



BC RENT BANK OPERATIONS GUIDE

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AKNOWLEDGEMENTS

We would like to express our sincere gratitude to our rent bank partners for generously sharing materials and practices discussed in this guide, and The Province of British Columbia for its ongoing support of BC Rent Bank.

We acknowledge that Vancity Community Foundation is located on the unceded land of the xʷməθkʷəy̓əm (Musqueam), Skwxwú7mesh (Squamish) and sə́ílwətaʔt (Tsleil-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.

Table of Contents

INTRODUCTION	3
OVERVIEW	3
OPERATING A RENT BANK.....	4
Local Service Agencies	4
Staffing and Human Resources.....	4
The Case Manager Role.....	4
Marketing and Partnership Development	5
Fundraising.....	6
Annual Funding from BC Rent Bank.....	6
Confidentiality, Data Management, and Security	6
Privacy Statements and Terms of Use.....	6
Consent	6
DocuSign.....	7
Reporting.....	7
CASE MANAGEMENT	7
Parameters: Financial Assistance	7
Eligible Expenses.....	7
Eligible Housing Types.....	8
Loan Maximums.....	8
LOAN APPLICATION PROCESS.....	8
APPLICATION PHASE.....	8
Receiving and Responding to Pre-Assessments	8
Determining Eligibility.....	9
Minimum Eligibility Criteria.....	9
Procedure – Responding to Pre-Assessments	9
Procedure – Contacting an Applicant Following a Pre-Assessment	9
Having a Discussion with the Applicant	10
ASSESSMENT PHASE	10
Requesting Supporting Documentation.....	10
Procedure – Obtaining Supporting Documentation from an Applicant.....	11

Consent and Contacting Third Parties	12
DECISION PHASE.....	12
Summarizing the Application	12
Presenting an Application for Review.....	12
Procedure – Approved Applications	13
Issuing Payment.....	13
Procedure – Declined Applications.....	13
Procedure – Appeals Process	13
Re-Applying for Assistance.....	14
Applying for Subsequent Loans	14
MANAGING LOANS AND COLLECTING REPAYMENTS.....	14
Loan Repayments	14
Missed Repayments.....	14
Procedure – Missed Payments	15
Procedure – Closing an Unpaid Loan	15
Procedure – Closing a Fully Repaid Loan.....	16
CONCLUSION	16
APPENDIX A: THE BC RENT BANK TEAM	17
APPENDIX B: SAMPLE CASE MANAGER JOB POSTING	19
APPENDIX C: SAMPLE ANNUAL FUNDING APPLICATION	20
APPENDIX D: APPLICANT CONSENT AND AUTHORIZATION (AS SEEN BY THE APPLICANT WHEN SUBMITTING A PRE-ASSESSMENT)	25
APPENDIX E: SAMPLE CONSENT FOR RELEASE OF INFORMATION.....	26
APPENDIX F: THE LOAN APPLICATION PROCESS	27
APPENDIX G: EMAIL AKNOWLEDGING RECEIPT OF PRE-ASSESSMENT	28
APPENDIX H: DISCUSSION GUIDE.....	29
APPENDIX I: DISCUSSION GUIDE – BUDGET MODULE.....	32
APPENDIX J: BC RENT BANK LOAN AGREEMENT PACKAGE	34
APPENDIX K: LOAN PAID LETTER	41

INTRODUCTION

This operations guide has been developed as a resource for existing rent banks as well as future rent banks that might benefit from support in operating a rent bank. The guide has been created through a community of practice within a network of rent bank providers across BC and represents the promising practices that have emerged throughout the pilot phase of the BC Rent Bank project (2019-22). The resources in this guide will likely continue to be updated as these are *promising* practices and should not be regarded as *best* practices.

This guide builds upon earlier work completed by BC Rent Bank and Vancity Community Foundation in creating a Rent Bank Toolkit for communities interested in starting a rent bank. While the Toolkit focuses on developing and starting a rent bank, this guide is intended to provide the practical tools and resources required to operate a community-based rent bank.

OVERVIEW

BC Rent Bank (BCRB) is a project of Vancity Community Foundation and is funded by the Province of BC. BCRB operates as a backbone agency, providing support to a network of rent bank service providers across the province. The function of BCRB is to provide funding, resources, and capacity building to the network. Further, BCRB, in collaboration with its partners, has developed a Client Management System (CMS) that provides the technological infrastructure required to operate a provincial rent bank system. For a description of the BCRB team, including roles and responsibilities, please see [Appendix A](#).

Rent banks provide housing stability services intended to support low-to-moderate-income renters to maintain their housing through a holistic approach, providing financial assistance and individualized supports. Rent banks help individuals overcome the challenges putting their housing at risk and prevent vulnerable renters from experiencing homelessness.

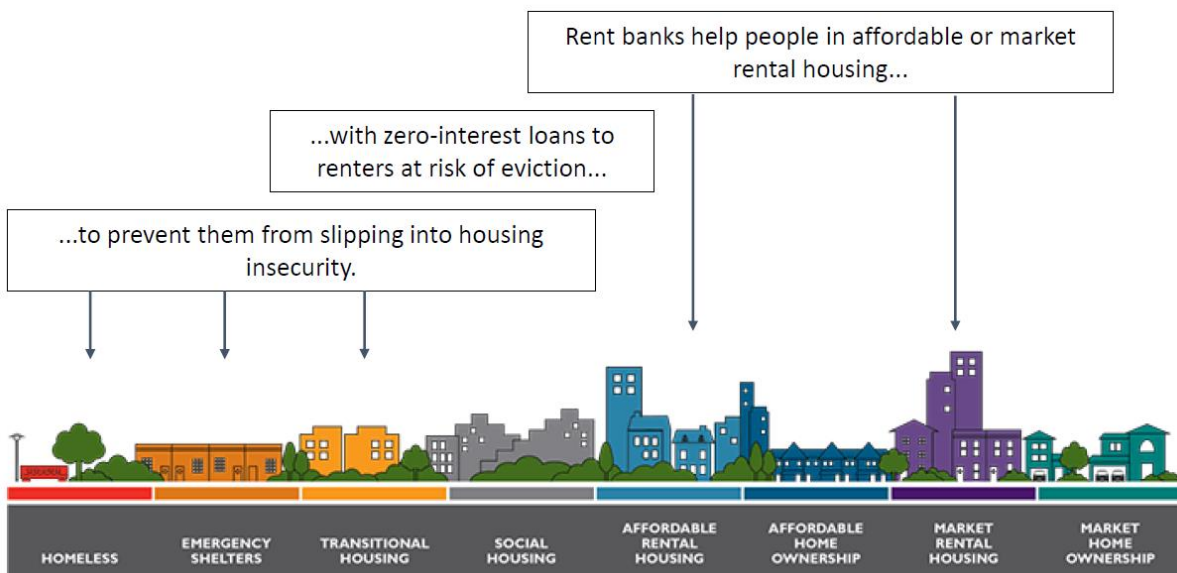


Figure 1: Rent Banks in the Housing Spectrum (image credit: CMHC)

All applicant-facing activities occur at the local rent bank. BCRB provides a framework including tools, templates and suggested practices that can be adapted at the local level to meet each community’s unique needs. The table below outlines BCRB’s function, versus that of a local rent bank.

Functions of BC Rent Bank Vs. Local Rent Banks	
BC Rent Bank	Local Rent Banks
<ul style="list-style-type: none"> • Governance and coordination of policies and promising practices • Knowledge sharing and convening • Data collection, coordination, and reporting • Impact measurement and assessment • Technology development, provision, and support • Sector research • Communications • Strategic planning • Operations and loan capital funding • Fundraising support 	<ul style="list-style-type: none"> • Staff recruitment, retention, supervision, and development • Marketing and referral partnership development • Fundraising • Data management and security • Applicant intake and assessment • Applicant support services, referrals, and case management • Loan application processing, assessment, and decisions • Loan fund management including collecting repayments

Table 1: Functions of BCRB vs. a Local Rent Bank

OPERATING A RENT BANK

Along with the functions described in Table 1 above, the local rent bank is responsible for determining, implementing, and managing its own policies and procedures including eligibility criteria, loan maximums, review practices, etc.

Local Service Agencies

Rent banks are operated by various non-profit organizations across the province. Ideally, rent bank partners will have experience operating housing-related programing and supporting vulnerable populations.

Staffing and Human Resources

The local rent bank is responsible for all staffing and human resource decisions, policies, and supervision. While BCRB provides training to new case managers on their role in the rent bank system and how to use the CMS, the local rent bank is responsible for training staff on its own individual systems and practices. For further details on the training BCRB provides to case managers, please see Section 3 of the [BC Rent Bank Onboarding Package](#).

Typically, the staffing complement at a rent bank includes a case manager, a supervisory role, and a finance staff member to support issuing loans and collecting repayment. Optimal staffing levels are such that case managers can respond to applicants in a timely manner, provide ongoing supports, and manage the administrative duties of the role comfortably.

