

# Credit Counselling of Regional Niagara Rent Bank

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We are offering a Rent Bank loan to individuals in serious danger of losing their housing due to rental arrears. Our primary goal is to prevent evictions. This service includes:

- ❖ Rent Bank interest free loans
- ❖ Providing money management advice and skill development
- ❖ Follow up support and community links

To qualify for Rent Bank Service assistance the applicant must be:

- In imminent danger of losing their housing **due to rental arrears**
- 16 years of age or older
- residing in Niagara area
- Canadian Citizen, Landed Immigrant or have refugee or refugee claimant status with no outstanding removal order in place
- Not seeking assistance in mortgage or utilities arrears
- **Not more than 2 months in rental arrears and can not exceed \$1,500.00**
- Living in non-subsidized apartment/home
- Employed or receiving EI benefits, Social Assistance, Pension income, WSIB, Support Payments, ODSP, etc.
- Have household income below \$30,000 for singles, \$35,000 for couples, or \$40,000 for families
- Not currently in debt to the Rent Bank and has not accessed Rent Bank in the last 2 years
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# Rent Bank Application

## Applicant

Last Name \_\_\_\_\_

First Name \_\_\_\_\_

Social Insurance Number \_\_\_\_/\_\_\_\_/\_\_\_\_ Birth Date \_\_\_\_/\_\_\_\_/\_\_\_\_  
M D Y

Address \_\_\_\_\_

City/Town \_\_\_\_\_

Postal Code \_\_\_\_\_

Home Phone # \_\_\_\_\_ Work Phone # \_\_\_\_\_

Cell Phone # \_\_\_\_\_ Emergency Contact# \_\_\_\_\_

Employer Name: \_\_\_\_\_ Contact Name: \_\_\_\_\_

Occupation: \_\_\_\_\_

## Co-Applicant

Last Name \_\_\_\_\_

First Name \_\_\_\_\_

Social Insurance Number \_\_\_\_/\_\_\_\_/\_\_\_\_ Birth Date \_\_\_\_/\_\_\_\_/\_\_\_\_  
M D Y

Employer Name: \_\_\_\_\_ Contact Name: \_\_\_\_\_

Occupation: \_\_\_\_\_ Work Phone # \_\_\_\_\_

## Current Housing Information

Do you currently live in subsidized housing? Yes No

Current Landlord's name \_\_\_\_\_

Address \_\_\_\_\_

Phone # \_\_\_\_\_

Date you moved into current accommodation \_\_\_\_\_

Current Rent \$ \_\_\_\_\_

How long have you lived in current accommodation? \_\_\_\_\_

Is eviction notice for reason other than rent arrears? \_\_\_\_\_

Household Income

Total monthly household income (total amount before deductions)  
You **must state all sources** of income for each applicant.

<b>Source of Income</b>	<b>Applicant 1 (\$)</b>	<b>Applicant 2 (\$)</b>
Type of income: Employment		
Type of income: EI Benefits		
Type of income: Workers Comp.		
Type of income: Ontario Works		
Type of income: Other (Please Specify) _ie: Child Tax Credit _____		

Reasons For Arrears:

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**Declaration**

Pursuant to Canada's *Personal Information Protection and Electronic Documents Act* (PIPEDA), I give my consent and authorization to Credit Counselling of Regional Niagara:

To make inquiries to verify the information given on this application and I authorize any person, corporation or any social agency having knowledge of any such required information to release the information to Credit Counselling of Regional Niagara. I agree to provide any supporting material required for my application.

**Applicant Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Co-Applicant Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

# **MINUTES OF SETTLEMENT**

**BETWEEN:**

_____	Applicants (Landlord)
Landlord or Company Name	
_____	Respondents (Tenant)
Client's Name	
_____	Respondents (Tenant)
Client's Name	

**Application under the Residential Tenancies Act, 2007 (hereinafter the "RTA") respecting a tenancy agreement with respect to the residential premises described as:**

\_\_\_\_\_  
Address

The parties agree to settle this matter on the following terms:

1. The tenant is in arrears of rent in the amount of: \$ \_\_\_\_\_ for \_\_\_\_\_ months.
2. CCRN agrees to pay the arrears of \$ \_\_\_\_\_ by \_\_\_\_\_ (date).
3. In the event CCRN fails to make the payments set out in paragraph 2, the landlord may continue this application pursuant to 2006,c.17, s78(1) of the RTA.
4. The landlord agrees that upon receipt of the payment referred to in paragraph 2, the Notice to End a Tenancy Early for Non-payment of Rent, N4, becomes null and void and no further legal action will be taken based on the arrears acknowledged in paragraph 1.

Dated this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_.  
(day) (month) (year)

\_\_\_\_\_  
**Tenant Signature**

\_\_\_\_\_  
**Landlord or Representative  
Signature**

\_\_\_\_\_  
**Tenant Signature**

**If you qualify please bring the following to your appointment:**

- 2 pieces of ID (One of which must be a Birth Certificate or Citizen Card)
- Proof of income (pay stub, benefit statement, etc.)
- Notice to End Tenancy Early for Non-payment of Rent received from landlord (Form N4)
- Signed Minutes of Settlement
- Completed application form
- Receipt proving that the rent was brought down to 2 months and/or \$1,500. (upon request from Rentbank Administrator)