toronto RENTBANK
A Neighbourhood Information Post
program funded by the City of Toronto

QUICK GUIDE:

How to Complete our Online Application Forms

Contents

WHAT THIS GUIDE DOES FOR YOU

This guide walks you through every section of the online Toronto Rent Bank application form so that you can complete it correctly without needing other instructions.

You can complete the online form using a computer, tablet, or smartphone

BEFORE YOU BEGIN — GATHER THESE ITEMS AND INFORMATION

1. **Online account** – Use a computer, tablet, or smartphone to create a Toronto Rent Bank online account and complete the online application form. The system allows you to save a draft application form and return to complete and submit it within 60 calendar days. Unsubmitted draft application forms will be permanently **deleted after 60 calendar days** from the date they were first initiated.

2. **Information and supporting documents**:

   (a) To complete the online application form, collect information about:

   - your rental unit,
   - your household members,
   - your tenancy and arrears (or rental deposits),
   - the sources and amounts for the ongoing monthly income *for every adult member* of your household, and
   - the name and contact details for the property owner/landlord.

   (b) Before or after submitting your completed application form, collect and upload required documents to support your application.

   - Note: Supporting documents can be uploaded at any time **before or after** submission of your application form. Your assigned intake worker may also ask you to submit additional documents during the intake process.

3. **Application helper** – If a friend, family member, caregiver, social service worker, or someone else (other than your live-in spouse/partner) is helping you complete the online application form, have that person's name, organization (if applicable), contact phone and email handy. Also be ready to indicate whether you give permission for Toronto Rent Bank workers to contact them, and whether they consent to being contacted.

APPLICATION OVERVIEW

To complete the online application form, you will:

1. Confirm that your consent to our Terms of Use is still valid and will remain in effect

2. Enter your legal first name, middle name (optional), and last name exactly as on your ID

3. Enter your correct address, mobile phone number, additional phone numbers, and an email address you check regularly

4. Enter information about your application helper (if applicable)

5. Enter information that matches government ID for every adult and child who resides in your household, and indicate if any of the adults in the household are financially dependent

6. Enter contact information for your Co-Applicant (if any)

7. *Rental Arrears Forms only* – Enter the length of tenancy, unit size, monthly rent, monthly parking fees, monthly rent supplements, the total arrears amount due to the landlord (including, court or sheriff fees), and any letters, emails, or formal notices received from the landlord or the sheriff

8. *Rental Deposit Forms only* – Enter the monthly rent at your current address and any monthly rent supplements, and for the new rental enter the new address, monthly rent, monthly parking fees, unit size, and any amount(s) that have been paid towards the new unit's rental deposit(s)

9. Provide the name and contact details for the property owner/landlord

10. Enter each adult household member's net monthly income for <u>each</u> of their ongoing monthly income sources

11. Confirm that the system calculation of your combined total household monthly net income is correct (or adjust the information until the calculation is correct)

12. *Optional:* Provide demographic information about you and your Co-Applicant (if any)

13. Tell us how you found out about Toronto Rent Bank and whether you and Co-Applicant (if any) agree to being contacted about your experiences with the program

14. Provide the following consents and declarations:

    (a) Applicant (and Co-Applicant, if any) consent for the Toronto Rent Bank to share personal information with the organizations involved in processing;

    (b) Applicant (and Co-Applicant, if any) consent to additional communications and documentation; and

(c)   Applicant (and Co-Applicant, if any) declarations that the information entered is true and complete, additional information will be provided if requested, and you understand that submission of an application does not guarantee a grant.

INTRODUCTION AND TERMS OF USE (SECTION A)

1. The introductory text explains why the Toronto Rent Bank collects your personal information and who will see it. If you have questions about collection you can contact the City of Toronto's Manager of Housing Stability Services (contact details appear on the form).

2. The introduction also explains that you can move to different sections of the application form by using the lefthand sidebar's navigation menu.

3. **Confirmation of Terms of Use (A1) (Required)** – As part of creating your Toronto Rent Bank Program online account, you accepted our Terms of Use. In Section A, you must also confirm that you have read the terms and that you understand that your acceptance of the Terms of Use is still valid and will remain in effect. The system will not let you submit the application without this confirmation.

