



IMPACT REPORT

2021–2022



Ministry of
Attorney General

Vancity
Community Foundation

Genesa Greening, CEO, Vancity Community Foundation



It is my pleasure, as CEO of the Vancity Community Foundation (the Foundation), to present BC Rent Bank's 2021-22 Impact Report.

Since joining the Foundation in February of this year, I have been thrilled to work with BC Rent Bank's Project Lead, Melissa Giles, on the ongoing growth and development of British Columbia's rent bank system, the first of its kind in Canada.

The Foundation's mission is to be a catalyst for systems change. We seek to help communities thrive and prosper by using and leveraging financial tools, providing direct support to non-profit organizations in innovative ways, and advocating for policies that help make life more affordable for those who live in BC. That is why this partnership with BC Rent Bank is such a great fit for us.

BC Rent Bank helps to fund established and new rent banks, and provides technology and tools, professional development and training, and other services to support BC's provincial rent bank network. Rent banks have become an ever more important response to the increased cost of living, helping individuals and families in our communities to sustain their housing when financial difficulties arise.

BC Rent Bank would not have been able to make these impacts without our partners, donors and stakeholders, all of whom have been instrumental in ensuring that a provincial rent bank system could become a reality.

We are grateful for the ongoing partnership we have with the Province of BC, and the team in the Homelessness Policy and Partnerships Branch in the Ministry Responsible for Housing. Their financial and operational support has been a key factor in the success of BC Rent Bank. We know this work has just begun and we look forward to many more years of working together.

Thank you to all our partners, from the bottom of our hearts. We couldn't do this important work without you.

A stylized, handwritten signature in black ink, consisting of several loops and a long horizontal stroke extending to the right.

Genesa Greening, CEO
Vancity Community Foundation

Melissa Giles, BC Rent Bank Project Lead

It has been almost three years since I stepped into the role of Project Lead at BC Rent Bank, and the journey has been both challenging and rewarding.



Growing a provincial rent bank system in the midst of a global pandemic came with unprecedented challenges. And yet, the pandemic has also been a great teacher, as we've learned to adjust and adapt our practices to meet the urgent needs of our communities.

When BC Rent Bank launched as a pilot project in 2019, we had the support and commitment of existing rent banks in BC — and for that, we owe these founders a debt of gratitude. Their commitment to ensuring that the development of a provincial rent bank system would be a success was essential to getting us to where we are today.

We have welcomed so many new partners over the years: charitable organizations willing to take on new programming despite a global pandemic; municipalities that are willing to invest in this work; and many new donors that see the value of rent banks in preventing homelessness within their communities. The Steering Committee that met quarterly as an advisory group to help steer our ship has been invaluable. And we've enjoyed the support and commitment of the Government of BC since our project's inception.

This past year has been incredibly rewarding, the most exciting piece being the achievement of full provincial rent bank coverage in every region of BC.

Today, no matter where you live in BC, you can access a rent bank to help you keep your rental housing when times get tough.

Achieving this goal six months in advance of the pilot phase's conclusion demanded dedication from partners and staff. I am so appreciative of my BC Rent Bank team, who have worked tirelessly to achieve our goal of ensuring that every renter in BC has access to rent bank services. We know from experience that rent banks work. In addition to providing financial assistance, rent banks offer wrap-around supports that help renters move beyond their immediate crisis, and to access a diversity of services to help them thrive.

We know that there is still much more work to be done to support housing stability in BC. We need to ensure sustainable funding, strengthen the support provided to our charitable partners, and work towards ensuring vulnerable renters in BC have a resource that is easily accessible, low barrier, and available to all. We're ready to build on the strong foundation we've laid.

A handwritten signature in black ink, appearing to read 'Melissa'.

Melissa Giles, Project Lead
BC Rent Bank

About BC Rent Bank

Our Mandate

BC Rent Bank was established in 2019 as a pilot project with a three-year mandate to support the funding of existing rent banks; provide support and seed funding to establish new rent banks in BC; and create the infrastructure necessary to support a future provincial rent bank system.

What Do Rent Banks Do?

Today's renters are facing unprecedented challenges. High rents and low vacancy rates have been problematic for renters throughout the province for many years. While rent banks are not a solution for all housing-related issues, they can, in many cases, help individuals and families maintain their rental housing and chart a path to longer-term housing security.