The Case Manager Role

The case manager is the primary point of contact for rent bank applicants from initial enquiry through to their very last loan repayment. The purpose of the case manager role is to support applicants in accessing solutions to

their immediate crisis to avoid eviction, displacement, and homelessness, along with individualized supports that will contribute to long-term housing stability. A case manager's core responsibilities include:

- Providing case management and service navigation supports to applicants to stabilize housing
- Reviewing and preparing loan applications for review
- Entering and updating applicant information in the CMS
- Communicating and coordinating with finance staff
- Following up with loan recipients regarding repayments and housing stability

Depending on the roles and responsibilities at your rent bank, a case manager may also be responsible for program promotion, developing relationships with other community organizations, and reporting responsibilities, among others.

While much of the case manager role involves working with applicants, the role is also highly administrative in nature; as such, it is beneficial to hire an individual who enjoys and is comfortable with administrative tasks. Further, we have heard from our partners that hiring individuals with experience in finance in a front-line capacity (or other roles where individuals may be declined for financial assistance) and experience supporting individuals in crisis has led to lower rates of turnover and greater emotional resilience in the role. For an example case manager job posting, please see [Appendix B](#).

Marketing and Partnership Development

The local rent bank is responsible for raising local awareness about its program and developing partnerships in its community to ensure residents and local service providers know what services are available and how to access them.

One of the most critical elements to supporting tenants who are facing housing insecurity is to connect them with wrap-around supports that can work to address the factors that might be contributing to financial or housing instability. As such, developing partnerships with local organizations that can further support rent bank applicants is a core function of operating a rent bank. Each rent bank should be able to support an applicant to access the following:

- Accessibility and Supports (ASL, language translator, legal support)
- Community Supports (2SLGBTQI+, 55+, cultural communities, Indigenous (First Nations, Métis, Inuit) services and supports, Newcomers, etc.)
- Diverse Ability and Disability Supports (access, advocacy, health, financial)
- Financial (budgeting, debt management)
- Government Benefits (income assistance, PWD, rent subsidies, supplements)
- Health (counselling, mental health, recovery)
- Housing (advocacy, affordable housing, grants, subsidies)
- Physical Needs (clothing, food, personal items, shelter)
- Safety (experiencing violence/domestic violence, safe homes)

Further, rent banks should have a basic understanding of the eligibility criteria and how to apply to provincial and federal programs such as:

- BC Housing's:
 - Homeless Outreach Program (HOP)

- Homeless Prevention Program (HPP)
- Rental Assistance Program (RAP)
- Shelter Aid for Elderly Renters (SAFER)
- Canada’s Reaching Home Program
- Provincial income supports such as Income Assistance (IA) and Persons with Disability benefits (PWD)
- Employment related benefits, including Employment Insurance (EI) and WorkSafeBC.

Fundraising

Funds provided by the Province of BC were intended to establish community-based rent banks, not to replace existing donors, nor to be the sole funding partner of local rent banks. As such, BC Rent Bank’s role in funding is to come alongside communities that were interested in establishing a local rent bank to provide seed funding, along with ongoing operating and loan capital funds and fundraising support at both the provincial and local level.

Annual Funding from BC Rent Bank

In a rent bank’s first 12-months of operating (the “seed funding” period), BCRB will provide up-to 80% of the project’s funding, comprising of operating funds, loan capital, or both. The purpose of this seed funding period is to allow the project time to develop community support and seek out additional sources of funding. After the seed funding period, and working in collaboration with BCRB, the local rent bank should look to increase outside funding to reduce reliance on funds provided by the Province.

BCRB operates on a 12-month funding cycle from April 1 to March 31. Each winter, rent banks apply for funding for the following fiscal year. For an example of annual funding application templates, please see [Appendix C](#).

Confidentiality, Data Management, and Security

Applicant confidentiality and privacy is paramount and has been a priority while developing technology infrastructure at BC Rent Bank.

Privacy Statements and Terms of Use

When completing an online pre-assessment, applicants are informed that they are applying to BC Rent Bank, and that their pre-assessment will be shared with the rent bank serving their community. To view BCRB’s privacy statement, please click [here](#). The terms of use can be found [here](#). It is important to note that the BCRB privacy statement applies strictly to information the applicant provides in their pre-assessment.

Should a local rent bank wish to include a statement on their website informing the applicant that they will be redirected to BCRB to complete the pre-assessment, the following statement was prepared by BCRB’s privacy lawyer: *“Please note that you will be redirected to the BC Rent Bank website to complete the online Pre-assessment form. BC Rent Bank and <rent bank name> collect, use, and disclose your personal information for assessment and administration purposes in accordance with the BC Rent Bank Privacy Statement.”*

Consent

The consent statement applicants see upon submission of their pre-assessment can be found in [Appendix D](#). Consent, beyond data collected in the pre-assessment, such as the request to obtain additional applicant information, personal documents, or to correspond with third parties on behalf of the applicant is **not covered** by

BCRB’s privacy statements; consent for these activities is the responsibility of a local rent bank. Obtaining consent is also required when one rent bank wants to enquire with another rent bank about a mutual applicant.

A sample consent form that may be adapted by local rent banks can be found in [Appendix E](#). Please note – this is a sample only – the local rent bank is responsible for ensuring its consent form meets legal requirements and the organization’s internal privacy and confidentiality policies.

DocuSign

To reduce barriers and ensure applicant confidentiality, BCRB provides DocuSign as a service free for rent bank partners to use. DocuSign is a secure way for rent banks to electronically obtain signatures from applicants on key documents.

Reporting

BC Rent Bank requires quarterly and annual reporting from local rent bank partners. Quarterly reports are submitted to BCRB in July, October, and January each year. Annual reports are due in April. Exact dates will be highlighted in the memorandum of understanding (MOU) a rent bank signs each year.

Reporting templates are developed to gather both quantitative and qualitative data that reflects not only the impact of rent banks, but also allows for growth, learning, and development within the provincial rent bank system. Aggregated data is shared with stakeholders to describe the impact of rent banks on housing stability for renters in BC, and to share trends impacting renters. Wherever possible, data is gathered from the Client Management System (CMS). Anecdotal information is provided through written responses to guiding questions. Financial reporting is required at minimum on an annual basis through templates provided by BCRB.

CASE MANAGEMENT

The remainder of this guide will share tools, promising practices, and sample policies related to case management and administering loans. The “how to” along with the interpersonal aspects of the elements described below are discussed in detail in onboarding training for case managers. The tools, practices, and policies in this guide are provided to complement and support the training provided and to bring consistency to service delivery practices across the province.

Parameters: Financial Assistance

These criteria were established by the rent bank network, in collaboration with BCRB. To prioritize housing stability and eviction prevention, leadership at the local rent bank may grant exceptions to eligibility criteria. However, exceptions should be discussed with BCRB beforehand. Eligibility criteria should be stated publicly and applied consistently.

Rent banks provide financial assistance to prevent eviction from or support access to rental housing. With that, the following parameters apply to funds provided by BCRB.

Eligible Expenses

Financial assistance is intended to support renters with expenses incurred in the unit the renter currently occupies or to secure a new rental unit, including:

- Rent (arrears or upcoming, including first month’s rent)

- Gas or hydro (arrears or upcoming)
- Deposits (security or pet)

Eligible Housing Types


Rent bank financial assistance is for renters living in market rentals and PAD rentals; please see subsidized housing guidelines [here](#). Health facilities (detox or treatment centers) or short-term accommodations (hotel, motel, or AirBnB) are not eligible housing types.

Loan Maximums

To ensure loan amounts are reflective of the local rental market and the realities of the community the rent bank serves, loan maximums are determined by the local rent bank. Loan maximums must be sufficient to cover at least one month’s rent in the local market, not to exceed BCRB’s publicly stated maximum of \$3,500.

LOAN APPLICATION PROCESS

Most applications for rent bank services come through the online application (pre-assessment) hosted on BCRB and the local rent bank’s website. For applicants who prefer to fill out a paper form, paper copies of the pre-assessment are available at local rent banks and can be downloaded through the BCRB website ([link here](#)). A pre-assessment must be completed and entered into the CMS for each applicant.

 **Rent banks are encouraged to reduce barriers to services wherever possible.** *If an individual is not comfortable with or does not have access to technology to submit the online pre-assessment, the rent bank can complete the pre-assessment on the applicant’s behalf by completing the form with them, or by entering the paper-based version into the CMS.*

APPLICATION PHASE

The following section will discuss each of the phases in the loan application process as summarized below. A one-page graphic outlining the full process can also be viewed in [Appendix F](#).

Application	Assessment	Decision
<ul style="list-style-type: none"> • Applicant completes pre-assessment • Case manager reviews pre-assessment, contacts applicant for a discussion • Additional documentation requested from applicant 	<ul style="list-style-type: none"> • If required, third parties contacted with applicant's written consent • Case manager reviews documentation, completes assessment and summary for loan review 	<ul style="list-style-type: none"> • Summary presented for review • Financial assistance approved or denied • Case manager notifies applicant • If approved, payment issued

Receiving and Responding to Pre-Assessments

Applicants may be facing a significant crisis when they contact a rent bank. To reduce stress for applicants and maximize the time available to prevent an eviction or move an applicant into alternate housing, rent banks are

encouraged to contact an applicant as soon as possible to advise that their application has been received and that a case manager will be in touch to discuss their application.

Determining Eligibility

When an applicant first contacts a rent bank or a pre-assessment arrives, the first step is to understand their circumstances to determine if they are eligible for rent bank services or if they should be connected with other services.