4. Click **NEXT** to move to Section B. (Or use lefthand/sidebar menu to navigate.)

INFORMATION ABOUT PRIMARY APPLICANT (SECTION B)

1. **Name fields (B1)** – Enter your legal first name, middle name (optional), and last name exactly as they appear on your government ID.

2. **Address (B2) and Email Address (B3):**
    (a)   For your current address, enter street number and name, unit number (if any), city, province, and postal code.
    - The system uses Canada Post address verification. This checks the address you type against Canada Post's database to make sure it is real, complete, and formatted correctly. *Please select one of the presented address options.*

(b)   Enter a primary email address that you check regularly.

- After submission of the completed application form, the Toronto Rent Bank will use your email address to send you update emails regarding the status of your application.

3. **Date of birth (B4) and gender (B5)** – Select your date of birth and gender from the dropdowns. Use the birth date shown <u>on your government ID</u>.

4. **Phone numbers (B6):**

(a)   Enter your mobile phone number (required).

(b)   Also enter your home phone (if any), work phone (if any), and/or other phone (if any).

5. **Application Helper (B7):**

(a)   If a friend, family member, caregiver, social service worker, or other person is helping you to complete the application form, answer **Yes** and provide that person's full name, relationship to you (select from a dropdown list), organization (if applicable), phone number, and email address.

(b)   <u>If your live-in spouse/partner is helping complete the form, answer **No** here</u> — the form treats a spouse/partner differently elsewhere.

(c)   Also answer whether you consent to the Toronto Rent Bank contacting that helper, and whether the helper consents to being contacted.

6. **Consent to share personal information (B8) and Consent to communications (B9)** – You must indicate whether you give:

(a)   Consent for the Toronto Rent Bank to share your personal information with the organizations involved in processing (NIP, Local Access Centres, City of Toronto and Toronto Employment and Social Services), and

(b)   Consent to additional communications and documentation for processing and verification.

Application processing cannot be conducted without these consents, so select **Yes** for both questions if you would like to proceed with your application.

7. Click **Next** to save this section and continue.

RENTAL DETAILS – RENTAL <u>DEPOSIT</u> FORM (SECTION C–RENTAL DEPOSIT FORM)

FOR RENTAL <u>DEPOSIT</u> FORMS ONLY:

1. **Current address monthly rent (C1)** – Select whether you currently pay rent at your present address. If yes, enter the full amount of your current rent per month.

2. **Rent supplements (C2)** – Check the box for any government rent supplements the household receives (for example Canada-Ontario Housing Benefit or City of Toronto Rent Supplement) and enter the monthly amount received for each.

3. **New address at unit for rental deposit request (C3)** – Enter the street number and name, unit number (if applicable), city, and postal code for the new rental unit.

4. **Monthly rent at new address (C4)** – Enter the full amount of rent you will pay per month at the new address (do not omit cents).

5. **Monthly parking (C5)** – If you will pay separately for parking, select yes and enter the monthly parking amount where requested. If not, select no.

6. **Unit size (C6)** – Choose the number of bedrooms in the new rental unit (Room/Bachelor, 1, 2, 3, or 4 or more).

7. **Deposit already paid (C7)** – Select whether you have already paid a rental deposit on the new address. If yes, enter the total amount you have already paid. If no, select no.

8. Click **Next**.

HOUSEHOLD COMPOSITION (SECTION C – RENTAL ARREARS/SECTION E – RENTAL DEPOSIT)
(For rental deposit applications, SKIP to "Landlord Information" section first)

1. **Other adults (C1/E1)** – The form asks whether other adults (18+) live in your household. If yes:

   (a)   Add each adult's legal first and last name, relationship to you, gender, and date of birth

   (b)   Also indicate whether they are financially dependent on you. <u>Note: A person is considered financially dependent if they have no income at all from any source(s).</u>

   (c)   Enter every adult who lives at the address. Use legal names that match government IDs.

2. **Minor children (C2/E2)** – If there are children under 18 years of age who reside in the household, list each child's age and relationship to you.

3. **Co-Applicant selection (C3/E3):**

   (a)   If you indicate that you live with a spouse/partner, the system will auto-select them as the Co-Applicant.

   (b)   If you do <u>not</u> live with a spouse/partner, but there are other adults in the household who are not financially dependent, then you will be asked to select one of them to be Co-Applicant. Choose the most suitable person from the list presented.

   (c)   <u>If you prefer to discuss this with an intake worker later</u>, select "CHOOSE LATER - I'd like to discuss this at a later time with my assigned intake worker."

