you'll be addressing through a rent bank.

From your organization's point of view, the key objectives of your needs assessment will be two-fold:

- To develop a program that best meets the needs of your community
- To provide concrete data to support funding proposals

Your needs assessments should identify the priority groups of individuals to serve, gaps and barriers in their ability to maintain stable housing, and also evaluate the different tools that would or could be appropriate to help address the challenges. This includes a rent bank option, of course, but as a promising practice, your needs assessment will look beyond the rent bank solution to see if other options are required in addition to the simple service delivery of providing a loan or, perhaps, rather than a loan.

Having municipal support has proven to increase the stability of rent banks. A needs assessment could point to the type and level of support that would be most valuable to a specific rent bank.

We have provided a list of questions that may guide you in your needs assessment. Space has been provided in the Workbook as well for you to record your answers.

### Questions for needs assessment

1. What goal/purpose should a rent bank serve in your community (eviction prevention for renters, mortgage support for home owners, helping people who are homeless find housing)?
2. What are the indicators that there is a need for a rent bank in your community?
3. Are there existing services like a rent bank serving this population?
4. What are the needs of the target population?
5. Who should be able to access the loans from this rent bank?
6. How should individuals access the rent bank services (by referral from another organization, self-referral, online, by phone, in-person, combination)?
7. What steps should be involved in the loan assessment process?

8. What kind of fund should be created (grants, loans for rent-arrears, loans for deposit on new housing, loans for overdue utilities, loans to help with moving expenses)?
10. What kind of activities could/should the rent bank provide (referrals to other organizations, individual advocacy, systemic advocacy, financial literacy support, other support such as helping acquire ID or a bank account)?
11. How should the repayment part of the service be handled?
12. Defaults on loans range from 35% to 50%. What can be done to ensure the highest possible repayment rate while still meeting community needs?
13. Like all program funding, funding rent bank activities is challenging. What ideas are there for ensuring the stability of both the staffing and the loan pool?
14. Who would be valuable partners for a rent bank in this community?
15. What steps can be taken to ensure the rent bank is as inclusive and accessible as possible (cultural safety training, trauma-informed practice training, accessibility measures for the application process, translation services, evaluation and feedback mechanisms, etc.)?

### 3. Do a housing analysis in your community

#### Where to find quantitative data on the state of rental housing

##### The Canadian Rental Housing Index

Data collected by the 2016 Statistics Canada Long-Form Census has been compiled into highly detailed reports on the state of renting in virtually every community

in Canada on a website called the Canadian Rental Housing Index<sup>1</sup> developed by the BC Non-Profit Housing Association (BCNPHA).<sup>2</sup> The Canadian Rental Housing Index includes measurements on the number of renter households in cities and regions, the average rent plus utilities renter households pay each month, affordability measures, overspending measures, data on income gaps, overcrowding, bedroom shortfall, and a comparison tool, along with overall scores for communities based on supply and affordability data.

##### Housing Assessment Resource Tools (HART): Housing Need Assessment Tool

The HART tool uses census data and was built by Statistics Canada in collaboration with HART researchers. Data is currently available for 2016 and 2021 and can be viewed for Canada, the Provinces and Territories, Census divisions (CD; a general term for regional planning areas), and Census subdivisions (CSD; a general term for municipalities). Core housing need, household projections, and Indigenous core housing need are readily available, summarized in tables, and can be compared across jurisdictions. The raw data and the tool's code are also available. The Housing Need Assessment Tool is free to use and available on their website.<sup>3</sup>

##### The Community Data Program

The Community Data Program (CDP)<sup>4</sup> is a membership-based community development initiative open to any Canadian public, not-for-profit or community sector organization with a local service delivery or public policy mandate. Created by the Canadian Council on Social Development (CCSD)<sup>5</sup> in the mid-1990s to track poverty at the local level, the CDP now offers data products, analytical tools, and services that are unique in Canada and exclusive to CDP members. The CDP provides both



primary data sources and analysis from a variety of sources including Statistics Canada, Canada Mortgage and Housing Corporation.

##### 2011 National Household Survey, Statistics Canada

The 2011 National Household Survey (NHS)<sup>6</sup> was a voluntary survey in which approximately 4.5 million households received a questionnaire. The survey provides social and economic information, covering such identifiers as: immigration, citizenship, place of birth, ethnic origin, visible minorities, religion, Indigenous peoples, labour, education, place of work, commuting to work, mobility and migration, language of work, income, earnings, housing and shelter costs.

Data are provided for selected standard geographic areas including: Canada, provinces and territories, census divisions, census subdivisions, census metropolitan areas and census agglomerations, and federal electoral districts. Although now dated, this survey remains a rich source of data.

1 <http://www.rentalhousingindex.ca/en/#intro>

2 <https://bcnpha.ca/>

3 <https://hart.ubc.ca/housing-needs-assessment-tool/>

4 <https://communitydata.ca/>

5 <https://www.ccsd.ca/>

6 <https://www12.statcan.gc.ca/nhs-enm/2011/dp-pd/prof/index.cfm?Lang=E>

## **2016 Census, Statistics Canada**

The 2016 Census evaluated Core Housing Need Indicator<sup>7</sup> for all provinces. A household in core housing need is one whose dwelling is considered unsuitable, inadequate or unaffordable and whose income levels are such that they could not afford alternative suitable and adequate housing in their community.

Data from the 2021 Census is also available. However, the 2021 Census was collected in May 2020 when the federal government was distributing the Canada Emergency Response Benefit (CERB). As researchers have noted, this likely resulted in artificially depressed Core Housing Need. Additionally, the volatile economic circumstances from 2021-2023 have resulted in many communities seeing a dramatic increase in home costs, rents, and expenses, all of which should be considered when evaluating this data.<sup>8</sup>

## **T1 Tax Filer Data, Revenue Canada**

The T1 Family File 2016<sup>9</sup> (TIFF) data, available for low levels of geography (i.e. by city or region, or by subgroups, such as seniors or youth-at-risk), can contribute significantly to a comprehensive understanding of regional socioeconomic characteristics. The TIFF data sources includes tables on families, individuals and seniors. These tables are compiled from information obtained through annual personal income tax returns and is updated annually.

For simplicity, this documentation has been divided into four sections:

- The first section deals with the source of the data, its age and accuracy and how the data are presented to maintain confidentiality.
- The second section on data tables includes notes of

explanation and describes the format of the data tables.

- The glossary, in the third section, provides the data user with definitions of the terms used in this documentation.
- The fourth section contains an explanation of the geographic levels available.

## **Rental Market Survey, Canada Housing and Mortgage Corporation**

The Rental Market Survey<sup>10</sup> tables offer a detailed statistical overview of Canada's urban and rural rental markets, including specifics about seniors housing and condominiums and other secondary rentals. Data is available on availability and vacancy rates, average rents and more, for different types of rental homes across Canada for a variety of dates between 2001 and 2018, depending on the data table.

