

Rent bank proposed to help homeless

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Waterloo Region could have a rent bank in place this winter to help homeless people find affordable shelter by giving or loaning them cash to pay first and last months' rent.

The bank would also help some tenants pay rent arrears and avoid eviction by providing loans, forgivable grants or a combination of both.

And it would provide a financial resource that could be used by men and women living in Kitchener and Cambridge emergency shelters as they look for alternate housing.

The rent bank would be financed by money from government, corporations and the community.

Organizers of the proposal said yesterday the bank would provide temporary relief but, other than directing people to other support services, would not get involved in cases of chronic, ongoing poverty.

The rent-bank idea comes at a time when an increasing number of local seniors and working-poor families are having trouble paying high rents or finding affordable housing.

Statistics from a regional homelessness report show more than 40 per cent of local tenants pay more than 30 per cent of their incomes for rent -- a level used to indicate when rents are too high compared to family income.

A public forum will be held in Kitchener in October to explain the rent bank recommended by authors of a research project commissioned by Kitchener's House of Friendship.

The six-month, \$14,500 project -- financed through regional government using cash from a provincial homelessness fund -- examined rent banks in Toronto and other Canadian cities, said Rich Janzen, project researcher.

Deborah Schlichter, House of Friendship executive director, said most agencies in the community support the concept of a rent bank.

She said anyone who examines the high costs of homelessness and emergency shelters would see the financial benefits of helping families to avoid eviction or come up with advance rent so they can move into rental units.

"It's a sad commentary and sign of the times that we need a measure like this . . . but we're stuck with these things until incomes increase or housing costs decrease," she said.

Schlichter said those in charge of the rent bank would decide on a case-by-case basis how money would be repaid, if at all.

She said organizers are also considering the possibility of some people repaying rent loans with "sweat-equity" types of community- service work if they can't repay money.

Janzen works with the Kitchener-based Centre for Research and Education in Human Services. The centre is a non-profit organization set up 20 years ago to do community-based research on social issues.

Schlichter and Janzen said anyone requesting cash from the bank would have to meet certain standards.

"But they won't be grilled or have to do endless paperwork to get help," said Schlichter.

Maria Wallenius, manager of Kitchener's Mary's Place shelter for women and children, said she supports anything that helps people to rent their own homes and get out of shelters.

"But we also have to consider the fact many can't afford to repay the money and, if they try, they will be using money that should be providing food," she said.

Wallenius and Manuela Almeida, executive director of shelters for abused women in Kitchener and Cambridge, agreed that, while a rent bank provides stop-gap help, ongoing issues of high rents and a shortage of affordable housing still need to be addressed.

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[Illustration]

Caption: Colour Photo: (Deborah) Schlichter

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