A rent bank is a homelessness prevention tool that offers financial assistance, individualized support, and a friendly face to renters facing a short-term crisis. Rent banks are one part of a broader system of housing stability and homelessness prevention that helps people hold onto their housing when times get tough.

Rent banks do this by offering interest-free loans to low- to moderate-income renters who are unable to pay rent or essential utilities. Rent banks also help people navigate their way out of the financial challenges that are putting their housing at risk and get back on their feet.

Along with loans, rent banks provide access to information and support — including financial advice, residential tenancy resources, mediation between renters and landlords, and help accessing government support and programs. Our non-judgmental approach and comprehensive services ensure that people's immediate stress of being homeless is alleviated, and that renters have the time required to develop a plan to maintain their housing well into the future.



BC Rent Bank — Our Year in Review

In 2021-22, we continued our work to make rent bank services available to all communities across BC, while also strengthening the province-wide infrastructure to support rent banks over the long term. Below are some highlights as to how we achieved these goals over the past year.

Improved Access for Renters

When BC Rent Bank began its work, there were rent banks operating in parts of Metro Vancouver, the Fraser Valley, Thompson Nicola, Prince George, and the Sunshine Coast, for a total of seven rent banks in BC.

In 2021-22, we achieved our mandate: to create the infrastructure necessary to support a future province-wide rent bank system or service. Today, BC Rent Bank and our rent bank partners have achieved 100% provincial coverage, ensuring access to rent bank services for all BC renters.

To reach this goal, we launched new rent banks in Ladner/Tsawwassen, the Kootenays, Williams Lake¹, and transitioned the North Okanagan region rent bank to a permanent non-profit partner. Further, we launched a province-wide rent bank to support tenants in rural and remote areas of the province, and in communities that do not currently have the capacity to operate a rent bank.



¹ The Williams Lake Rent Bank was a pilot project in 2021/22. Rent bank services for renters living in the Cariboo Chilcotin region can apply for rent bank services through our provincial portal at bcrentbank.ca/apply.

Improved Province-Wide Infrastructure

In 2020, BC Rent Bank developed customized software — an online platform and data management system (client management system or CMS) utilized by rent banks across the province — to centralize and manage online applications.

In 2021-22, we enhanced the CMS by developing its reporting capabilities and standardizing data collection practices across the province. Now, we can access regional and provincial data to better understand the needs of renters in BC and the unique challenges they face, along with the demand for services and other key indicators. The reporting feature provides real-time data, enhancing access to reliable, current data for the purposes of reporting to funders, improving services, and decision making. We also improved the online experience for renters accessing services and introduced the use of DocuSign to increase the security of sensitive documents and reduce barriers for rent bank applicants.

Increased Capacity of Rent Bank Partners

A major focus of our work in 2021-22 was to increase the organizational capacity of our rent bank partners to help them respond to the growing number of renters in crisis. To achieve this goal, BC Rent Bank:

- ➔ **Provided \$1.78M in funding to rent bank partners**
- ➔ **Offered quarterly professional development** to our rent bank partners and case managers on subjects, including: character-based lending practices with Vancity; *Residential Tenancy Act* training with the Tenant Resource and Advisory Centre; supporting financial literacy with the Credit Counselling Society; enhancing connections to vocational services with WorkBC; and supporting applicants experiencing violence with the YWCA and the BC Society of Transition Houses.
- ➔ In seeking to standardize practices among rent bank partners, share promising practices, and create efficiencies whereby each new rent bank is not creating materials that already exist, we launched an **online Resource Library**. The library hosts training videos, resource listings, and operational templates that can be adapted by rent bank partners to suit local needs.

Increased Awareness of Rent Banks

A key responsibility of BC Rent Bank is to increase public, government and news media awareness about rent banks, including what they are, how they help prevent homelessness, and how to access rent bank services.

To this end, this past year, BC Rent Bank started leading a national conversation about rent banks, now called the National Rent Bank Coalition. Recently, the Coalition secured grant funding to do a national research project on rent banks. Together with our rent bank partners, we also obtained \$1.1M in national funding through the Reaching Home program in Metro Vancouver, Greater Victoria, the Fraser Valley and the Central Okanagan.