Some of the tables – which are all downloadable Excel spreadsheets – include:

- Rental vacancy rates<sup>11</sup> in Canada, the provinces and all major metropolitan areas (including Kelowna, Abbotsford/Mission, Vancouver and Victoria) from 1992 to the present. This summary compares local and provincial rental markets against national averages.
- Seniors' rental housing<sup>12</sup> data includes the number, vacancy rates and average rents for seniors' rental housing in Canada, the provinces and major metropolitan areas. Statistics available from 2010 to the present.
- Urban rental market<sup>13</sup> data presents quartile rents for rental townhomes and apartments in urban centres with at least 10,000 people, organized by community and number of bedrooms. The list of BC communities with data numbers in the dozens.

## **2022 Affordable Housing Survey, Habitat for Humanity**

The Affordable Housing Survey<sup>14</sup> provides an overview of the attitudes about housing and affordability from 1501 Canadians, including statistics about where Canadians have to reduce costs in order to afford rent. The survey found that 96 per cent of survey respondents said their cost of living has increased this past year and 78 per cent were worried about having to spend less on food, savings, transportation costs, and/or debt payments to continue to afford their current housing.

## **BC Eviction Mapping Project**

The First United BC Eviction Mapping<sup>15</sup> project is gathering information on where evictions are happening across the province, who is affected by them, and what the impacts are. The project is ongoing, and as of Oct 2023 they had over 600 responses from across the province. The interactive and publicly accessible map provides evidence of the outcomes of housing instability and associated impacts on the population. The interim report includes analysis and summaries of the data from June 2022 to March 2023. Outcomes including evictions into homelessness, rent increases of over \$1,000 per month, the impacts of eviction and displacement on children and families, and

7 <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/chn-biml/index-eng.cfm>

8 <https://hart.ubc.ca/housing-needs-assessment-tool/>

9 <https://www150.statcan.gc.ca/n1/pub/72-212-x/72-212-x2018001-eng.htm>

10 <https://www.cmhc-schl.gc.ca/en/data-and-research/data-tables/rental-market>

11 <https://www.cmhc-schl.gc.ca/en/data-and-research/data-tables/rental-vacancy-rates-canada-provinces-metropolitan-areas>

12 <https://www.cmhc-schl.gc.ca/en/data-and-research/data-tables/seniors-rental-housing-canada-provinces-metropolitan-areas>

13 <https://www.cmhc-schl.gc.ca/en/data-and-research/data-tables/urban-rental-market-survey-data-rent-quartiles>

14 <https://habitat.ca/en/news/housingsurvey>

15 <https://firstunited.ca/how-we-help/bc-eviction-mapping/>

disproportionate impacts on Indigenous populations can all be observed in the data.

### **Point-in-Time (PiT) Counts**

Point-in-Time (PiT) Counts<sup>16</sup> are a community-level measure of sheltered and unsheltered homelessness. The PiT Counts do not provide a full picture of the extent of homelessness, but the data collected can provide information and estimates on the number and demographic information of the homeless population, and how this population has changed over time. This data is also compiled at the national level. The PiT Counts are comprised of two components:

- A PiT Count Enumeration: This count of people experiencing absolute homelessness is intended to identify how many individuals and families in a community experience homelessness in shelters, transitional housing, and on the streets at a given time.
- A Survey on Homelessness: This survey of people experiencing homelessness provides the community with information on the demographics, causes and experiences of people affected by homelessness. This includes individuals and families who do not have access to a permanent and secure place to live, and includes sleeping in shelters, on the streets, or living temporarily with others without having their own permanent housing (e.g. hidden homeless or couch surfing). This information can be used to target community resources to where they are most needed. Some of the information collected includes age, gender, age of first homelessness, duration of homelessness, racial identity, Indigenous identity, veteran status, health conditions, and reason for housing loss.

## **4. Gather quantitative data from your own community**

Undertaking the research to identify specific issues in your own community (either geographic or the demographic your organization serves) can provide you with valuable information about who is most in need of rent bank loans and the services that will help those individuals and families become more financially secure.

Survey software is available for free online. If your demographic isn't inclined to complete online surveys, it's still easy to create such a research tool, collect the information through one-on-one conversations, and then enter the data yourself.

Included in the Workbook are some questions that may help you get started developing your own community-specific survey.

Identify other organizations that are addressing issues that are connected to renters living with low-income and homelessness prevention.

Having this clarity will help you in two ways:

- It will help you identify partners to sit on your planning committee and/or loan assessment committee (if you choose to have such a body).
- It will provide you with the information you need to best serve the renters applying to your rent bank since one of the key roles played by rent banks, beyond providing loans to pay rental arrears, is connecting applicants to other resources in the community that can help them stabilize their situation.

## **5. Develop relationships with local First Nations, Métis, and Inuit communities and Indigenous Housing Providers**

First Nations, Métis, and Inuit (FNMI) people face extensive barriers in accessing housing. Indigenous scholar Jesse Thistle (2017) emphasizes that “racism and discrimination aimed at Indigenous peoples are firmly entrenched in Canadian society, producing impenetrable systemic and societal barriers, such as a lack of affordable and appropriate housing, insufficient and culturally inappropriate health and education services, [and] irrelevant and inadequate employment opportunities” (p. 7). In BC, Indigenous people are overrepresented in homeless populations across the province,<sup>17</sup> and, as recent research shows, face increased rates of eviction rates, and eviction into homelessness.<sup>18</sup> These statistics are echoed across North America. If you and your organization are not from an FNMI-led community or Indigenous organization, it is a promising practice to reach out to First Nations Métis, and Inuit organizations and communities, as well as Indigenous Housing Providers to invite partnerships and collaboration, and ensure the rent bank is accessible and inclusive for Indigenous renters.

## **6. Connect with landlords and utilities authorities**

In a city, it would be an impossible task to develop meaningful relationships with all landlords. But making

<sup>16</sup> <https://www.infrastructure.gc.ca/homelessness-sans-abri/resources-ressources/point-in-time-denombrement-ponctuel-eng.html>

<sup>17</sup> Thistle, J. (2017). Indigenous Definition of Homelessness in Canada. Toronto: Canadian Observatory on Homelessness Press.

<sup>18</sup> See The Homelessness Services Association of BC, PiT Counts - [https://hsa-bc.ca/2023\\_Homeless\\_Counts.html](https://hsa-bc.ca/2023_Homeless_Counts.html)

<sup>19</sup> See Xuereb and Jones (2023). Estimating No-Fault Evictions in Canada (CHS2021). Balanced Supply of Housing Research Partnership.

the effort to connect with landlords that manage several low-income housing units or buildings can be extremely helpful. Experience of existing rent banks indicates that there is an amount of tenant-landlord mediation required in the job, working to help tenants who have received eviction notices to remain in their housing, for instance.