Minimum Eligibility Criteria

Eligibility criteria to receive financial assistance includes:

- Be 19+ years of age or an emancipated minor
- Be a current resident of BC or be moving to BC
- Be experiencing a disruption in income or an unexpected expense
- Have the capacity to repay the loan while affording basic living expenses
- Have a maximum household income level that is within or near BC Housing's HILs criteria
- Not have undischarged bankruptcy

Further, the financial assistance should prevent eviction or support the renter to move into housing.

Procedure – Responding to Pre-Assessments

1. Case manager is assigned to the case in the CMS.
2. Case manager reviews pre-assessment to determine eligibility, making note of any urgent circumstances (for example, an eviction notice).
3. Applicant is contacted within two business days of submitting the pre-assessment at their preferred contact method.
 - If the applicant does not meet the eligibility criteria, the case manager will seek to connect them with programs/services that may support the applicant's circumstances. A list of various supports is outlined in the [Marketing and Partnership Development](#) section of this document. Further, a list of external resources can be found [here](#) in the resource library.
 - If the applicant appears eligible, the case manager makes contact to acknowledge receipt of the pre-assessment, explain the application process, and request time for a phone call if the applicant is unable to complete the interview at the time.
4. CMS is updated and continues to be updated at each stage of the process.

Please see [Appendix G](#) for an example of the initial email (or the points to discuss in a phone call).

Procedure – Contacting an Applicant Following a Pre-Assessment

Important! If an applicant indicates on the pre-assessment that it is not OK to leave a voicemail, it may be related to a safety issue and must be respected.

1. **First attempt:** contact the applicant via preferred contact method noted in pre-assessment. Update CMS.

2. **Second attempt:** if no response within three business days, attempt contact via all methods of contact provided in the pre-assessment advising that the file will be closed if they do not respond by [insert date]. Update CMS.
3. **Close file:** if no response within two weeks of the second attempt, update case notes and close the file in the CMS, using the reason, “unresponsive”.

Having a Discussion with the Applicant

After reviewing the pre-assessment, the case manager will have a discussion with the applicant to better understand their circumstances, if financial assistance from the rent bank is a suitable solution, and what other services might be offered to the renter to support housing stability.

Based on tools being used in the rent bank community, BCRB developed a guide to support rent banks during discussions with applicants; it can be found in [Appendix H and I](#).



In seeking to maximize access to services and reduce barriers for applicants, case managers are encouraged to complete the discussion guide while speaking with the applicant, rather than have the applicant complete additional application forms. The discussion can occur over the phone or in-person – whichever is preferable for the individual and the local rent bank.

Throughout the application process, the case manager is trying to answer four key questions:

- | | |
|---|---|
| 1 | Will financial support prevent eviction or ensure access to housing? |
| 2 | Is there capacity to repay a loan while affording basic living expenses? |
| 3 | Has there been an interruption in earnings or an unexpected expense? |
| 4 | What other referrals or support services might benefit the renter moving forward? |

If after talking with the applicant it seems they are eligible, the case manager will request supporting documentation to verify income and expenses, tenancy, and identity.

ASSESSMENT PHASE


The following sections discuss each step in the assessment phase.

Requesting Supporting Documentation

To assess eligibility and understand if financial assistance is a suitable solution for the applicant, the case manager will verify income and expenses, tenancy, and identity. Information should be verified using an approach that will be the least burdensome and invasive for the applicant, while still allowing the case manager to verify required information. The table below outlines the different types of documentation that may be requested to verify information provided by the applicant.

Information to Verify	Options to Verify
Income and expenses	<ul style="list-style-type: none"> • Three most recent months of bank statements for all accounts • Paystubs (if income is not recorded on bank statements) • Employer verification of income if paystubs are not available
Tenancy	<ul style="list-style-type: none"> • Tenancy agreement, eviction notice, or intent to rent • Other written verification of tenancy from the landlord
Identity	<ul style="list-style-type: none"> • One piece of photo identification and one piece of additional identification

Table 3: Approaches for Verifying Applicant Information

 Applicants are being asked to provide information about their personal finances at a time when they are feeling vulnerable. There is also a power dynamic to be mindful of – the applicant has a need (money), and the case manager may be seen as having the power to meet that need (or not). It is a sensitive situation, and the way in which applicants are approached or asked for supporting documentation can influence how comfortable they might feel – a non-judgmental, empathetic approach is crucial.

Procedure – Obtaining Supporting Documentation from an Applicant

Important! If an applicant indicates on the pre-assessment that it is not OK to leave a voicemail, it may be related to a safety issue and must be respected.


1) Notify the applicant of required documents, indicating where they can be sent to and the date they should be returned by.

Note - It is the responsibility of the local rent bank to ensure documents with personally identifiable or sensitive information (such as banking details) are gathered and stored safely and securely.

2) If the documents are not returned by the due date, follow the process below:

- a) **First attempt:** contact the applicant via preferred contact method noted in pre-assessment or during the discussion. Update CMS.
- b) **Second attempt:** if no response within three business days, attempt contact via all methods of contact provided.
- c) **Third attempt:** if no response within five business days, attempt contact via all methods of contact provided, informing the applicant their file will be closed if they do not respond by [insert date]. Update CMS.
- d) **Close file:** if no response to any contact attempts or within two weeks of submitting the pre-assessment (whichever is longer), update case notes and move the applicant’s file to “inactive” in the CMS, referring to [CMS Status Glossary](#) to determine the appropriate status to select when closing the file.

Note – if the applicant responds to the rent bank within two weeks of their file being closed, assuming their financial circumstances have not changed, the file can be moved from "inactive" to "active" by updating the case status, rather than having the applicant submit a new pre-assessment.

 It is the responsibility of the local rent bank to ensure information is collected from applicants in a secure manner and that privacy and confidentiality are maintained when storing personal information.

Consent and Contacting Third Parties

If the local rent bank needs to contact a third party to verify additional information, the case manager must obtain consent. The preferred method to obtain written consent is through DocuSign as it is both efficient and secure. Please see the section above on [confidentiality, data management, and security](#) for more information.



Wherever possible and unless otherwise requested by the applicant, rent banks should only contact third parties regarding the application to request the minimum information required to determine eligibility. While this is a fundamental principle of privacy legislation, it is also about protecting the renter's privacy during a time of financial difficulty and offering a dignified experience.

DECISION PHASE

Once the case manager has collected all required information from the applicant, the case is summarized and presented for review so a decision can be made on the application.

Summarizing the Application

Using information gathered through discussions with the applicant and supporting documentation, the case manager will summarize the information and present it for review. The local rent bank must ensure there is no personally identifiable information provided to the loan review members to protect the privacy of the applicant and that documents are shared in a secure manner. Rent banks are encouraged to share the following information as part of their summary:

- What was the interruption in earnings or unexpected expense for the applicant?
- Housing situation – will the assistance prevent an eviction or enable access to housing?
- Are there enough funds remaining after basic living expenses to afford a loan repayment?
- What specific challenges is the renter facing, and what potential solutions might address those?
- Are there extenuating circumstances? What might happen if financial assistance is declined?
 - For example, will they be able to find another rental at a similar rate? Are their children in the household? Are their health concerns? Is the person fleeing an unsafe or abusive situation?

Presenting an Application for Review

Loan applications are reviewed and ultimately approved or denied by at least one senior staff person at the local rent bank. While one senior staff person is the minimum required to review a loan application, some rent banks have multiple volunteers or other staff members review applications. It is important to have loans reviewed by people other than only the case manager, because it:

- takes the emotional “weight” of the decision off the shoulders of the case manager,
- allows a case manager to act as an advocate in presenting the file to a third-party for review,
- acts as a “checks and balances” for any personal bias to influence the decision, and
- allows the case manager to provide feedback given during the review process, and to explain why the reviewers approved or denied the application.

Some rent banks have loans reviewed during in-person meetings, and some use a simple online “voting” system. Once the application has been approved or denied, the case manager notifies the applicant. Should the applicant disagree with the decision, they can appeal (see appeals process [here](#)).

Procedure – Approved Applications

1. Case manager notifies the applicant and determines terms (if a loan is being issued), including:
 - a. Date of first payment
 - b. Monthly payment amount
 - c. Term of the loan (max amortization is 36-months)
2. Case manager supports applicant to complete the applicable documents. For loans, these include:
 - Loan repayment contract and terms
 - Pre-authorized debit agreement
 - Ministry of Social Development and Poverty Reduction disclosure/release form
 - Security deposit refund agreement
3. If applicable, landlord/property management company or utility company are notified that they will receive payment.
4. Loan details are entered in the CMS.
5. A cheque or EFT payment is requested from finance.

For a sample loan agreement package that can be adapted for your rent bank, please see [Appendix J](#). The preferred method to have loan agreement documents signed is through DocuSign as it is both efficient and secure. However, if the loan recipient does not have access to or is not comfortable with technology, documents can be signed in-person.

Issuing Payment

Payment may only be made directly to the landlord or utility company. If a loan is being issued, prior to the cheque or EFT being released, the loan agreement must be signed, and the applicant must have provided a method of repayment by either completing the pre-authorized debit agreement, a void cheque, or have signed the Authorization and Disclosure Form for MSDPR so the rent bank can take source deductions.