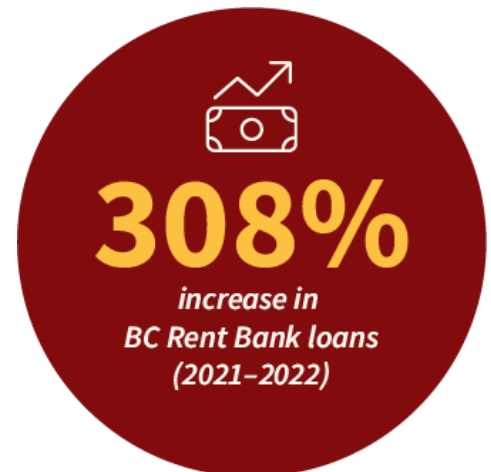
BC Rent Bank also increased our public awareness, education, and communications activities, including an ongoing social media presence to share relevant content and information, and earned media strategies to raise the profile of rent banks in regions throughout BC.

BC Rent Bank's major media announcement in November 2021— that BC was now able to offer rent bank coverage in every part of the province — led to extensive media coverage on rent banks in both provincial and local news media, and dozens of print, radio, television and online stories on rent banks in BC. This extensive media coverage led to an unprecedented increase — four times the regular monthly average — in rent bank applications from every corner of the province, enabling us to help more renters to stabilize their housing than ever before.

Our Impact

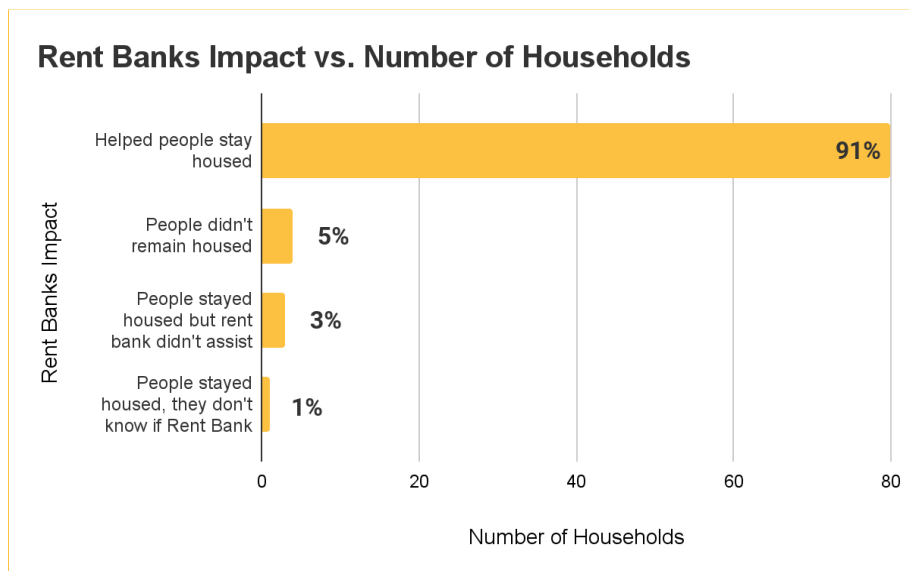
Achieving greater public awareness and increased access to rent bank services is reflected in the demand for services and demonstrated in the number of pre-assessments, applications, loans and grants the BC Rent Bank network managed in 2021-22. During the past year:

- **Over 5,600 people contacted a rent bank**
(an increase of 173% from 2020-21)
- **Over 2,300 people applied for assistance**
(an increase of 139% from 2020-21)
- Of these applications, a total of **1,464 households received financial assistance** (including an increase in loans of over 300%) which prevented over **2,900 people** from being evicted or having essential utilities disconnected.
- **Over 3,800 additional supports were offered to individuals**, such as accessing or securing government assistance, financial literacy services, vocational planning and supports, food security, mediation with landlords, and more.



Year 3 (2021-22) Rent Bank Activity Levels

	Year 2	Year 3	% Change Y2 to Y3	Increase (x) Y2 to Y3
Pre-Assessments	2070	5656	173%	2.7
Applications	994	2376	139%	2.4
Loans	140	571	308%	4.1
Grants	449	777	73%	1.7
Loan & Grant	53	116	119%	2.2
Instances of Financial Assistance	642	1464	128%	2.3
Total People Impacted	1627	2927	80%	1.8
Instances of Supplementary Services	2724	3889	43%	1.43



Case Study

Huge Hearts, Helping Hands

Paula's positivity and optimism is contagious. She is just finishing up a four-month gig at a big box retailer, sterilizing and cleaning shopping carts and baskets as part of COVID-19 safety procedures.