By developing positive working relationships with landlords, those landlords can refer their tenants to the rent bank before they've reached the place of facing eviction. Experience from Ontario rent banks has shown that there are great benefits to having a well-respected landlord representative on your planning committee, as they share information with peers who then contact the rent bank before a tenant's financial situation becomes so tenuous that a rent bank loan may be too little, too late.

In BC, there are umbrella organizations, such as LandlordBC, that may be useful to connect with. Others could include property management companies, affordable housing societies, co-op housing, and FNMI and Indigenous organizations and housing providers.

## 7. Develop relationships with local financial institutions

There are many good reasons to develop a good working relationship with your local credit union or other financial institution, and there may be several ways they can assist with the success of your rent bank.

### 1. Understanding of housing issues

The credit union likely has a very good understanding of housing issues and pressures in your community, as they will be supporting both individuals struggling with home ownership, property management companies, and local not-for-profits and co-ops offering housing and services for folks experiencing homelessness.

Their work with all these actors should be informing their understanding of what is happening in your community.

### 2. Understanding of working with individuals needing services

They also will have worked with lots of individuals who need access to small loans (often called microloans) for a broad range of needs, from filling gaps between paycheques to emergency loans for household challenges or health issues. Someone from the local credit union can provide that head muscle described elsewhere in this guide about how to make appropriate loans to folks in vulnerable situations, and like you, the lens through which the credit union will be looking will be “first, do no harm.” They will be skillful in working with individuals in tough situations and doing so in a compassionate and reasoned way.

### 3. Serve on loan review committee

It is a promising practice for rent banks to establish a loan review committee (further detail provided later on in the Toolkit) that helps review applications and makes decisions on loans. Staff from a credit union can help teach others on the loan review committee how to determine the “borrowing capacity” of individuals who approach the rent bank. Although rent banks can and should evaluate applications in more inclusive ways than a financial institution, credit union staff can give suggestions and guidance on ensuring lending decisions are not encumbering individuals beyond their capacity to pay.

### 4. Advocate for financial support

Someone from the credit union can be your champion to advocate for a possible start-up grant to help you fund your rent bank, and can also advocate

to other business leaders in your community for support. In the case of one rent bank in the Lower Mainland, one credit union issued a challenge to all the other credit unions in that community to commit start-up funding for a new rent bank.

### 5. Help tell the story

Finally, the credit union can help tell the story about the need for the rent bank in your community because it is probably working on housing policy or issues at a system level. It can reinforce the need for systemic changes to bring more affordable housing into your community and better social programs to help individuals and families in need. Rent banks are an important stop-gap measure, we all agree, but what would be much better would be better public policy on fair wages, rent control, and consumer protection. Having your local credit union involved in your rent bank will help them do a better job of articulating these needs, reinforced by seeing the lived experience of people dealing with housing insecurity.



# Part 3: Develop your model

Here is that friendly reminder to consult your Workbook for space to record answers.

## 1. Develop a program model based on promising practices

One might be tempted to develop a program model based on the existing skills, abilities and interests of staff in the organization that is considering launching a rent bank. We highly recommend not taking this approach since operating a rent bank requires certain non-negotiable skills and areas of competence. Certainly, skills and competence can be developed, which is why it would be better to develop a model based on known and promising practices and then train or hire the people to deliver to the highest possible standard.

## 2. Develop a program model based on local community context

In addition to promising practices, it's important to consider your local community context. In this case "community" may refer to your geographic area or the community of people you intend to serve with a rent bank (for instance, seniors) or both.

Areas where this becomes more important than a promising practice can be found in many steps, including how paperwork is completed. It is certainly a good practice to have all paperwork completed by applicants online. However, some people may not have literacy levels that match the needs of the forms or may not

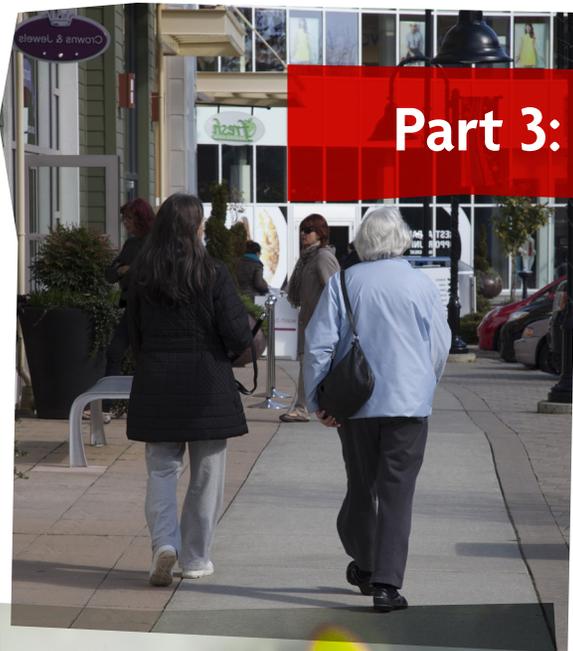
have access to a computer in a private place. In that situation, your organization's practice might be an adaptation, with the information entered into an online form by the rent bank frontline worker during a meeting with the applicant.

An alternate scenario for this same situation, with an individual who is unable to complete their pre-assessment application form, could be to partner with another agency in the community that already serves individuals who will be most in need of rent bank loans and train one person in that organization in how to gather the data to support individuals at this early stage of the application process.

The point is that promising practices are not always 100% transferable, but, with some creative thinking and planning – which is the important part – you can achieve the results of a great practice via a different "promising practice for our community" route.

## 3. Choose host agency/agencies

It's likely that if you are reading this document, you're a member of an agency that is considering launching a rent bank and it could be that your organization is the best to host the service. Or, once you've undertaken the steps in planning, you may find that the work involved in maintaining a healthy rent bank will require more administrative support than is available to your organization. In the experience of the BC Rent Bank, organizations that have demonstrated ability to operate a rent bank are those that:



1. Have a history of being in community centered and collaborative in their workstyle
2. Strong financial record keeping practices and ability to manage accounts payable and receivable on a monthly basis.
3. Have a wider variety of housing supports nestled within the organization to compliment the work of the rent bank.
4. Capacity to build a new program within their organization.
5. Ability to promote and create awareness locally of the service.