Procedure – Declined Applications

1. Case manager informs the applicant of the reason(s) the application was not approved, along with any actions they could take to strengthen their application, should they choose to re-apply, and supplemental or alternative supports that are available.
2. CMS is updated with the reason financial assistance was declined referring to the [CMS Status Glossary](#), along with case notes indicating supplemental or alternative supports offered to the applicant.



When financial assistance is declined, applicants should be offered a connection to any other options that may be useful in accessing additional income or decreasing expenses, along with any other resources that might enhance housing stability or address barriers noted as concern by the applicant or review members.

Procedure – Appeals Process

Should an applicant disagree with the decision, they may appeal the decision and request that their application be reconsidered. The appeals process is as follows:

1. Applicant notifies the case manager in writing within two weeks of the application being declined, indicating they would like to formally appeal the decision. They should indicate which element of the

reason for assistance being denied they disagree with. Applicants are encouraged to provide documentation if it will support review members in their understanding.

2. Case manager puts forward the appeal for review, along with the applicant's rationale and documentation to support the appeal.
3. Case manager notifies applicant of final decision. CMS is updated.

Re-Applying for Assistance

An applicant whose application was previously declined may re-apply at any time should the circumstances under which they were originally declined change.

Applying for Subsequent Loans

Recipients of rent bank assistance may re-apply. Eligibility criteria is applied in subsequent applications as it is in initial applications. Rent banks are also encouraged to consider the following:

- Reason for re-application – does the renter need more time to stabilize? Has there been another interruption in earnings or unexpected expense?
- Capacity to repay – If the initial loan is still in repayment, can the applicant repay both loans and manage basic living expenses?
- Repayment history – has the applicant demonstrated consistent repayments on the previous loan?

Subsequent applications are processed as all other applications, and the above considerations should be brought forward to the review committee.

MANAGING LOANS AND COLLECTING REPAYMENTS

Once a loan is issued, the renter enters the repayment phase. The case manager's focus shifts from assessment to supporting housing stability and loan repayments.

Loan Repayments

Repayments will be collected via pre-authorized debit (PAD) or through source deductions with MSDPR over a maximum of 36-months. For those who will pay through PAD, it is suggested they be contacted a minimum of five business days before their payment date to remind them of the upcoming date and amount of their repayment. Further, rent banks are encouraged to remind loan recipients to contact the rent bank as soon as possible should the funds not be available to avoid incurring costly non-sufficient funds (NSF) fees.

If a loan recipient wishes to increase their monthly re-payments, make additional payments, or pay off their balance, they may do so without penalty.

Missed Repayments

When a repayment is missed, the objective is to:

- understand what circumstances led to the missed payment, and
- find a solution that allows the renter to maintain housing while also continuing to make loan repayments.

NSF fees can be extremely costly, sometimes costing the applicant more than their monthly loan repayment amount. Wherever possible, rent banks are encouraged to offer a reduction in monthly payment amounts,

adjustments to the term of the loan, and options such as deferrals to keep the renter in touch with the rent bank and making progress towards their loan repayment without incurring NSF fees or defaulting on their loan.

Procedure – Missed Payments

Where a loan payment is missed, case managers are encouraged to take the following steps.

First Missed Payment

1. Contact the renter to understand what might be happening for them that they missed the payment (e.g., I noticed payment was missed and am just checking to see how things are going...)
 - a) If the individual is experiencing financial difficulty offer workable solutions that will allow them to continue making payments (and keep them engaged). Options to consider include temporarily reducing monthly payments amounts, deferring a payment, or extending the amortization period to lower payments long-term.
 - b) Remind the renter they may be paying as much or more in NSF fees to their financial institution than the actual loan payment and ask that in future, they notify the rent bank as soon as possible, but no later than 10 business days before their payment is due if they need to defer their payment.
 - c) If any changes are made to the payment schedule or amount, these should be documented.
 - d) Remind the renter that repayments are what allow the rent bank to continue supporting other individuals whose housing is at risk.
2. If the renter cannot be contacted via their indicated preferred method, attempt contact via additional contact information provided.
3. Update the CMS in both the “case status” and “case notes” section.

Second Missed Payment

1. If a second payment is missed, follow the same procedure as above.
2. If an email was not sent when the first payment was missed, send an email to the renter either summarizing your phone discussion (or outlining the points above if unable to contact via phone) so there is a record of the conversation that occurred, or of the attempts to contact the borrower.
3. Update the CMS in both the “case status” and “case notes” section.

Third Missed Payment

1. Follow the same procedure as with the second missed payment.
2. Send a letter reminding the renter of their payment schedule and outlining the points described under “first missed payment”.
 - a) If no responses have been received via phone or email during this or previous attempts to contact, in the letter, ask the individual to contact the rent bank with updated contact information.
3. Update the CMS in both the “case status” and “case notes” section.

Procedure – Closing an Unpaid Loan

If a loan recipient has missed six consecutive payments, no longer has an active bank account, is unable to be contacted, and/or there are no longer any means by which to collect repayments, the loan should be brought forward to be closed.

1. Case manager advises manager of the details, including attempts to contact and collect repayment and the rationale for closing the loan.
2. If manager approves, letter is sent to renter indicating the loan has been closed due to non-repayment and they will be unable to access further financial assistance from the rent bank until repayments have been re-established.
3. CMS is updated to indicate that the file was closed (unpaid).
4. Finance is notified that the loan has been written off so there are no more attempts to collect.
5. Funds are be written off as “bad debt” by the finance department.

Procedure – Closing a Fully Repaid Loan

Once a loan has been fully repaid:

1. Letter is sent advising renter the loan has been fully repaid and congratulating them (see [Appendix K](#) for an example).
2. Finance is informed payments no longer need to be collected.
3. CMS is updated to reflect the file is closed (repaid).

WORKING WITH YOUR FINANCE TEAM

Finance staff play a crucial role in the rent bank. Case managers and finance staff will work closely on issuing payments, collecting repayments, monitoring financial resources, and reporting. The rent bank will need to establish a way in which finance and the case manager will communicate and document loan details, and who is responsible for what. For an example of a loan repayment tracking sheet, please [click here](#).

Areas of the rent bank that involve finance include:

- Initial setup of EFT system to make electronic payments.
- Tracking balances of operating and loan capital dollars.
 - BCRB should be notified when more loan capital is required for the project. Where loan repayment practices are sound and demand is demonstrated, loan capital will be made available.
- Setting up pre-authorized withdrawals from loan recipient bank accounts, or source deductions from MSDPR.
- Issuing and tracking payments to landlords or utility companies.
- Tracking repayments and balances of outstanding loans.
- Stopping payments when a renter defers a payment.
- Quarterly and annual reporting on finances, including loan capital and operating revenues and expenses, and loan repayment percentages.

CONCLUSION

Operating a rent bank is a significant undertaking; BC Rent Bank and our broader network of rent banks across the province are here to support you. We look forward to working with you, learning together, and continuing to support the housing stability of renters in BC.

APPENDIX A: THE BC RENT BANK TEAM

MELISSA GILES – MANAGING DIRECTOR			
Melissa’s role at BCRB is focused on the strategic development of the overall provincial model. Melissa is the primary contact for senior staff at rent banks and is involved in public facing/external stakeholder relationships.			
Phone	604-877-8453	Email	melissa_giles@vancity.com
Areas of Oversight	<ul style="list-style-type: none"> • Overall strategic vision; including annual plans and budgets • Oversight of staff and contractors • Relationship with the Province • Monthly Senior Leaders - Brown Bag Lunch • Steering Committee • Media relations • Monitoring and evaluation plans • Promotion of the program and identification of local community partnerships • Client management system (shared with Anju Singh) 		
SHAUNA CORNES – PROGRAM MANAGER			
Shauna’s role at BCRB is to provide leadership regarding rent bank operations. She is the primary contact for case managers, and for all questions related to operating a rent bank.			
Phone	778-238-2794	Email	shauna_cornes@vancity.com
Areas of Oversight	<ul style="list-style-type: none"> • Monthly meetings to share knowledge, resources, promising practices, and trends across the province. • Working groups or projects related to improving rent bank systems and procedures • Training and development for the rent bank network including onboard training for new rent bank staff, professional development, and facilitating mentorship support. • Tools and resources • Quarterly and annual reporting on rent bank activity and financials • Overseeing fund disbursement to rent bank partners, including MOU agreements • Oversight of special projects, such as Reaching Home 		
ANJU SINGH – TECHNOLOGY CONSULTANT			
Anju’s role at BCRB is to support all the IT development and supports.			
Email	technology@bcrentbank.ca	For all IT assistance	Submit a ticket
Areas of Oversight	<ul style="list-style-type: none"> • Website improvements • Client management system <ul style="list-style-type: none"> ○ Improvements ○ Removing staff/case managers ○ Reporting feature • CMS Training for onboarding new staff (shared with Shauna) • Supporting and implementing technology solutions 		

MARY VASTARDIS – RESOURCE DEVELOPMENT MANAGER			
Mary’s role at BCRB is focused on developing sustainable financial support for BCRB and local rent banks. Mary is the primary contact for fundraising opportunities, including proposal writing, grant applications, and community engagement.			
Email	Mary_Vastardis@vancity.com	Phone	236-889-7251
Areas of Oversight	<ul style="list-style-type: none"> • Develop resources to support funding opportunities for BCRB and local rent banks. • Identify and secure funding from government, foundations, and corporations, including multi-year opportunities, to plan for the longer term and future sustainability of the rent bank network. • Engage with existing and prospective supporters and investors to spread awareness about BCRB and highlight the positive impact on our communities. 		

