

# Woodsworth Housing Co-operative

Last update: April 15, 2017

If you are having trouble paying your housing charge due to a short term crisis, you may be able to get help to pay the money you owe and keep your housing.

The City of Toronto and community agencies across the city operate a number of programs designed to help tenants threatened with eviction.

Don't delay. If you owe money for rent, get assistance as soon as possible – don't wait until the rental arrears have grown too large. And see the co-op management, consider downsizing, as well as try these resources.

## **Toronto Rent Bank**

For interest-free repayable loan and rental deposit loans. You may be eligible for assistance if

- you currently do not receive over 50% of household income through OW/ODSP (social assistance)
- you meet the income requirements
- you are paying market rent (not subsidized)
- and some other rules. Ask!

There are also other funds available that you can find out about through Neighbourhood Information Post. Contact NIP (near Parliament Library), 269 Gerrard Street East 416-924-2543  
Hours: Monday, Tuesday, Thursday, Friday: 9:30 a.m. – 4:30 p.m.  
Wednesday: 1:00 p.m. – 4:30 p.m.  
Saturday & Sunday: Closed

For more information, see this flyer on this website. <http://www.nipost.org/toronto-rent-bank>

## **Utilities**

For more information on Share the Warmth or the Winter Warmth Fund, contact your nearest Rent Bank Access Centre, Neighbourhood Information Post, 416-924-2543.

To find out about the Emergency Energy Fund, call: (416) 338-3332.

## **Social Service Funds**

There are a variety of funds available to help you meet needs, like winter clothing, children's back-to-school needs, dental and vision care, special diets approved by a health professional, assistance with "up-front" child care costs, employment and training start-up costs, and some travel / transportation costs.

You should ask your OW or ODSP case-worker about these benefits and funds. You can also contact your local community legal clinic for information. Legal clinics can be found in the telephone book or Yellow Pages under "Legal Aid".

**December 6 Fund**

The YWCA December 6 Fund provides interest-free loans to women fleeing abuse. They help women establish themselves in safety.

Contact Dela Aziavor, Support Worker  
416.961.8101 x398  
dec6@ywcatoronto.org

**Pay Direct**

If you receive ODSB and find managing money a challenge, you can ask your worker about Pay Direct. This means that your housing charge would be paid to Woodsworth before you receive your payment.

Direct payments may be made to:

- Public or private landlord;
- Utility company; and/or
- Trust account pending the resolution of a landlord and tenant dispute.

Thank you to the pamphlet from Centre for Equality Rights in Accommodation (November 2010).

<http://www.equalityrights.org/cera/wp-content/uploads/2011/04/Having-Trouble-Paying-Your-Rent-English.pdf>

For more community resources, see the rest of our list of Neighbourhood Resources and the S4S resources on our website. [www.woodsworthcoop.ca](http://www.woodsworthcoop.ca)