#### 4. Why not-for-profits are preferred over local financial institutions as rent bank lenders

There is an assumption made in this document that in setting up your rent bank, you'll also be deciding to raise your own loan capital (money to lend) and not to partner with a local lender such as your credit union or the community branch of your local bank. Certainly, it might seem easier (and smarter) to use their loan capital, so you can focus on raising money for operating costs. And, as discussed elsewhere, you'll definitely want to partner with them to help with the loan review committee that makes lending decisions. But, for rent banks, and other types of lending to individuals who are in vulnerable or precarious situations, common wisdom is that it is better not to partner with a financial institution to use their loan capital.

Why not? Well, financial institutions are regulated and are required to expect a certain standard of performance of their loans. That is, they have expectations about repayment that have little tolerance for loan defaults. Even if they want to take a more generous approach, it will take navigation of internal policies and procedures with their Risk and Treasury

departments to ring-fence an amount of capital that they could take a different kind of risk with, such as with a rent bank. Also, financial institutions report their loans (and payback of same) to credit reporting agencies such as Equifax and TransUnion. In most cases, this is very useful, as the steady repayment of a loan from a regulated financial institution can improve an individual's credit rating (sometimes called a report or a bureau).

But, for individuals borrowing from a rent bank, there is the possibility they may miss a payment or not be able to make the loan altogether. The default rate for rent bank loans can be anywhere from 35% to 50%. That's the nature of the loans rent banks make and there is no judgment inferred here. It is also important to note that the vast majority of rent bank borrowers pay back most of their loans. One missed payment makes a loan look defaulted on but the truth is, most loans are repaid in the 85% to 95% range. However, it's not fair to individuals in these situations to possibly make their own lives worse by having a slip in payments earn them a mark on their credit rating. As mentioned earlier, "first, do no harm." Rent banks are intended to be as inclusive as possible to help keep people housed during times of crisis. Rent banks and their users are better off managing loans "off-book" from a financial institution and not reporting slips or defaults to a credit agency.



#### 5. Develop decision-making protocols

The details in the following sections have been drawn from practices of existing rent banks. They are not meant to be prescriptive since your rent bank may have different needs, but they should provide a focus for conversations about how the decision-making protocols for your rent bank could work.

##### Overall process

We recommend that a flow chart or diagram is designed that shows the overall process someone will undergo when engaging with a rent bank. We suggest starting from the first point of inquiry and mapping out the journey a person will take through each stage of the application process, to the point of receiving a loan and what happens after that. See the operations manual for a BC Rent Bank example of this flowchart.

##### Loan eligibility criteria

It is recommended that rent banks base eligibility on a foundation of criteria that is as objective and inclusive as possible. One of the most subjective judgments relates to the applicant's ability to repay the loan. The most commonly used criteria include:

- Proof of residency
- Over the age of 19 or an emancipated minor
- Low-income level
- Not in the process of bankruptcy
- Not eligible for other forms of government assistance (e.g. RAP, SAFER, Crisis Supplement)
- Ability to repay – as demonstrated by bank statements, pay stubs, or other documents.

## Process from first contact with an individual

### Step 1: Pre-assessment

Applying for a rent bank loan is a multi-step process and the first contact with a potential individual borrower may be through an online pre-assessment form, in-person, or over the phone. It's important to keep in mind that a person applying for a rent bank loan is likely in a highly vulnerable and potentially charged emotional state since they may very well be facing eviction.

Based on data from existing rents banks in British Columbia, the number of people who actually “pass” the pre-qualification test is quite low – typically less than one-in-five people.

If the goal of your rent bank is in some way related to helping people maintain housing, it's important to provide alternatives or next step information to the individuals who are not eligible to move on to Step 2 in the application process.

For instance, referrals to other services in the community that could help them in some way, such as the food bank. Also, directing them to provincial programs that they may be eligible for but not know about such as RAP, SAFER (for seniors), the Crisis Supplement, and the BC Hydro Customer Crisis Fund (which, if they are a customer of BC Hydro, they may be able to access and defer that payment to allow them to cover their rent).



In the Workbook, Part 3, there is space provided for your planning committee to record eligibility criteria and a chosen method of pre-assessment your rent bank will use.

For guidance on how you might set up an online pre-assessment form, the pre-assessment form shared by partners of the BC Rent Bank is available in Workbook Appendix A.

### Step 2: Application & discussion with applicant

If the individual meets the basic criteria of the rent bank, based on the information they provide at the pre-assessment stage, a promising practice is to arrange a meeting over the phone or in-person with the individual to determine if they meet the basic criteria to take on a loan.

These conversations should take place as soon as the individual can pull together the required documents. This is typically a more in-depth conversation and paperwork review that can take up to 90-minutes.

For rent bank purposes, the primary purpose of this meeting is to determine eligibility and build a relationship with the applicant. However, it is likely that up to half of the people who make it to this stage will not be invited to apply for a loan, so it is critical that you set aside enough time to provide helpful information, resources and connections to the individual to help them find or maintain their housing.

### Step 3: Review required paperwork

The following list of documents are considered promising practice documents to review. Your organization may require different documents based on the specific eligibility criteria of your rent bank.

Some suggested documents:

- Two pieces of Canadian identification
- Most recent household utility bills
- Proof of tenancy
- Proof of income - bank statements, pay stubs, etc.

### Step 4: Make the loan decision

As a good practice, the staff person in contact with the applicant will not make an immediate decision about whether they will get a loan or not; they will submit a summary and recommendation to either a loan review committee or someone senior in the organization who will review the application and give the final approval.

Having a loan review process is a promising practice as it ensures transparency and accountability on the part of the organization in how loans are administered. It prevents suspicion that there is bias on behalf of the staff member. Additionally, this practice provides a level of safety for staff members - who could possibly face upset applicants - that their role is to advocate and it is the role of the committee to decide on the approval of the loan.

### Process when a loan is approved

Once a loan is approved, the individual must attend another in-person meeting to sign legal and bank documents. The three documents that will be required are:

- Loan contract
- Promissory note
- Direct withdrawal form

These documents are typically drafted or at least reviewed by a lawyer, at the outset, as a template, and need to be filed in such a way that the applicant's confidential information is protected.

Repayment time frames vary but typically are a minimum of six months and a maximum of twenty-four months. Rent bank providers have a person-centered and trauma-informed approach and work with the individual to find a workable solution that fits their current situation.

## Process for calculating loan repayment

It is important that the whole cost of borrowing from the rent bank be made transparent and understandable to the individual borrowing the funds. There are several online loan calculators available that can be used by both the individual and the rent bank staff to calculate the loan payments and costs. Vancity has a simple one on their website.<sup>1</sup>

Working with the borrower, you simply enter the total amount of the loan, the payment frequency (how often loan payments will be made, typically monthly), how long the individual has to pay the loan back (known as loan term), and the service charge that the rent bank is going to charge (if any). Each rent bank will have their own policies on whether they will charge a flat monthly rate for the loan to cover EFT payments. The calculator will calculate a monthly payment amount, and show the cost of borrowing. The individual borrowing and the rent bank staffer can adjust the monthly payment amount up or down, depending on the borrower's situation, by varying the length of the loan payment.