Because that job took Paula from location to location, she has worked at sites where there have been COVID-19 exposures—and it has become too risky to her health to continue. “Because I’ve had cancer, my immune system isn’t what it was,” says the 51-year-old mother of four, who grew up on the North Shore.

Paula was diagnosed with late stage 4 breast cancer at the age of 45. She underwent an aggressive treatment regime, including surgery, and continues to be in remission.

“There’s no guarantee in life, I know that,” she says into the phone from her one-bedroom apartment in Abbotsford where she took up residence late last year. The move was a big one: it took Paula from living in a 24-foot trailer in the woods to being housed with, what she calls, all the extras.



“I’m all connected now: I have Wi-Fi, hydro and heat. I love my new place! It’s so beautiful, it’s so quiet and peaceful – it’s awesome”.

To get there, Paula needed a \$450 rent bank loan, which was administered by the Fraser Valley Rent Bank, a program of the Mennonite Central Committee (MCC), a non-profit organization.

It was the second time that Paula leaned on a short-term, interest-free loan from a rent bank.

The first time was in February 2019 when she needed help with paying rent for her trailer pad rental. She’d broken her leg and was unable to work; her anticipated income dropped. Fortunately, Paula knew about the rent bank in the Fraser Valley because she had been volunteering at MCC, helping with local community meals.

Her first loan — for about \$400 and which is now fully repaid — was a cheque that went directly to the landlord of the trailer pad. Jane Njogu, a Homelessness Prevention Outreach Program Coordinator at MCC, gave that cheque to Paula.

Housing stability by preventing homelessness is what rent banks are all about. Jane says, “I describe it as a bridge that goes both ways: it prevents people from falling down the cliff [of eviction] and it gives a hand up to people who need housing.”

The conversation with Jane then turns to some of the ways that people are underhoused. Sometimes people are on the street and in the trenches, seniors who are living in their vehicles (there are a lot, she says), and couch surfing where people are paying with cash or in-kind.

Meeting people during tough times has its toll. “It’s not easy. I pray a lot; the pain that they entrust to us...” Jane says as her voice fades, but she quickly turns her attention to the joy of meeting new people, as well as seeing familiar faces, every week through communal meals offered by MCC.



“When people go out and look for food, because so much of their budgets are going to housing, that is when we meet them. They come out for meals but maybe they’re behind on rent or they need to go to the dentist or fix their glasses or their car broke down. We get to know them through these meals.”

— **Jane Njogu**, Mennonite Central Committee

By meeting people where they are at, the rent bank can provide additional wraparound resources that might be supportive, whether that is housing, clothing, furniture or even employment as Paula can attest to — she was connected to her job at the big box retailer through Jane and the rent bank.

At the end of every day, it is certainly worth it. “MCC is an amazing organization — and so is Jane. You just feel warm and comfortable with her,” Paula says. And for Jane: “We have a family and community that comes out for community meals. We support one another; there is a mutual transformation.”

What We Hear From Rent Bank Clients

"I want to commend everyone who helped me—they were so cool about it, it didn't feel like I was asking for a hand out and it was also very quick and efficient. One suggestion I have is to increase awareness of the program. I found out about it by chance—through a friend who is a social worker—so more people might benefit if you guys increase publicity."

"...It is so amazing to have help when you don't know what you're going to do. Six months later I am stable again and it was just a moment in time I needed help. A moment that could very well have made myself and my family homeless."

"It was amazing, it was just really amazing. It saved our lives. I know it sounds dramatic, but housing is so important."



"I can't say enough how profoundly this program helped me, just by not having to worry about all the volatility that I was going through with the pandemic. It gave me breathing room. I didn't have to give up my car, so I ended up being able to get more jobs and have a means of getting there. It wasn't a ton of money that I received, but it was enough to dramatically improve my situation. I had so much more agency."