LINDA VU-NGUYEN – COMMUNICATIONS AND MARKETING COORDINATOR			
Linda’s role at BCRB is focused on providing vital communications and marketing support for growth and awareness of rent banks in communities.			
Email	Linda_Vu-Nguyen@vancity.com	Phone	236-888-3824
Areas of Oversight	<ul style="list-style-type: none"> • Manage digital media tools - social media channels, newsletters, and website updates. • Draft and issue impact stories, communications plans, media releases and media relations (shared with Melissa Giles). • Design marketing and event collateral for partner locations as needed, as well as fundraising projects, and print (brochures, posters, case studies, one-pagers, etc.) • Administrative support for meetings, interviews, webinars, print media, fundraising, documents and presentations across the BCRB. 		

LAUREN BROWN – RESEARCH AND ADVOCACY			
Lauren’s role at BCRB is focused on programmatic research and development, supporting BCRB and local rent banks in data analysis, and guiding research and knowledge sharing projects to advocate for change in the housing system.			
Email	Lauren_Brown@vancity.com	Phone	604-365-5428
Areas of Oversight	<ul style="list-style-type: none"> • Programmatic research and development. • CMS Data Analysis and supporting rent banks with data analysis as needed. • Developing Indigenous rent bank partnerships. • Guiding research and knowledge sharing collaborations with community organizations, networks, and researchers. 		

APPENDIX B: SAMPLE CASE MANAGER JOB POSTING

Position: Rent Bank Case Manager

Location:

Full Time Equivalence (FTE):

Start Date:

Wage: Based on Experience

The [Name] Rent Bank is an eviction prevention and housing stability program offering financial support and wrap-around services to low- to moderate-income residents of [Geographical Area] who are experiencing a temporary financial crisis and are at risk of eviction or essential utility disconnection. The Rent Bank Case Manager is in charge of managing all aspects of the application process and maintaining program-related reports, statistics, and other initiatives. The [Name of Rent Bank] operates on [dates/times]

Core Duties:

- Reviewing pre-assessments and contacting applicants for follow up.
- Providing appropriate referrals to other services in the community – financial, legal, housing, and health/nutritional supports.
- Liaising with the Ministry of Social Development & Poverty Reduction staff to coordinate services for mutual clients.
- Supporting renters during the application process
- Reviewing submitted application packages and conducting follow up when needed.
- Presenting completed applications for review.
- For loan recipients, completing the loan agreement package with the renter.
- Processing payment deferrals and following up with loan recipients, as needed.
- Maintaining program statistics and reports and working collaboratively with a rent bank evaluation team.
- Participating in the larger rent bank network as facilitated by BC Rent Bank
- Working closely with the finance team to follow up on missed loan payments.

Additional Duties:

- Exploring different funding opportunities through direct asks to private donors, municipal and federal government, etc.
- Attending relevant meetings, labs, and conferences with a direct focus on housing issues.
- Maintaining program forms and marketing materials, as needed.
- Participating in program evaluation as assigned.

Qualifications:

- A 4-year degree from a recognized post-secondary institution in Social Work, Human Services, Health Sciences, or other related programs. A relevant two-year diploma plus extensive experience in a related field may also be considered or an equivalent combination of education and experience.
- Experience providing services for at-risk and/or marginalized populations.
- Experience in a non-profit organization is an asset.
- Ability to function effectively in difficult and/or crisis situations is required.
- Comfort in working online; strong computer skills an asset.
- Knowledge of local resources is an asset.
- Clear criminal records check.

APPENDIX C: PROPOSED 2024-25 FUNDING APPLICATION

PART 1. THE BASICS

Organization legal name			
Rent bank name			
Your first and last name		Title	

PART 2. RENT BANK PRACTICES

CONTRACTUAL OBLIGATIONS			
<p><i>As part of its agreement with the province, BC Rent Bank is responsible for ensuring services are delivered in a fair, transparent, and equitable manner. To receive funding from BC Rent Bank in 2024-25, the following practices are required and will be reflected in our memorandum of understanding. By selecting “yes”, you agree to:</i></p>			
1.	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Recognize people who are on income assistance or disability assistance are eligible to apply for rent bank services.
2.	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Engage in an objective, fair, and transparent process to evaluate and adjudicate applications from renters.
3.	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Comply with relevant legislation, including Human Rights and Privacy laws, in all elements of service delivery.
4.	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Provide quarterly and annual reports using the templates provided by BC Rent Bank, or a mutually agreed upon template.
5.	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Use the Client Management System to manage client files and record the outcome of each application. This includes regularly updating client files to ensure accuracy.
<p>If you answered “no” to any of the above, please answer the following.</p>			
6.	<p>Please provide context to help us understand why this is not currently part of your rent bank’s practices. If it is “in progress”, please describe the steps you will take to establishing this element as part of your rent bank practice (100-word max)</p>		

SUGGESTED PRACTICES			
<p><i>Your response to the following helps us identify consistencies across the rent bank network. Your answers to these questions do not preclude you from BC Rent Bank funding; however, BCRB will work with you to ensure the following practices are implemented. Please select “yes” or “no”, indicating your response to each.</i></p>			
WORKING WITH RENTERS AND OPERATING A RENT BANK			
7.	<input type="checkbox"/> Yes	<input type="checkbox"/> No	We agree to evaluate eligibility for services based on criteria publicly stated on BC Rent Bank's website , and understand that exceptions may be made at the local level, and in consultation with BC Rent Bank."
8.	<input type="checkbox"/> Yes	<input type="checkbox"/> No	We evaluate and adjust our loan maximum to ensure it is sufficient to cover one month's rent in the community(ies) we serve in the current rental market.
9.	<input type="checkbox"/> Yes	<input type="checkbox"/> No	We obtain consent from applicants before contacting any third party.
10.	<input type="checkbox"/> Yes	<input type="checkbox"/> No	We collect and store personal data obtained from applicants in a safe and secure way.
11.	<input type="checkbox"/> Yes	<input type="checkbox"/> No	We accept multiple sources of loan repayment, which can include EFT withdrawals, source deduction from MSDPR, cash, or cheque.
12.	<input type="checkbox"/> Yes	<input type="checkbox"/> No	When signing a loan agreement, we ensure loan recipients are aware of loan repayment options such as deferral, re-negotiation of payment amounts, etc.
13.	<input type="checkbox"/> Yes	<input type="checkbox"/> No	We have a procedure in place to follow up on missed payments.
14.	<input type="checkbox"/> Yes	<input type="checkbox"/> No	We have an appeal process in place that allows the applicant to contest the decision made about their file.
15.	<input type="checkbox"/> Yes	<input type="checkbox"/> No	We have a mechanism to collect feedback from those who access our services in a way that recognizes the power dynamic between rent bank and applicant and allows for honest feedback.
16.	<input type="checkbox"/> Yes	<input type="checkbox"/> No	We have a procedure in place to write off “bad debt” resulting from defaulted loans.
17.	<input type="checkbox"/> Yes	<input type="checkbox"/> No	We have strong financial management practices that allow us to track financial supports distributed to renters including the amount issued, the recipient, each repayment, and the balance owing.
18.	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Our local government is aware of and has been kept up to-date on the development of our rent bank program.
If you answered “no” to any of the above, please answer the following questions.			
19.	Please provide context to help us understand why this is not currently part of your rent bank’s practices. If it is “in progress”, please describe any steps that have been taken towards establishing this element (50-word max)		

WORKING TOGETHER

BC Rent Bank has completed its 2023-26 strategic plan and is committed to addressing the strategic priorities identified, in partnership with local rent bank partners. Please select “yes” or “no”, indicating your response to each.

20.	<input type="checkbox"/> Yes	<input type="checkbox"/> No	We agree to work with BC Rent Bank on monitoring and evaluation projects, such as those that evaluate the impact of rent bank services.
21.	<input type="checkbox"/> Yes	<input type="checkbox"/> No	We understand the Province of BC has asked that rent banks work towards ongoing financial sustainability, separate of provincial funding. We agree to work with BC Rent Bank on resource development and fundraising initiatives, both locally and provincially.
22.	<input type="checkbox"/> Yes	<input type="checkbox"/> No	We agree to work in partnership with BC Rent Bank on communications and marketing initiatives to ensure consistent messaging and amplify the work of rent banks in BC.

If you answered “no” to any of the above, please provide more details below.

--

22. Optional: Is there anything else you would like us to know about your application? (200-word max)

--

PART 3. SIGNATURES

By signing below, I certify that I am authorized to submit applications for funding on behalf of the above-named organization and that the information provided in this application is true and correct to the best of my knowledge.

Name	Title	Signature	Date

IMPORTANT: electronic signatures (IE: an image of your signature) are acceptable. If you are unable to insert your electronic signature, please print this page, sign, scan and return with your submission.