## Process for following up on housing stability

It is important to remember that the primary goal of rent banks is housing loss prevention and a focus on keeping



people housed. As such, it is important for a rent bank to look at a process for following up with rent bank applicants to assess their housing stability.

There are varied practices currently with rent banks in BC, with some conducting follow up at three months, six months and twelve months, and others not having the staff capacity to do this step. To truly measure the impact of housing stability, it is suggested that rent banks commit to a six month and twelve month follow up with loan recipients to measure whether or not the loan has in fact helped the applicant maintain their housing, and offer additional support as needed.

## Process when a loan request is denied

Providing concrete direction of alternative ways to help an individual who is struggling to remain housed is a key objective of a rent bank. As such, knowing where to direct individuals who are denied loans is a critical role of the rent bank's operations.

This is why it's so important to have a good understanding of all the local, community resources that are available to individuals living on low-income. Additionally, there are provincial and federal tools and resources of which rent bank staff need to be aware.

The government of Canada has made this relatively easy for rent bank staff with their Federal Benefits Finder,<sup>2</sup> which also identifies provincial sources of support.

This online Benefits Finder tool can be completed with the loan applicant during your intake meeting if it appears that they may be eligible for benefits that they're not currently receiving. The tool has eleven simple questions that will provide a customized list of provincial and federal benefits, tax credits, and assistance programs that the person may be eligible for.

## Process when a loan is not being paid

The The repayment rate for rent banks varies. The range may be, at least in part, related to how each rent bank approaches loans that are in default, and also what the operating premise behind how much default and risk the rent bank will take.

There are many good reasons to pursue and encourage payment of loans, beyond helping maintain stability in the actual rent bank, which is certainly important.

From an applicant's point of view, repaying the loan can be an act of empowerment which can build more confidence, self-worth and self-reliance. On the flip side of that, applicants who have set-up automatic withdrawals from their bank account, and default, will typically face having to pay non-sufficient fund (NSF) fees that in many cases will be higher than their monthly loan repayment amount. This situation can drive an individual into a financial situation where they then decide to turn to payday or other predatory loans.

To help support the financial stability of the rent bank and of borrowers, it is absolutely a promising practice to have a detailed process in place for how to handle situations where a borrower is unable to make loan payments. This requires three core commitments by the rent bank.

1. A policy that allows for individuals to put their loan payments on hold without penalty.
2. A policy that defines whether loan payments can be renegotiated.
3. Clarity and non-judgment from rent bank staff for the individual at the time that the loan is being made: that if they run into a month where it appears they cannot make their

<sup>1</sup> <https://www.vancity.com/Loans/LoanCalculators/>

<sup>2</sup> <http://www.canadabenefits.gc.ca/f1.2cw.3zardq.5esti.4ns@jsp>



loan payment, that they can contact the rent bank at least three working days before their payment is to be made, to have their account withdrawals put on hold.

This is another procedure that warrants being included in the policies and procedures manual to ensure consistent application of the rule (see Part 4).

### If/when a person can re-apply for a loan

Many rent banks allow individuals to receive more than one loan. People who are living paycheque-to-paycheque are so close to the edge that missing a week of work due to illness or having to provide care to a family member is a situation that is likely to happen more than once in a lifetime.

If allowing multiple loans is a policy that your rent bank will adopt, it's important to have clarity about eligibility.

For instance, some rent banks state that an individual may only apply once every two years, others state that an individual can reapply as soon as their outstanding loan has been repaid.

Note: reapplication procedures are an important item to include in a Policies and Procedures manual, to ensure all people are treated equally, and following the same rules and guidelines.

### Use of a volunteer loan review committee

As a promising practice, a rent bank should have a loan review committee which will review applications on either a regular or as-needed basis. Because a person seeking a loan to pay rent or utilities is typically in need of the loan 'yesterday,' this committee must have some amount of flexibility with respect to when it meets and a quick turn-around of files.

There is no one practice about how formal or how large the advisory committee need be. What is important is that it fulfill the role of a second set of eyes and detached review of the application. In some cases, having the organization's Executive Director review and sign-off on all loan applications will be adequate (and all that's possible), while organizations that deal with a high volume of applications from diverse populations may well benefit from having several people available to meet or discuss applications virtually, via email or an online video software.

## 6. Secure funding

As noted earlier, there are a variety of funding sources for rent banks, but with the recent Province of BC announcements about funding, another option has been introduced.

### Government funding

Your planning should include meeting with both municipal leaders, your provincial MLA and your federal MP to discuss the issue and determine if or how your organization could help facilitate moving this solution ahead with more speed.

More and more municipalities in British Columbia are mentioning rent banks as a possible tool to consider in their efforts to reduce eviction and potential homelessness. That said, only a few have made the step to support the creation of a local rent bank.

These communities are not unique; many more municipalities are including rent banks in their strategic plans or are noting rent banks as a promising practice to address affordability issues, but have yet to act on implementing same.

A not-for-profit with answers to the questions that the municipality has about rent banks may well be able to speed up that process and possibly, to secure seed funding to cover administration costs to launch a pilot project.

### Grants from foundations and other philanthropic sources

In most cases for rent banks in British Columbia, there was an initial infusion of grant money from either a credit union or a charitable foundation to establish their initial loan fund. Most, if not all, grant funders who may be interested in supporting a rent bank are most likely to help with the start-up of the rent bank; perhaps, to provide initial loan capitalization.

Funders are most interested in projects at an early stage that test an idea or bring it to scale, and with rent

3 <http://www.canadabenefits.gc.ca/f1.2cw.3zardq.5esti.4ns@.jsp>

banks, funders will also want to see a systems approach; that is, while the rent bank is akin to a bandaid on a problem, what is actually needed is more housing stock, rent controls, provincial poverty reduction measures, and other tools to improve housing stability (to fix the underlying problems).

Most funders will have little appetite to fund a rent bank year-over-year-over-year to replenish lost loan funds, and many want to fund at first with challenge money or to bring in other potential donors, including both members of the community who can afford to give back and eventually, rent bank users who may be in a situation to “pay it forward.”

### Special events

One rent bank relies 100% on the proceeds of an annual special event to support both the administrative costs and loan pool fund. While no funding source is without work, organizing a special event can be a time-intensive undertaking with high risks, depending on the type of event. If your organization has this kind of experience it may be worth looking into, but if special event organization is not an area of skill for your staff and volunteers, funding a rent bank – which will likely require raising at least \$75,000 to cover staff salaries and the loan fund – is not the project to try to develop those skills.