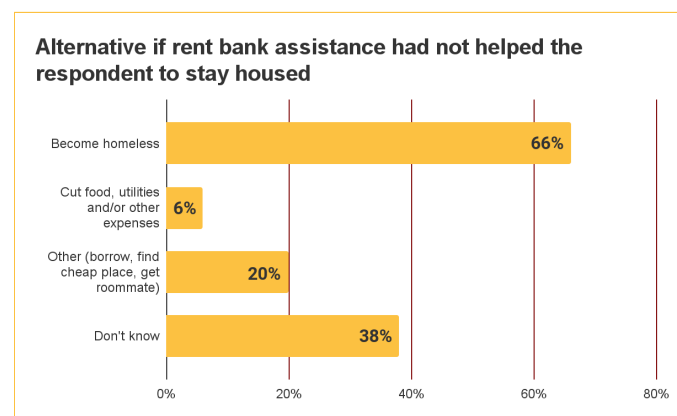
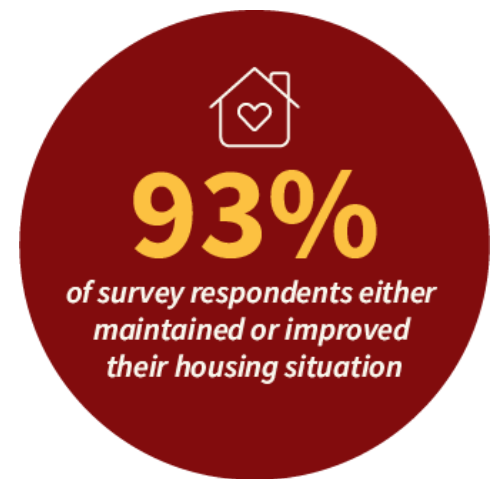
Measuring our Effectiveness — BC Rent Bank Housing Stability Survey (2021)

BC Rent Bank, with the assistance of the Community Social Planning Council of Greater Victoria, measured how rent banks help people stay housed by surveying all households in BC who received rent bank assistance between April 1 and June 30, 2021.

The survey asked renters who had worked with rent banks about their housing situation six months after receiving assistance. It also asked for feedback and comments about rent bank services. The surveys were completed online, by telephone or a mix of the two.

The overall response rate to the survey was 40 per cent, which is high for this type of survey². The results suggest that:

- ➔ BC Rent Bank was successful in supporting households to stay housed when they are faced with a short-term crisis that threatens housing stability. Over 90% of survey respondents either maintained or improved their housing situation (by moving to better housing).
- ➔ Most respondents (91%) credited their continued housing stability to assistance from a rent bank. Many reported that they would have faced homelessness had they not received services (61%).



² Please note that because the survey sample was not random, results cannot be statistically inferred to represent all rent bank recipients during this period. There may also be some non-response bias, which occurs when some demographics participate less in the survey.

→ The impact of maintaining housing stability was profound and includes not only avoiding homelessness but keeping custody of children, successful recovery from an addiction, and resuming employment. More than one respondent commented that the rent bank “saved my life”.

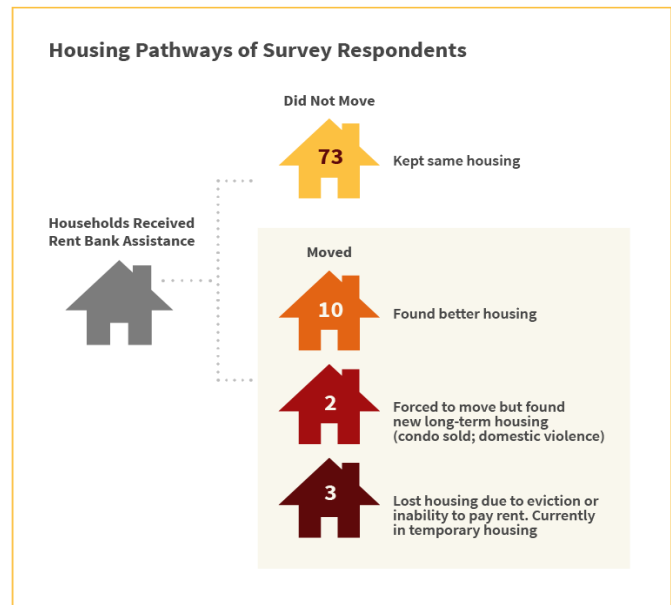
→ Many respondents highlighted that staff go out of their way to provide individualized, compassionate and dedicated support. Respondents also noted that they felt that they were treated with dignity and respect and appreciated the speed and efficiency of the support.

Negative feedback related to challenges in finding out about the program, accessing it, understanding it and receiving additional supports.

→ Survey questions explored the role of additional supports in supporting housing stability. Just over one third (37%) of respondents received assistance beyond the loan (or grant). The majority (88%) of those respondents found them to be helpful and linked them to being able to maintain their housing.