**2024-2025 BC RENT BANK GRANT APPLICATION
12-MONTH PROJECT BUDGET (FORM B)**

ORGANIZATION NAME	
RENT BANK NAME	

OPERATING REVENUE: INCOME THAT CONTRIBUTES TO OPERATING YOUR RENT BANK

Name of Funder	2024-25 \$ Amount	Status (applied, approved, or received)
Ask of BC Rent Bank (operating)	\$ -	Applied
BCRB OPERATING REVENUE	\$ -	<i>#DIV/0! operations funded by BCRB</i>
OTHER FUNDER OPERATING REVENUE	\$ -	<i>#DIV/0! operations funded by other contributors</i>
TOTAL OPERATING REVENUE	\$ -	

OPERATING EXPENSES: COSTS ASSOCIATED WITH OPERATING THE RENT BANK

Expense Type	BC Rent Bank	Other Funders	Total	Detailed Description of Expense
Staff Wages	\$ -	\$ -	\$ -	Complete Sheet 2, "Staff Wages"
MERCS and Benefits			\$ -	
			\$ -	
			\$ -	
			\$ -	
			\$ -	
			\$ -	
			\$ -	
			\$ -	
			\$ -	
BCRB ADMIN ALLOCATION (10%)	\$ -	N/A	\$ -	
WAGES, MERCS AND BENEFITS	\$ -	\$ -	\$ -	
OTHER OPERATING EXPENSES	\$ -	\$ -	\$ -	
TOTAL OPERATING EXPENSES	\$ -	\$ -	\$ -	
OPERATING SURPLUS/DEFICIT (C16-D35)	\$ -	\$ -	\$ -	<i><--- should be \$0.00, meaning no surplus or deficit</i>

LOAN CAPITAL CONTRIBUTIONS: FUNDS THAT INCREASE YOUR LOAN CAPITAL

Name of Funder	2024-25 Amount (\$)	Status (applied, approved or received)
BC Rent Bank (loan capital)		Applied
Anticipated loan repayments		Received
BCRB LOAN CAPITAL	\$ -	<i>#DIV/0! loan capital funded by BCRB</i>
REPAYMENT REVENUE	\$ -	<i>#DIV/0! loan capital funded by other contributors</i>
OTHER FUNDER LOAN CAPITAL	\$ -	
TOTAL LOAN CAPITAL CONTRIBUTIONS	\$ -	

LOAN CAPITAL DISBURSEMENTS: FUNDS YOU WILL ISSUE TO LOAN RECIPIENTS

	Projected # of Loans	Avg. \$ per loan
TOTAL LOAN CAPITAL EXPENSES	\$ -	
LOAN CAPITAL SURPLUS/DEFICIT (D47-D51)	\$ -	

STAFF SALARY DETAILS

STAFF SALARY DETAILS: ROLES YOU ARE REQUESTING BC RENT BANK FUND

Staff Person Name (Type "Vacant" if New Role)	Role	Hourly Rate	Hours/Week	Total # weeks	Annual Salary Expense
		\$ -		52	\$ -
		\$ -		52	\$ -
		\$ -		52	\$ -
		\$ -		52	\$ -
		\$ -		52	\$ -
TOTAL SALARY EXPENSE BC RENT BANK					\$ -

ROLES FUNDED BY OTHER FUNDING PARTNERS

Name of Funder	Staff Person Name	Role	Hourly Rate	Hours/Week	Total # weeks	Annual Salary Expense
			\$ -		52	\$ -
			\$ -		52	\$ -
			\$ -		52	\$ -
			\$ -		52	\$ -
			\$ -		52	\$ -
TOTAL SALARY EXPENSE OTHER FUNDERS						\$ -

How many hours (35, 37.5, 40) does a full-time staff person work at your organization?

--

Does your proposed staffing budget differ from your 2023-24 staffing budget? For example, are you requesting an additional staff person, an increase or reduction in hours, etc.? (Select yes/no from dropdown box)

--

If yes, please briefly describe the changes here:

--

GRANT FUNDS: INCOME THAT CONTRIBUTES TO GRANTS AVAILABLE TO CLIENTS

Name of Funder	Name of Grant (if Applicable)	Purpose of Grant Funds	Amount	Status (applied, approved, or received)
			\$ -	
			\$ -	
			\$ -	
			\$ -	
			\$ -	
			\$ -	
			\$ -	
			\$ -	
TOTAL GRANT FUNDS AVAILABLE			\$ -	

APPENDIX D: APPLICANT CONSENT AND AUTHORIZATION (AS SEEN BY THE APPLICANT WHEN SUBMITTING A PRE-ASSESSMENT)

CONSENT AND AUTHORIZATION

I consent to and authorize the following:

I understand that the information I submit on the Pre-Assessment and Application form must be true, that the local rent bank will rely on the information I submit and if anything I submit on the form is not true, my application for a loan may be disqualified.

I understand that by submitting my Pre-Assessment and Application form, I am giving my consent to the BC Rent Bank and the local rent bank(s) to collect, use and disclose my personal information as follows:

- to determine my eligibility for rent bank services, including reviewing and assessing my application and redirecting my application to a different rent bank where appropriate;
- to provide me with rent bank services, to administer any loan provided, to keep a history of my application, repayment history and any supplementary services offered, and to comply with legal requirements;
- for statistical purposes, after my information is anonymized so it can't identify me, to allow BC Rent Bank to understand the needs for rent bank services in BC and to improve rent bank services; and
- Information about me in files from any previous applications to a rent bank in BC may be reviewed if necessary as part of the Pre-Assessment and Application process.

I understand I can withdraw my consent at any time, but the rent bank may not be able to provide services. If I have any questions about this, I can ask the rent bank that is working with me.

I consent to being contacted to participate in a follow up survey to help BC Rent Bank assess the impact of rent bank services. I understand that I can choose at the time of the survey whether or not I want to participate and my choice will not affect what rent bank services I get.

I understand that the BC Rent Bank project and the local rent bank(s) provide services to help people with housing problems, but don't provide or guarantee housing, and I confirm that they are not responsible for my housing at any time.

I release the BC Rent Bank and the local rent banks and their employees, contractors, partner agencies and funders from any liability for act or omission done in the course of providing the rent bank services, including any supplementary services.

For more details about our privacy practices click [here](#).

For more details about our Terms of Use, click [here](#).

By submitting this form, you consent to and authorize the statements listed above.

APPENDIX E: SAMPLE CONSENT FOR RELEASE OF INFORMATION

APPLICANT CONSENT

By signing below, I am giving consent to **<insert rent bank name>** to contact the following individuals or agencies to verify or obtain information related specifically to my rent bank application (please select all that apply):

- Landlord
- Property Manager
- BC Hydro
- Fortis Gas
- Employer
- Ministry of Social Development and Poverty Reduction
- Other (please describe) _____
- Other (please describe) _____
- Other (please describe) _____

Applicant Name

Applicant Signature

Date

CO-APPLICANT CONSENT (IF APPLICABLE)

By signing below, I am giving consent to **<insert rent bank name>** to contact the following individuals or agencies to verify or obtain information related directly to my rent bank application (please select all that apply):

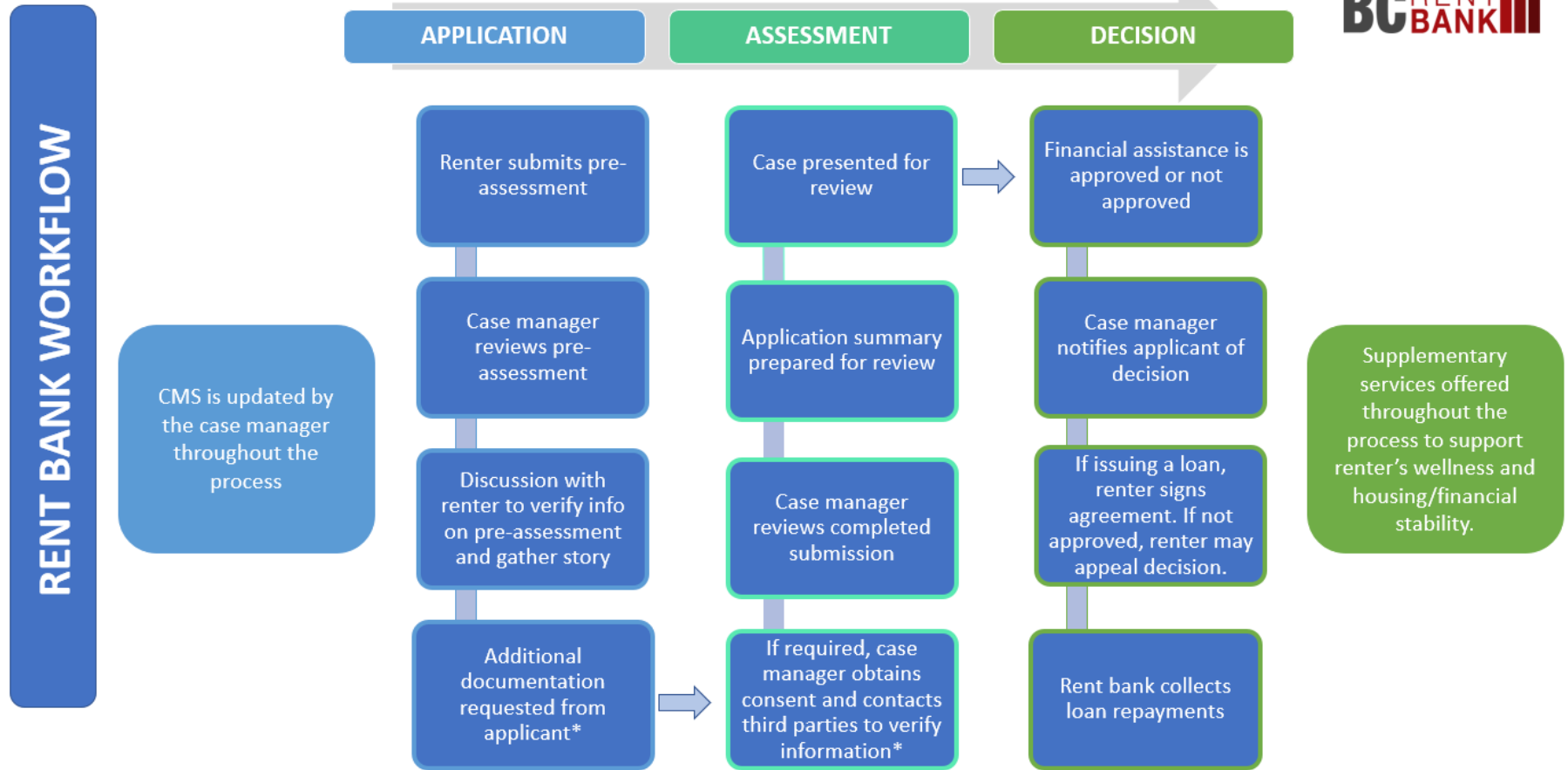
- Landlord
- Property Manager
- Ministry of Social Development and Poverty Reduction
- BC Hydro
- Fortis Gas
- Employer
- Other (please describe) _____
- Other (please describe) _____
- Other (please describe) _____