### Donors

As with most special projects, soliciting support from individual donors is the least used funding source for rent banks, even though individual donors are typically

the most reliable and ultimately most-cost effective way to establish and maintain ongoing funding for focused projects with clear outcomes – like a rent bank. Donor cultivation should be considered a promising practice for any rent bank starting out.

### BC Rent Bank

With funds provided by the BC government, and partnership with Vancity Community Foundation, the BC Rent Bank has seed funding available to help support rent banks in the province. There is an application process that includes a project proposal. To find out current information about the proposal process please consult the website, [www.bcrentbank.ca](http://www.bcrentbank.ca), or get in touch with the Project Lead at [info@bcrentbank.ca](mailto:info@bcrentbank.ca), 604-877-8453.

All interested parties should recognize that the BC Rent Bank is looking at long-term sustainability of rent banks in the province, and as such, should not plan on 100% of their funding coming from the BC Rent Bank project. Proposals will need to clearly demonstrate that partnerships have been established which may include gift-in-kind and funding partners.

### Developers

Though rare, there are rent banks that have secured building developer funds to support their rent bank. This positive investment in community is a unique business opportunity for developers and an opportunity to speak publicly about their investment in helping to keep people housed.

## 7. Begin thinking through an evaluation plan

Evaluation is an important part of any project and a rent bank is no exception. The only way to ensure you're achieving benchmarks is first to set them and then to evaluate progress. In order to do effective evaluation, determining what data will be evaluated must be done in advance of launching your rent bank so that it can be tracked.

Some areas that fall within promising practices to evaluate include the following data points:

### People being served by the rent bank

- Number of pre-assessments completed
- Number of people who went through the pre assessment stage and went on to have a one-to-one meeting with rent bank staff
- Number of people who were eligible for a loan
- Number of people who took a loan
- Demographics of the previous four data points
- Reason for loan/financial crisis that lead to needing a loan
- Number of applicants who had received an eviction notice at the time of application
- Number of contacts who were referred to other services
- Where referrals are coming from specifically
- Number of individuals impacted by loans that ensured housing stability
- Number of children who remained housed
- Number of seniors, men, women, singles, etc. (as is important to your organization's mandate)
- Type of housing of rent loan applicants
- Neighbourhood of loan applicants



- Main income source of loan applicants
- Employment sector of loan applicants

### Financial analysis

- Average loan size
- Dollar amount made in loans to pay rental arrears
- Dollar amount made in loans to pay first month rent
- Dollar amount made in loans to pay moving expenses
- Dollar amount made in loans to pay for utilities arrears
- Repayment rate
- Average length of loan terms
- Loan terms compared to repayment rates
- Dollar amount to cover managing the rent bank loans (administration)
- Any persistent barriers to receiving a loan that staff is noticing for rent bank applicants

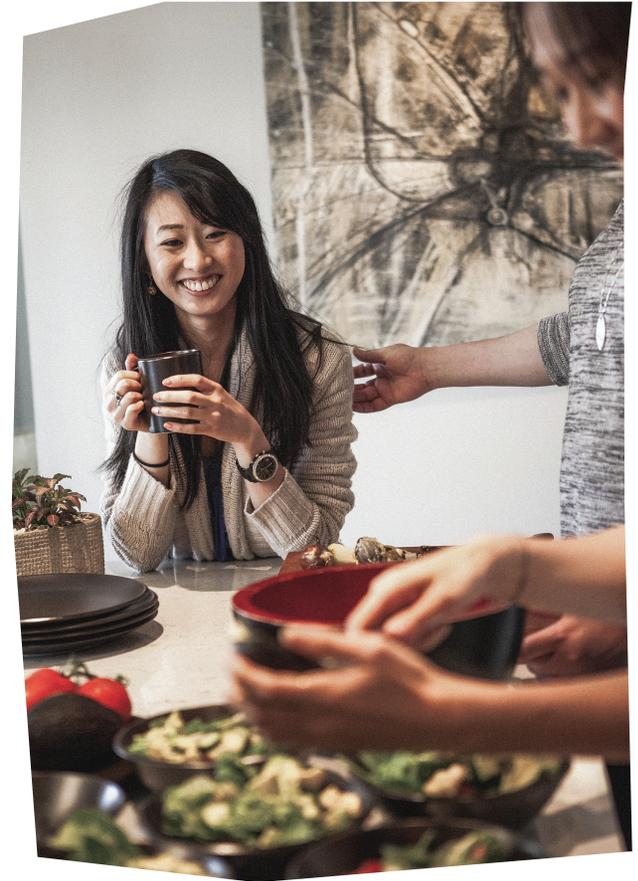
### Rent bank staff activities

- Number of relationships developed with landlords
- Number of advocacy/mediation interventions on behalf of applicants/loan recipients
- Staff time spent communicating with partner agencies about rent bank applicants
- Staff time in meetings with rent bank applicants
- Staff time on loan administration/accounting
- Staff time on data entry
- Staff time making referrals to supports
- Time following up with loan holders
- Time marketing the rent bank
- Time spent on partnership development

It can also be valuable to follow-up with both rent bank loan recipients and those who were either declined a loan or chose not to pursue a loan after starting the process, to ask qualitative questions that can inform directions moving forward. For instance, questions such as:

- What options other than the rent bank did you have when you applied for a loan?
- What made you choose the rent bank loan over other options?
- How satisfied were you with the services you received from the rent bank?
- What would you change about your experience with the rent bank?

Additionally, an evaluation plan could include contact and follow-up with individuals who work in agencies that both referred individuals to the rent bank and were referred to by the rent bank, as well as landlords who received rental arrears from loans, financial institutions with whom the rent bank has relationships, municipal contacts who collect data related to homelessness and housing; and finally, the staff and volunteers who played a role in any aspect of the delivery of rent bank services.



## Part 4: Steps to launch

Please note: an assumption of this Toolkit is that at this step of the process the rent bank has been able to secure funding to initiate the start of a rent bank in their community.

Additionally, BC Rent Bank is able to match new rent banks with existing rent banks as a way to mentor new staff and support them in their development. We ask mentor rent banks to be openhanded with their resources and to share with their mentees relevant documents that will aid in the start-up of a rent bank.

What follows are proposed steps, but again, there is not one direct route. We propose that the following areas be established to prepare for the launch of a new rent bank. Please see the Operations Manual for more detailed suggestions on rent bank processes.

### Primary steps

#### 1. Hire staff

The perfect rent bank staff person has the heart of a counsellor, the head of a bookkeeper, and the hands of a juggler. When creating a job description for a rent bank program coordinator, it is important to understand how much of their time will be spent on administrative work and – equally important – how much time they will need to set aside to support the smooth operation of a rent bank.

