

## Managers' Reports

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### Request for Decision

#### Provincial Rent Bank

Presented To:	City Council
Presented:	Wednesday, Sep 23, 2009
Report Date	Tuesday, Jul 07, 2009
Type:	Managers' Reports

#### Recommendation

WHEREAS The City of Greater Sudbury has been delivering a rent bank program under an agreement with the Ministry of Municipal Affairs and Housing since December 14th, 2004; and

WHEREAS the City of Greater Sudbury has received a new Rent Bank agreement from the Ministry of Municipal Affairs and Housing; and

WHEREAS to enter into the new agreement and continue to offer this funding to the eligible recipients, the City of Greater Sudbury must provide the Ministry with proof that our Council has approved that the local rules for the use of program funding are in compliance with the new funding agreement and the purpose of the program, and that the payments of program funding for applicants shall be in the form of a grant.

THEREFORE it is recommended that the City of Greater Sudbury enter into the new Provincial Rent Bank agreement with the Ministry of Municipal Affairs and Housing.

#### Signed By

**Report Prepared By**

Gail Spencer  
Coordinator of Shelters and  
Homelessness  
*Digitally Signed Sep 11, 09*

**Division Review**

Luisa Valle  
Director of Social Services  
*Digitally Signed Sep 10, 09*

**Recommended by the Department**

Catherine Matheson  
General Manager of Community  
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*Digitally Signed Sep 15, 09*

**Recommended by the C.A.O.**

Doug Nadorozny  
Chief Administrative Officer  
*Digitally Signed Sep 15, 09*

#### Finance Implications

There are no financial implications as this is 100% funded by the Ministry of Municipal Affairs and Housing.

#### BACKGROUND

The City of Greater Sudbury has been delivering a rent bank program under an agreement with the Ministry of Municipal Affairs and Housing since December 14th, 2004.

The purpose of the rent bank program is to provide immediate assistance to low-income households that, due to an emergency or unforeseen circumstance, are in short term arrears and facing eviction.

The City of Greater Sudbury has an agreement in place where the rent bank program is currently administered by the

Canadian Red Cross, through the Homelessness Network. The Homelessness Network is an association of eight agencies (including the Canadian Red Cross) led by the Centre de Sante and funded by the City of Greater Sudbury. The Homelessness Network is designed to co-ordinate and administer homelessness prevention strategies and to assist with the development of the Housing First System. Prevention strategies are supports and interventions, such as the rent bank program, designed to help maintain people in their current housing.

Since the inception of the rent bank program on December 14, 2004, 482 households have been assisted within the City of Greater Sudbury. From 2005 to 2008 \$345,255 has been provided to this community through the Provincial Rent Bank Program Funding.

	2005	2006	2007	2008	Total
<b>Provincial Rent Bank Funding Dollars spent (excluding Administration fees)</b>	\$ 61,462	\$ 97,835	\$ 90,398	\$ 95,560	\$345,255
<b>Number of Households Assisted</b>	102	152	110	118	482

Currently, the City of Greater Sudbury has received a new Rent Bank agreement from the Ministry of Municipal Affairs and Housing. This new agreement has offered annualized funding as well as changes to the eligibility and reporting structure for the program. The annual amount allocated to the City of Greater Sudbury is \$69,581.

Effective April 1<sup>st</sup>, 2009 the Provincial Rules for Use of Program Funding are as follows:

1. Up to a maximum of 10% of the Program Funding is to be used for the Program's administrative costs;
2. The remainder of the Program Funding is to be used to provide assistance for applicants under the Program as follows:
  - (a) Payments of Program Funding for applicants shall be in the form of a loan and/or grant;
  - (b) Payments of Program Funding for applicants shall be based on an application process to be used by applicants to apply for Program Funding;
  - (c) The rules for application process shall be Local Rules set by the City of Greater Sudbury;
  - (d) The City of Greater Sudbury shall evaluate each applicant's application for Program Funding on an individual basis;
  - (e) The City of Greater Sudbury shall take into account the applicant's needs and the potential for long-term housing, before considering an application for Program Funding;
  - (f) The Program Funding shall only be used for payment of rent arrears;
  - (g) The City of Greater Sudbury shall provide Program Funding to only one applicant per Household and shall do so no more than once every two years from the date of receipt by the applicant of the Program Funding;
  - (h) Notwithstanding (g), where an applicant receives Program Funding as a loan and the applicant

has repaid the loan in full within two years of the date of the applicant's receipt of the loan, the City of Greater Sudbury may after such repayment provide Program Funding to the applicant, or another member of the applicant's Household, even though the two year period referred to in (g) may not have expired; and

(i) The City of Greater Sudbury shall ensure that the Program Funding to applicants is paid to the applicant's landlord and not to the applicant.

Effective October 1<sup>st</sup>, 2009 the following additional Provincial Rules must be followed for use of this Program Funding:

1. The applicant must be a resident of the City of Greater Sudbury and meet requirements for status in Canada;
2. The applicant must be in immediate danger of losing his or her residence due to unpaid rent;
3. The applicant's Household income must be below the household income limits as set out by the Ministry from time to time;
4. The applicant's Household must not be receiving Rent-Geared-To-Income assistance; and
5. Program funding for each approved applicant shall not exceed two times the average market rent for the City of Greater Sudbury as set out by the Ministry from time to time.

To enter into the new agreement and continue to offer this funding to the eligible recipients, the City of Greater Sudbury must provide the Ministry, on or before October 31<sup>st</sup>, 2009, with proof that our Council has approved that the local rules for the use of program funding are in compliance with the new funding agreement and the purpose of the program.