Applicant Name

Applicant Signature

Date

APPENDIX F: THE LOAN APPLICATION PROCESS



**May take place concurrently or in a different order depending on the applicant's circumstances and rent bank's practices.*

APPENDIX G: EMAIL AKNOWLEDGING RECEIPT OF PRE-ASSESSMENT

Example Email

Hello,

Thank you for submitting your online application for rent bank services. Rent banks offer financial assistance to low-moderate income renters facing an interruption in income or an unexpected expense that is putting their housing at risk.

To better understand your circumstances and to determine eligibility, we would like to set up a brief discussion on the phone. If eligible for services, you will be asked to submit the following documentation:

- *two pieces of ID, including one piece of photo ID*
- *proof of tenancy*
- *verification of income and expenses*

I will review the documentation and provide an anonymous summary to a review committee, who will consider the application. If approved, you will sign an agreement and payment will be made directly to your landlord or the utility company.

Please reply to this email with the best time to reach you and your preferred contact phone number. Alternatively, you can contact me at <insert phone number>.

Thank you,

<insert case managers name and contact information>

Note – these same points can be covered off if contacting the applicant via phone rather than email.

APPENDIX H: DISCUSSION GUIDE

Case Manager	
Application ID (if applicable)	

1. APPLICANT INFORMATION		
	Applicant	Co-applicant
Last name		
First name		
Date of birth		
Previous recipient of rent bank assistance?		
Applicant/co-applicant relationship		
1.A BRIEF SUMMARY OF CIRCUMSTANCES		

2. HOUSING INFORMATION	
Lease in place?	
Years at current residence	
Number of bedrooms	
Notes regarding current housing (optional)	
2.A. HOUSEHOLD COMPOSITION	
	# of Individuals in Household
Spouse/partner	
Roommates	
Children under 18	
Children over 18	
Sibling(s)	
Parent(s)	
Other:	
2.B. LANDLORD/PROPERTY MANAGER CONTACT INFORMATION	
Company name	
Contact name	

Phone	
Email	
Fax	
Address	
City and postal code	
2.C. COMPLETE ONLY IF CURRENTLY EXPERIENCING HOMELESSNESS	
Housing situation	
Name of facility	
Last time in stable housing	
How long in this situation?	
Is there a stay deadline?	

3. EMPLOYMENT INFORMATION		
Is applicant currently employed?		
Is co-applicant currently employed?		
3.A CURRENT EMPLOYMENT DETAILS		
	APPLICANT	CO-APPLICANT
Organization/company		
Position		
Hours per week		
Hourly wage		
Monthly income (pre-tax)		
Length of time in job		
3.B COMPLETE ONLY IF NOT CURRENTLY EMPLOYED		
Employment history		
Reason for unemployment		
Length of time without work		

4. OTHER FACTORS IMPACTING HOUSING SITUATION
(please specify – e.g. health issues, financial concerns, etc.)

APPENDIX I: DISCUSSION GUIDE – BUDGET MODULE

5. CURRENT MONTHLY BUDGET		
5.A INCOME		
INCOME SOURCE	APPLICANT NET INCOME (\$)	CO-APPLICANT / OTHER EARNERS IN HOUSEHOLD NET INCOME (\$)
Full-time employment		
Part-time employment		
Casual labour		
Self-employed		
Income assistance		
PWD		
PPMB		
WCB		
EI (regular, medical, etc.)		
CPP		
GIS/OAS		
Work pension / leave benefits		
Child support/alimony		
Child tax benefits (CCB)		
Loans/bursaries		
Band funding		
Support from family/friends		
Other, specify		
Total individual income	\$ -	\$ -
Total household income	\$	-

5.B HOUSEHOLD EXPENSES	
FIXED EXPENSES	
Rent	
Utilities (gas, hydro, water)	
Phone, cable, internet	
Insurance (tenant, life, etc.)	
Childcare or other child expenses	
Total fixed monthly expenses	\$ -
VARIABLE EXPENSES	
Auto (gas, parking, insurance)	
Transit	

Groceries/food	
Medical/dental	
Discretionary (recreation, clothing, etc.)	
Debt repayment	
Pet(s)	
Cash withdrawal	
Other (describe)	
Other (describe)	
Other (describe)	
Total variable monthly expenses	\$ -
Total monthly expenses (fixed + variable)	\$ -

5.C INCOME AND EXPENSE SUMMARY		
TOTAL NET INCOME	TOTAL EXPENSES	DISPOSABLE INCOME
\$ -	\$ -	\$ -

5.D DEBT LOAD (APPLICANT + CO-APPLICANT, IF APPLICABLE)	
<i>Note: information on debt is gathered to understand if any other services such as credit counselling or debt consolidation might be supportive of the applicant. Debt does not disqualify a renter from receiving services.</i>	
TYPE OF DEBT	AMOUNT OF DEBT (\$)
Credit card	
Line of credit or low-interest loan	
Payday loans	
Auto loan or lease	
Student loan	
Consumer proposal	
Other	
TOTAL DEBT	\$ -

6. SUPPORTING DOCUMENTATION	
DOCUMENT TYPE	DOCUMENT RECEIVED AND REVIEWED
Proof of income	<input type="checkbox"/>
Confirmation of expenses	<input type="checkbox"/>
Proof of tenancy	<input type="checkbox"/>
Proof of identity	<input type="checkbox"/>

APPENDIX J: BC RENT BANK LOAN AGREEMENT PACKAGE

BC RENT BANK LOAN AGREEMENT PACKAGE

Loan ID #		Case Manager	
------------------	--	---------------------	--

The following agreement is made BETWEEN: _____ (The “Borrower”) AND _____ (the “Lender”) through _____ (organization name), made on _____ (date).

1.1 CONTACT INFORMATION

Where notice is to be given under the terms of this Loan Agreement, the following contact information will be used for the Lender and the Borrower:

BORROWER INFORMATION			
Name			
Street Address			
City		Postal Code	
Email		Phone	
LENDER INFORMATION			
Rent Bank			
Organization			
Street Address			
City		Postal Code	
Phone		Email	

1.2 LOAN DISCLOSURE STATEMENT

The Lender hereby discloses to the Borrower the following terms and conditions of his/her loan and offers to the Borrower the following loan on the terms and conditions outlined below:

Loan Amount

- The Lender promises to loan \$ _____ CAD (hereafter known as the “principal”) to the Borrower to pay for:
 - security deposit
 - rent

- (c) essential utilities
- (d) Other (must specify purpose): _____
owed/owing for the rental unit which the Borrower is in, or entering into, a residential tenancy agreement.

2. The Borrower understands that payment will be made directly to the landlord/property management or utility company.

Loan Repayment Terms

1. The Borrower promises to pay to the Lender the total principal of \$ _____.
2. There will be no interest on the Loan.
3. The Loan will be repaid in consecutive installments each month until the principal is paid in full, or until such time that the principal has been paid in full.
4. The Borrower agrees that monthly payments for this loan will be payable to the Lender by way of pre-authorized withdrawals.
5. The Borrower understands that if they have "Not Sufficient Funds (NSF)" in their bank account to immediately notify the Lender to prevent themselves from getting charged NSF fee from their bank.
6. The Borrower understands that the Lender is not responsible to cover the cost of NSF fee.

Prepayment

The Borrower may prepay all or any portion of the Loan outstanding at any time without notice, bonus, or penalty.

Loan Term Violations:

The Lender can demand immediate payment of the entire amount owing on the Loan if the Borrower violates the terms of this *Loan Agreement*.