As well, it is highly unlikely that when starting a rent bank most communities will need a full-time position, unless the organization is coupling the rent bank

responsibilities with other duties. At the time of writing, most rent banks did not have full-time positions to operate the rent bank. Most rent banks start with two days/week and then add on hours as the program grows.

#### 2. Train staff

The BC Rent Bank is committed to supporting the start-up of new rent banks in the province. The BC Rent Bank provides onboarding training and support to new staff. These take place online, and foster connection among new staff. Mentorship from experienced rent bank staff is also available.

#### 3. Confirm financial record keeping

Before launching a new rent bank, it will be important for a rent bank to have in place a financial tracking method that will show the initial loan amount, a tracking system for monthly repayment, and amount still owing. This will need to be developed in consultation with the accounting or finance team within the organization. Staff are encouraged to ask their mentorship partner for an example of their financial tracking sheet and then modify it as needed. Some important data to consider includes:

- Name
- File number
- Date of loan given
- Loan amount
- Monthly tracking of loan repayment amount
- Outstanding amount
- Date of last payment

## 4. Confirm technology supports

It is important and necessary that a rent bank keeps track of data on each rent bank application in a way that protects the applicant's privacy and confidentiality. BC Rent Bank, spurred on by the realities of COVID-19 and the need to provide paperless and contactless services, pursued the development of a province-wide technology that would support all rent banks. After exploratory conversations with partners, we developed a customized Client Management System (CMS) built in Drupal. The end result was an online application for renters with a shared set of questions for all rent banks across the province. This streamlines the application process for renters. For case managers, the CMS is a way to review files, make updates, record case notes, and record the outcome of applications.

BC Rent Bank also developed a reporting feature in the CMS. The reporting feature allows the BC Rent Bank to gather aggregated data from across all rent bank sites for reporting purposes and program development. Each rent bank partner has access to reports that reflect their geographic location and the data relevant to their rent bank.

## 5. Ensure key policies and procedures are in place

We suggest the following list of policies and procedures be in place so that those administering and those



applying for a loan are clear on the parameters surrounding the rent bank project:

- Privacy policy
- Eligibility
- Use of loans – all eligible uses of rent bank loans
- Repayment – method, deferral and renegotiation
- Appeal – process for denied loans
- Reapplication – criteria for current loan holders
- Reapplication – successfully repaid loans, previously approved but not taken, previously denied
- Fraud – policy for fraud against the rent bank or partner organizations

## 6. Confirm key documents for loan application

Here is a recommended list of documents that should be in place before the launch of a rent bank. Samples can be gathered through working with the mentorship project, or contacting BC Rent Bank.

- Pre-assessment
- Loan application
- Service agreement (legal document providing rent banks staff with the right to access personal information about the applicant from a variety of government and financial institutions)
- Loan agreement (each rent bank must ensure they have sought legal advice on the contract that it will have borrowers sign)
- Promissory note (specific details about the amount of the loan and the repayment schedule)
- Direct withdrawal agreement
- Direct payment from income assistance

## 7. Start promotion of the program

It is important to consider how you will promote the program. Will you have an online presence? What part will community partners play in helping to support the rent bank program? What print material, if any, will you make available to the community?

These decisions will, of course, be determined by the budget you have available. The key in all of this is clear communication with community partners, municipal leaders, referring agencies and community members as to the process and eligibility criteria for your rent bank.

## 8. Consider day-to-day operations and contact with rent bank users

Though training and mentorship may be provided by the BC Rent Bank, it is helpful ahead of time to consider the day-to-day/weekly expectations of the frontline staff in a rent bank. This section will be helpful in thinking through the job description and staff you will hire for the position.

Someone will generally have their first contact with a rent bank in one of three ways:

- They'll already be using the organization that is operating the rent bank
- They'll be referred to the rent bank by another service agency
- They'll find information about the rent bank online

Regardless of an individual's first contact with the rent bank, the tone and messaging about the services being provided by the rent bank must be consistent and basic eligibility criteria must be clear. Many rent banks have

an online form that an individual must complete before they can arrange a meeting (in-person or over the phone) with rent bank staff.

When an individual meets the basic eligibility criteria, it is a very promising practice, to meet the potential borrower in-person if possible, rather than over-the-phone, to determine if they meet the next set of eligibility criteria. The more connected the individual feels to an actual person and the overall goal of the rent bank, the more likely they will work to repay their loan. This relationship building also helps to create a connection to the rent bank organization and larger network of resources they may have for people facing financial crisis.

The rent bank staff should be equipped to provide other supports as needed. These may include support completing the loan application, getting appropriate identification, support creating a bank account, reviewing applications and associated paperwork, and holding additional meetings or conversations with applicants to complete paperwork and any followup activities. These can be time-consuming tasks and it is important to consider and track the amount of staff time needed. Please refer to the Operations Manual for more guidance on operating procedures and working with renters in crisis.

## 9. Develop relationship with the Ministry of Social Development and Poverty Reduction

This should be one of the first relationships you develop since working in partnership with the Ministry of SDPR (in BC) will allow you to set up loan repayments straight from the Ministry to your general rent bank account

from individuals who are receiving social assistance in the form of monthly cheques.

Each region in BC has a different MSDPR representative that we encourage you to reach out to and discuss the process for loan repayment. These regions include:

- Vancouver Island
- Vancouver, Burnaby, Richmond, North Vancouver
- Surrey, Tri-Cities, New Westminster, Fraser Valley to Chilliwack
- North and Interior

## 10. Decision on a volunteer loan review committee

As mentioned previously, it is a promising practice for a rent bank to have a loan advisory committee. The committee will review applications on either a regular or as-needed basis. This advisory committee must have some amount of flexibility with respect to when it meets and a quick turn-around of files.

There is no one practice about how formal or how large the advisory committee need be. What is important is that it fulfill the role of a second set of eyes, ensure accountability and transparency, prevent biased decision making, and provide a detached review of the application. It allows the intake worker to remain an advocate while the committee makes the decision. In some cases, having the organization's Executive Director review and sign-off on all loan applications will be adequate (and all that's possible), while organizations that deal with a high volume of applications from diverse populations may well benefit from having several people available to meet or discuss applications virtually, via email or online.



### Secondary steps

#### Relationships with community allies

In many, but certainly not all cases, the immediate need that an individual who approaches a rent bank presents – the need for short-term financial support to maintain their housing – is an indication that other needs are either not being met or could be solved if the individual had information about other services available to them.

As such, operating a rent bank that is truly focused on supporting the needs of an individual from a holistic point-of-view, requires the rent bank to have developed relationships and be in regular contact with a wide variety of other organizations and individuals in the community.

In some cases, it will make sense to be referring individuals to other agencies. In other situations,

community allies will be the ones referring individuals to the rent bank. As a promising practice, the following community relationships are critical to operating a rent bank that does more than simply making loans.