→ The survey results suggest there are differences in housing instability based on diversity. Individuals who identify as 2SLGBTQ1A+, Indigenous and/or a Person of Colour moved more often after receiving rent bank assistance (46%, 44% and 43% respectively, compared to 0% for those who identify as an immigrant and 5% who do not identify with any of these identities). While the share who moved is quite high, with the exception of one household, all respondents noted that the reason for moving was that they had found better housing.

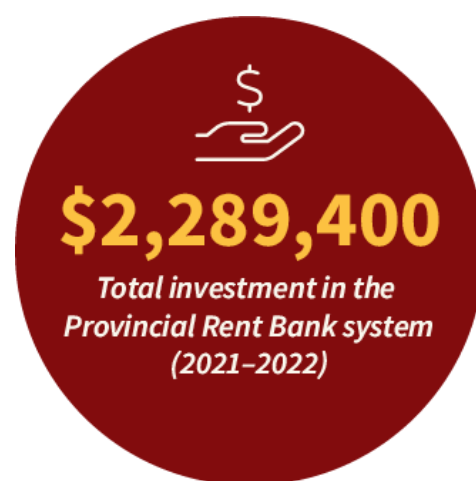
→ Diversity was also a theme that came out in the survey. Comments relate to wanting rent banks to specifically understand and support the needs of those who identify as Indigenous, transgender, with disabilities; those who are seniors or who are single parents, and those who face discrimination from being on social assistance.



Investments in the Provincial Rent Bank System (2021-22)

Category	Amount	Share
Funding provided to rent banks	\$1,788,689	78%
Administration and program support	\$289,237	13%
Marketing, communications and IT	\$211,474	9%
Total	\$2,289,400	100%

- ➔ \$2,289,400 in total
- ➔ Funding provided to rent banks (comprising 78% of all BC Rent Bank expenditures in 2021/22) – \$1,788,689
- ➔ Administration and program support (comprising 13% of all BC Rent Bank expenditures in 2021/22) – \$289,237
- ➔ Marketing, communications, and IT (comprising 9% of all BC Rent Bank expenditures in 2021/22) – \$211,474



Looking Ahead to 2022-23

BC Rent Bank and our rent bank partners have accomplished a great deal over the past year, but there is still much more to be done. After fulfilling our initial three-year mandate, it's time for us to renew our vision and set bold new goals for the future to build on the solid foundation we've laid over the past three years. This begins with the development of a new strategic plan that will guide us in 2023 and beyond.



In addition to strategic planning work, BC Rent Bank is also focused on several goals that will help us to improve client service delivery and achieve greater efficiency in our operations in the coming year.

Included in these goals are reducing barriers to access for clients. While we've worked hard to streamline access rent bank services, we know from our housing stability survey that there are still many individuals — including Indigenous people, transgender people, people with disabilities, those who are seniors or who are single parents, and those who face discrimination because they are on social assistance — who struggle to access our services. BC Rent Bank is committed this upcoming year to engaging diversity, equity and inclusion (DEI) support to help us better understand our work through this lens and ensure that we are serving all renters in BC equitably.

Other goals for the coming year include:

- Undertaking a cost-benefit analysis of a potential centralized loan repayment program for rent banks in BC
- Increasing BC Rent Bank presence at the national level, including research and advocacy and encouraging rent banks in other jurisdictions
- Increasing the number of households who receive services by 25%



2023 GOAL

***Increase the number
of households who
receive services
by 25%***

- Securing long-term funding for the BC rent bank program, including developing a fundraising plan and,
- Improving access and user experience to ensure that those experiencing stress due to housing instability are met with timely, professional, and effective support.

The critical gap in the housing continuum that rent banks fill, along with the need for provincial support for rent banks is not diminishing. In fact, rent banks have become more vital to housing security than ever before.

While the pilot phase of the project has wrapped up, our journey of learning, growing, and improving continues. We look forward to our continuing role in supporting and improving the provincial infrastructure, learning from our rent bank partners, and providing vulnerable renters access to resources and tools to improve housing stability and financial resilience.

Photo credits

Images from Unsplash: p.5 (top) Kelly Sikkema; (bottom) Good Faces; p.13, Matt Nelson; p.14, Anastasiia Chepinska; p.15, (left) Jixiao Huang, (top) Adam Winger, (bottom) Nathan Dumlao; p.19, (top) Omar Lopez, (bottom) Anthony Metcalfe.

Acknowledgements

Our focus at BC Rent Bank is to ensure — no matter where you live in the province — you can access a rent bank and its services to help you keep your rental housing when times get tough.

