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Tough times spur rent bank interest

By Chris Traber

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It was either winter shelter or life-saving drugs.

There wasn't enough money for both.

That was the dilemma facing Newmarket's Sandra Smith and her common law husband.

"We were a couple of days from eviction," Ms. Smith, a law clerk, said. "My spouse was diagnosed with emphysema and needed a triple (heart) by-pass. With one income it was hard to pay both the rent and the \$1,200 monthly for the medication to keep him alive. It was terrible."

Ms Smith said the Ontario Disability Support Program was slow to help. She turned to the York Region Salvation Army, regional administrators of the province's Rent Bank program

now in its fifth year helping low-income families who have missed a rent payment avoid eviction.

About a week after applying, Ms Smith received the help she needed.

"It was life saving," she said. "It was a roof over our heads or let my spouse die. The Salvation Army was so kind about it. They treated us with respect and dignity. They let us know we weren't the only ones in that situation. They were amazing, really."

A recent \$5-million provincial funding announcement for Rent Bank dovetailed with a spiralling economy, experts believe is reaching rock bottom.

About \$234,000 will be available to York residents.

The York Region Salvation Army homeless prevention program has helped more than 600 local families stave off eviction since 2005, coordinator Jane Haslam said.

The organization is processing more applications this year than in the past.

"Clients are always grateful, particularly when they're in the 11th hour," Ms Haslam said.

"We're seeing families who have lost jobs and are waiting for EI (employment insurance)," she said. "We've had good success in keeping people housed. The (government) program has worked well."

A tenant who is facing eviction can apply to the local rent bank to receive financial assistance. If a tenant's application is approved, the outstanding rent is paid directly to the landlord on behalf of the tenant.

Short-term arrears is the most common reason tenants with lower incomes lose their homes and are forced into shelters, Markham-Unionville MPP Michael Chan said.

"This new funding for the rent bank in York Region ensures we can continue to help low-income tenants avoid eviction for non-payment of rent due to an unforeseen crisis," he said.

As part of the province's poverty reduction strategy it has committed \$5 million a year to the program. The strategy sets a hard target of reducing the number of children living in poverty by 25 per cent over five years. That's 90,000 kids helped, Mr. Chan said.

The program has prevented evictions in nearly 19,000 low-income households since the program started.

Typically, tenants can apply for financial assistance from a rent bank no more than once in two years and receive maximum assistance of two months' rental arrears.

But Poverty Action for Change Coalition chairman Tom Pearson says more can be done.

"The program helps some, but leaves others dangling. It doesn't help those in most need. I understand you have to have a certain level of income to qualify," he said.

"I get people telling me they can't get help because they don't make enough. The way I look at it, those that fall into the biggest emergency are those who are about to be put on the street. Some folks are uncomfortable with (social assistance) through religion."

However, the Salvation Army is not going to apologize for being a Christian organization, Ms Haslam said.

"There's no proselytizing of people who come to us for help. We have a holistic approach and we've helped families of all denominations. There's no carrot stick," she said.

Meanwhile, Ms Smith remains grateful, adding her spouse now has a provincial drug card.

"We're getting by," she said. "The card doesn't cover all the medication. But, the Salvation Army really helped. They were there for us quickly and didn't make us jump through hoops. They afforded us the opportunity to keep a roof over our heads."

The rent bank is doing yeoman work, in the opinion of York social service professionals.

"I think it's absolutely critical, especially in these difficult times," York Region Alliance to End Homelessness director Jane Wedlock said. "If it can assist people to hold on to their homes what could be more important?"

For information on the The York Region Salvation Army homeless prevention program, call 905-895-6119.