1.3 PROMISSORY STATEMENT

The Borrower shall repay the full loan amount (the "Principal") owing in _____ (# of) equal consecutive installments of \$: _____ per month, to be paid on the _____ (day) of each month commencing on _____ (loan repayment start date), up to and including _____ (loan repayment end date), on which date the entire amount of the principal loan amount then unpaid shall become due and payable, unless the Borrower has written otherwise in the form of default for a given month, in which case end date would be postponed 1 month after written above and thereafter.

1.4 COVENANTS AND UNDERSTANDINGS

The Borrower agrees to:

1. Follow the regulations and stipulations of the *Residential Tenancy Act, B.C.*, including the conditions of termination of residential tenancy and tenant's covenants.
2. Notify the Lender of any changes in address or contact information.
3. Pay the Lender all costs and charges for enforcing the terms of this *Loan Agreement*, including bank charges for Non-Sufficient Funds (NSF) fees, or other related fees and charges.
4. Keep sufficient funds in the bank account for which you have provided the Lender authority for monthly automatic withdrawals, which includes at least your monthly payment amount, plus any charges owing to the Lender on scheduled payment due days.

5. Notify the Lender at least **ten (10) business days** before the payment is due of any changes in financial institution, account information, or if a deferral is required due to insufficient funds.
 - i. The borrower may first notify the lender by phone; however, the lender must ultimately make a request to defer a payment in writing.
6. Repay the Loan in full.

IMPORTANT!

It is to your advantage to let us know when you change banks, switch your account, or make any other changes to your banking. This will avoid NSF charges and defaults on loan payments.

In case of any failed monthly payments, the Lender reserves the right to extend the length of the loan past the agreed upon repayment term to continue collecting monthly payments until the loan is paid in its entirety.

If you move and your loan consists of a damage deposit, the landlord is to return the damage deposit to the Lender. The funds received by the Lender from a landlord will be applied to the balance of your loan. Any funds received which exceed the balance of your loan will be returned to you.

1.5 DEFAULT PROVISIONS

The Lender can demand the entire amount owing on the Loan if the Borrower violates the terms of this *Loan Agreement*, the *Promissory Note*, the *Security Deposit Refund Agreement*, the *Pre-Authorized Debit (PAD) Agreement*, or any other related agreement. The Borrower may be found to be in **default** on this Loan where:

1. Any information provided to the Lender by the Borrower, or any representation of the Borrower, in this Agreement is incorrect in any material respect.
2. The Borrower:
 - Becomes bankrupt or insolvent, subject to the provisions of the *Bankruptcy and Insolvency Act B.C.*, or any other Act to the benefit of creditors.
 - Goes into liquidation either voluntarily or under an order of a court of competent jurisdiction; or
 - Otherwise acknowledges insolvency.
 - Is in default of any of the provisions of the tenancy agreement or lease entered into between the Borrower and the Landlord for the residential premises located at the address indicated in Section 1.1 of this Agreement.
3. Any collectors or creditors take possession of any property of the Borrower.

If the whole or any portion of this Loan Agreement is held to be invalid or enforceable to an extent that does not affect the operation of this Loan Agreement in a fundamental way, the remainder of the provision in question, or its application to any circumstance other than that to which is being held invalid or unenforceable, and the remainder of this Loan Agreement, shall not be affected thereby and shall be valid and enforceable to the fullest extent permitted by law.

I understand and agree to the above terms and conditions

Name (Please Print)	Signature	Date

**BC RENT BANK
PRE-AUTHORIZED DEBIT (PAD) AGREEMENT**

I agree to repay my loan to the _____ (name of rent bank) of _____ (organization) through monthly installments.

BORROWER INFORMATION			
Borrower Name			
Street Address			
City		Postal Code	
Phone		Email	
PAYMENT DETAILS			
Loan Amount	\$	Monthly Payment	\$
Recurring Repayment Date	Payments will be deducted on the <input type="checkbox"/> 1st of every month <input type="checkbox"/> 15th of every month <input type="checkbox"/> MSDPR payment issue days (ONLY if payment direct debit from BC gov't cheque <input type="checkbox"/> Other (please specify) _____ <i>Funds will be deducted from your bank account monthly on the day indicated above, or the following business day.</i>		
Repayment Term	(months)	First repayment date:	
Method of Payment	Payments will be made via: <input type="checkbox"/> Void cheque (please provide a copy of a void cheque; it will be used solely to access the bank, routing, and account numbers; and cannot be cashed by the Rent Bank). <input type="checkbox"/> Banking information (please provide the Rent Bank with a Pre-Authorized Debit form from your financial institution) <input type="checkbox"/> Direct debit from BC Government (MSDPR) IA or PWD payment (please complete Authorization to Disclosure & Release of Confidential Information Form).		

I/We acknowledge that this agreement is provided for the benefit of the “Payee” and “Processing Institution” and is provided in consideration of the Processing Institution agreement to process debits (“PADS”) against the Account with the Processing Institution in accordance with the Rules of the Canadian Payments Association (the “CPA Rules”).

I/We authorize _____ (rent bank) of _____ (organization) to deduct from my/our bank account the amount designated above. I/We understand that I/We can change the amount, the time of the month it is debited, and the designation of its use by notifying _____ (organization name). I/We also understand that I/we cannot revoke my/our automatic deduction until the loan is paid in full.

THE LENDER			
Rent Bank			
Organization			
Street Address			
City		Postal Code	
Phone		Fax	

This information is strictly confidential. The Rent Bank will never share the information on this form with anyone other than the person named below or his/her designated representative.

I/We warrant and guarantee that the person(s) whose signature(s) are required to sign on the Account have signed the agreement:

Account Holder Name	Account Holder Signature	Date
Account Holder Name	Account Holder Signature	Date

Note: The Borrower must retain this Agreement for at least 12 months after the last Pre-Authorized Debit (PAD) is issued.

**BC RENT BANK &
THE MINISTRY OF SOCIAL DEVELOPMENT AND POVERTY REDUCTION
AUTHORIZATION TO DISCLOSURE & RELEASE OF CONFIDENTIAL INFORMATION**

I, _____ (**Borrower Name**), _____ (**Rent Bank Name**),
of _____ (**Organization**), hereafter referred to as “the Rent Bank” to set up direct
and on-going payment of my rent bank loan from the Ministry of Social Development and Poverty Reduction.

I understand that the amount of \$ _____ will be reduced from my social assistance cheque every month
to be paid to _____ the Rent Bank until my rent bank loan is paid off.

The Ministry of Social Development and Poverty Reduction is authorized to release my information, as it
relates to the above mentioned subject to the Rent Bank.

1.1 BORROWER INFORMATION		
Date of Birth	SIN or SR Number	
1.2 PAYMENT INFORMATION		
(months)		
Repayment Term	First Payment Date	Monthly Payment

This agreement will be effective from the date signed and will expire on the completion of my loan repayment
with the Rent Bank. I also understand and acknowledge that if I request any extension of loan repayment,
then this consent will also extend.

**I have carefully read and understand the contents of this authorization. I consent to the release of the
above information and hereby release the Rent Bank and its agents from any liability arising from the
release of this information.**

Borrower Signature	Date
Witness or Case Manager Signature	Date

BC RENT BANK SECURITY DEPOSIT REFUND AGREEMENT

BETWEEN: _____ (the “**Borrower**”) AND _____ (the “**Landlord**”) AND _____ (the “**Lender**”).

Address relating to Security Deposit: _____,
effective as of _____ (date).

The Borrower has borrowed funds in the amount of \$: _____ (the “**Loan**”) from the Lender for the purpose of paying a security deposit to the Landlord (the “**Security Deposit**”).

The Borrower has signed over all rights to the Security Deposit to the Lender, pursuant to the terms of the *Loan Agreement*, dated _____.

AND WHEREAS:

1. The Lender agrees to pay the Security Deposit directly to the Landlord.
2. The Borrower acknowledges and agrees that if there is no breach of the Tenant’s Covenants (As defined in the *Residential Tenancy Act, B.C.*).
3. The Landlord agrees to return the Security Deposit to the Lender within ten (10) days of termination of the Borrower’s tenancy at the above address relating to the Security Deposit, unless otherwise advised by written notice from the Lender and provided the Borrower has not breached its obligations under the *Residential Tenancy Act B.C.* The Landlord agrees that he will not release the Security Deposit to the Borrower, unless given prior written consent to do so by the Lender.
4. The Borrower agrees that any funds received by the Lender will first go to repay any debts still owing to the Lender, pursuant to the terms of the *Loan Agreement*, and any funds remaining after the Borrower’s obligations under the Loan Agreement are satisfied will be paid to the Borrower. If the Loan is paid in full to the Lender prior to the return of the Security Deposit by the Landlord to the Lender, the Lender agrees to provide immediate notice to the Landlord so that the Security Deposit is returned directly to the Borrower.

Borrower Name (Please Print)	Borrower Signature	Date
Landlord Name (Please Print)	Landlord Signature	Date
Lender Name (Please Print)	Lender Signature	Date

APPENDIX K: LOAN PAID LETTER

Dear <insert renter name>

CONGRATULATIONS! YOUR LOAN IS FULLY REPAYED!

RE: Loan #

Thank you for paying off your loan with the <insert rent bank name> in full!

By repaying your loan, you allow us to help other members of the community. We will use the funds from your loan to support others who are at risk of being evicted and facing financial hardship.

Once again congratulations on fully paying your loan with us.

Sincerely,

<insert case managers name and contact information>