### **First Nations, Métis, and Inuit communities and Indigenous housing and service providers**

If you and your organization are not from an FNMI-led organization or nonprofit, it is promising practice to reach out to local First Nations, Métis, and Inuit and Indigenous housing and service providers to invite partnerships and collaboration, and ensure the rent bank is accessible and inclusive for FNMI renters.

### **Other service organizations**

Knowing the breadth of other services that are available in your specific community to support individuals who are facing episodic cashflow challenges or chronic poverty, and being able to connect them with these resources can mean the difference between an individual or family having to choose paying the rent over buying food.

Since service organizations vary from community-to-community, this list is simply a starting place.

- Food bank
- Neighbourhood house or family place or Friendship Centre
- Crisis centre
- Women's shelter
- Youth-at-risk agencies
- Seniors' centre
- Thrift store that provides reduced prices for community organization users
- Tax return services – many working individuals living on low-income don't realize that they are eligible

for refunds and credits which sometimes mean receiving regular cheques from the provincial or federal government, such as GST cheques.<sup>1</sup>

### **Municipal allies**

At the municipal level, it's helpful to have relationships with staff who work on poverty reduction and housing. These individuals have information about the local situation that can inform your initial committee that's establishing the rent bank; provide rich information about local context for evaluation of need, both pre-launch and post; connect you to other possible allies; and, be a source of funding. Start with the social planning staff if your municipal government is large enough to have such a staffer or team; otherwise, ask the city manager who to meet.

### **Other provincial and federal government allies**

Having a supportive relationship with your provincial MLA and your federal MP can be beneficial from a fundraising point of view, as well as advocating for those critical systemic changes. They also may be able to recommend you to committees that address housing and homelessness, which would introduce you to other players who may be beneficial to know.

### **LandlordBC**

LandlordBC is a membership organization that strives to balance landlords' rights with tenants' rights. Having clarity on these rights and responsibilities is important for the rent bank since it will be advocating for tenants and need to know the rules in this playing field. LandlordBC sits on the Vancouver Rent Bank advisory committee, and is also part of the BC Rent Bank Steering Committee.

### **Key landlords and property managers**

In some communities, certain landlords and property managers have multiple units that house people who live on low-incomes. Developing a relationship with these individuals serves a variety of needs and is beneficial not just for the rent bank applicant but also the landlord/property owner.

Given the power dynamic between a landlord and a renter who is behind in their rent, the rent bank can act as an interested, but non-emotional third party who has the interests of both the landlord and the renter at heart. Having a relationship with landlords makes this advocacy role easier.

It is not uncommon to be approached by an individual who is living beyond their means and should really be moving to a less expensive home. Having connections with landlords and property managers will allow you to find out what other housing stock may be available and appropriate for your individuals in need.

### **Credit Counselling Society of BC**

As a rent bank, you shouldn't be expected to be an expert in credit counselling, but you should be able to analyse, at a high level, when a renter could use the support of a credit counsellor to help them understand their debt situation and possible ways to take control of it. Having a relationship with one person at either the Credit Counselling Society of BC or a local agency that does the same work, can support those who apply to the rent bank to make some important changes in their lives.

That said, sending a rent bank applicant to see a credit counsellor is something to do after they've spoken to

<sup>1</sup> <https://www2.gov.bc.ca/gov/content/taxes/income-taxes/personal/credits/basic>

their financial institution, assuming this is where they hold their greatest debt. Credit unions, much more so than banks, will often work with their members to try to find solutions to debt challenges that do not involve having to declare bankruptcy or any of the other debt solutions that a credit counselling organization will recommend.

## Utilities providers

BC Hydro has a program in place that allows customers to defer payments for gas and electricity that they need to heat their home. The BC Hydro program will not cut off a person's electricity while their application for a grant is under review. This will often give an individual enough time to get their financial situation in order to avoid having power cut.

FortisBC does not have this kind of program and will disconnect a client's gas for unpaid bills. They will mail a disconnection notice which clearly states the date gas service will be disconnected if they do not hear from the client to make payment arrangements.

Conversations with organizations like BC Hydro and FortisBC can be difficult for some, as can completing the paperwork required to apply for a grant from BC Hydro. As the rent bank, you can facilitate this process for individuals by developing relationships with the staff of utilities service providers in your region and acting as an advocate for rent bank users.

## Local financial institutions

In addition to finding a local champion, probably at your credit union, to participate in your advisory group and your credit committee, you'll also want to reach out to all the other local financial institutions or local branches of the big banks. These are critical relationships to develop.

At this point, you've probably already developed a robust relationship with your own organization's credit union or financial institution (FI). Although FIs have different policies around what happens when a user has non-sufficient funds in their account, there may be room to negotiate different terms on behalf of rent bank users or help those individuals identify more suitable bank accounts, to reduce transaction fees, etc.

It can also be immensely helpful to an individual rent bank user that you, as the rent bank, know one person at each local FI who your individuals will feel comfortable talking to about their financial situation. People who live on low-incomes often express feeling judged by bank staff, which leads them to avoid dealing with issues like overdrawn accounts. Being able to confidently refer individuals to a warm-hearted person at their own FI who will be non-judgmental and patient while helping them sort out their current financial situation can be empowering and have a significant positive effect.

## Local businesses

Most rent banks rely on some level of contribution from local businesses, be it in the form of cash donations, product or service donations, sponsorships, or sitting on a committee.

## Local media

As an advocate for people living in precarious housing situations, the rent bank has an opportunity to use the media to help develop a better understanding in the community about the challenges neighbours may be facing related to housing stability. As an ally, the media can help start conversations in community about affordable housing and how easy it can be to find oneself without rent money with just one "bad luck" situation.

Human interest stories about regular people who've faced irregular challenges can help build empathy and understanding and reduce the stigma of finding oneself in the place of needing support from a rent bank.

If someone at the rent bank (or other staff in the host agency) is a strong writer, offering to provide a monthly column on issues related to housing in the community may be of real interest to a local newspaper or radio station. For instance, a Q+A column that addresses rent and utilities-related facts that would help people understand the resources available to them could be valuable.





## Final thoughts

We hope that this Toolkit and Workbook will be a great resource to you as you begin your journey of offering rent bank services in your community. We know that a document is not the same as lived experience, and so we look forward to offering you support through the BC Rent Bank project at all stages of the development and operation of your rent bank. We again thank all the existing rent banks and their staff for their knowledge and resources and being so open-handed in sharing with us their expertise. Lastly, we know that thousands of people will benefit through the provision of rent bank services. Thank you for doing your part in helping to keep people housed in the Province of BC!

**For more information or support please contact:**

**BC Rent Bank Project**  
info@bcrentbank.ca  
604-877-8453  
[www.bcrentbank.ca](http://www.bcrentbank.ca)