BC Rent Bank provides financial support to rent banks to assist with operating costs and funds for loan capital. However, additional investors are needed to ensure the long-term financial sustainability of this service. These investors include landlords and housing management companies, various levels of government, foundations with an interest in housing stability, the business community, financial institutions, and other community organizations and private donors. We acknowledge the many people and organizations that make this possible.

Our Team

Melissa Giles – *Project Lead*

Shauna Cornes – *Project Manager*

Anju Singh – *Technology Lead*

Lesli Boldt – *Communications Lead (consultant)*

Our Steering Committee (2019 - 2022)

Erin Harron – *BC Housing*

Chris Friesen – *ISS of BC*

David Hutniak – *LandlordBC*

Colin Sanderson – *Lu'ma Native Housing Society*

Peter Fry – *Union of BC Municipalities*

Raymond Fieltsch – *Homelessness Policy and Partnerships Branch, Province of BC*

BC's rent banks – *Rotating representation*

Rent Bank loan recipient – *Kimberly Tenenbaum*

Allison Felker – *Vancity Community Foundation*

Our Funding Partners

Reaching Home

Canada's Homelessness Strategy

Province of BC

Regional Districts

- Capital Regional District
- District of Sparwood

Municipalities

- City of Burnaby
- City of Coquitlam
- City of Kamloops
- City of New Westminster
- City of Nanaimo
- City of North Vancouver
- City of Victoria

Other funders

- Private donors
- SPARC BC
- Co-operators
- Winifred Searle Memorial Fund
- United Way British Columbia (Thompson Nicola Cariboo)
- United Way South Vancouver Island
- Giustra Foundation
- Street2Home Foundation
- Sunshine Coast Credit Union
- Canadian Women's Foundation
- International Union of Operating Engineers Local 115

Our Rent Bank Partners

Burnaby Rent Bank – Purpose Society

purposesociety.org/events/categories/rent-bank/burnaby-rent-bank

Central Okanagan Rent Bank – CHMA Kelowna & District Branch

cmhkelowna.com/programs-and-services/housing-homelessness-services/central-okanagan-rent-bank

Fraser Valley Rent Bank – Mennonite Central Committee B.C.

mccc.ca/learn/more/fraser-valley-rent-bank

Greater Victoria Rent Bank – Community Social Planning Council of Victoria

communitycouncil.ca/rentbank

Kootenay Rent Bank – Castlegar & District Community Services Society

cdcsc.ca/2831-2

Lander, Richmond, Tsawassen Rent Bank – Chimo Community Services

chimoservices.com/housing/chimo-richmond-rent-bank

Langley, North Delta, Surrey and White Rock Rent Bank – Sources Community Resource Society
sourcesbc.ca/our-services/sources-rent-bank/

Nanaimo Regional Rent Bank – Nanaimo Region John Howard Society
johnhowardbc.ca

New Westminster Rent Bank – Lower Mainland Purpose Society for Youth and Families
purposesociety.org/events/categories/rent-bank/new-westminster-rent-bank

North Okanagan Rent Bank – CMHA Vernon & District Branch
cmhavernon.ca/housing-services/#housing-services-tabs¹

North Vancouver Rent Bank – Harvest Project
harvestproject.org/rent-bank

Province-Wide Rent Bank – Kamloops & District Elizabeth Fry Society
bcrentbank.ca/locations

Ridge Meadows Rent Bank – Purpose Society
purposesociety.org/events/categories/rent-bank/maple-ridge-rent-bank and
purposesociety.org/events/categories/rent-bank/pitt-meadows-rent-bank

Sunshine Coast Rent Bank – Sunshine Coast Community Services Society
sccss.ca/programs/community-action-engagement/keeping-people-housed

Thompson Nicola Rent Bank – Kamloops & District Elizabeth Fry Society
kamloopsefry.com/#housing-and-resources

Tri-Cities Rent Bank – Share Family & Community Service Society
sharesociety.ca/tri-cities-share-rent-bank

Vancouver Rent Bank – Network of Inner City Community Services Society
niccss.ca/services/vancouver-rent-bank

Williams Lake Rent Bank – CMHA Cariboo Chilcotin Branch³

³ The Williams Lake Rent Bank was a pilot project in 2021/22. Rent bank services for renters living in the Cariboo Chilcotin region can apply for rent bank services through our provincial portal at bcrentbank.ca/apply.



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