4. **Co-Applicant contact and consents** – If you have a Co-Applicant (as determined above) then:

   (a)   provide the Co-Applicant's contact information **(C4/E4)**; and

   (b)   obtain the Co-Applicant's consents **(C5-6/E5-6)**:

   - for the Toronto Rent Bank to share their personal information with the organizations involved in processing, and
   - for additional communications and documentation for processing/verification.

The Co-Applicant must agree to these consents to proceed with the application. <u>Application processing cannot be conducted without these consents</u>.

5. Click **Next** when this section is complete.

RENTAL DETAILS – RENTAL <u>ARREARS</u> FORM (SECTION D – ARREARS FORM)
<mark>*(For rental deposit applications, SKIP this section)*</mark>

FOR RENTAL <u>ARREARS</u> FORMS ONLY:

1. **Length of tenancy (D1)** – Select how long you have lived at the current address (less than 1 year, 1 to 2 years, 3 to 4 years, 5 years or more)

2. **Unit size (D2)** – Choose the number of bedrooms (bachelor, 1, 2, 3, 4 or more).

3. **Monthly rent (D3)** – Enter the full amount of rent you pay per month (do not omit cents).

4. **Monthly parking (D4)** – If you pay for parking separately, enter the monthly parking amount where requested.

5. **Rent supplements (D5)** – Check the box for any government rent supplements the household receives (for example Canada-Ontario Housing Benefit or City of Toronto Rent Supplement) and enter the monthly amount received for each.

6. **Rental arrears amount (D6)** – Enter the total unpaid rent you owe the landlord now (include current month and any prior months). Make sure to include court, sheriff or other fees that the landlord is charging you related to eviction, if applicable.

7. **Notices received (D7)** – Check all boxes that apply — landlord letters/emails, tenant ledger, Form N4, N8 (or N5), L1/L2 filings, Landlord and Tenant Board hearing notices, sheriff's Notice to Vacate, etc. If you have a notice that isn't listed, use the "Other (please specify)" field.

    -   Note: You will be asked to <u>upload copies of these documents</u> in Section I (Supporting Documents).

8. Click **Next**.

LANDLORD INFO (SECTION D – RENTAL DEPOSIT/SECTION E – RENTAL ARREARS)

1. **Landlord contact name (D1/E1):** Enter the correct legal name of the landlord or the landlord's designated representative:

   - The landlord's designated representative can be:
     - an employee of the corporation (if the landlord is a corporation);
     - the landlord's property manager or staff person at their property management company; or
     - another individual officially designated by the landlord to represent them.

2. **Landlord company name, if applicable (D2/E2)** – If the landlord is a company, enter the correct company name into E2. Check for correct spelling.

   - This must be the company name of the <u>property owner</u> (and not the name of the property management company)

3. **Landlord address (D2/E3)** – Enter street number and name, unit number (if any), city, province, and postal code.

4. **Email and telephone (D4/E4)** – Provide a working email address and phone number for the landlord or the landlord's designated representative.

5. Click **Next** once landlord information is complete.

MONTHLY HOUSEHOLD INCOME (SECTION F)

1. **List income types for each adult (F1)** – The form lists common income types (employment income net, EI, WSIB, Canada Child Benefit, child/spousal support, CPP, OAS, ODSP, OW, pensions, etc.).

   For each adult in the household who is not financially dependent:

   (a) Answer Yes/No for each type of ongoing monthly income, and

   (b) If Yes, enter the monthly amount received (net). Enter amounts in dollars per month.

   - Note: Net = take home after deductions

2. **Add other income types (F1)** – If ongoing monthly income is from a source that isn't listed, use the "Please Specify / Other Income" option and enter the monthly amount.

3. **Total monthly household net income (F2)** – The form will auto-populate a combined monthly total based on the amounts you entered.

   (a) Carefully check the total that the system calculates.

   (b) If the household's combined total monthly net income is correct, confirm it.

   (c) If the household's combined total monthly net income is not correct, adjust the amounts in question F1 until the calculation is correct.

   - Providing More Information: If there's anything else that you would like us to know about your ongoing monthly household income or any other important household information, please go to question H3 in Section H (Before You Submit) and add a comment there.

4. Click **Next**.

ABOUT YOU: OPTIONAL DEMOGRAPHIC QUESTIONS (SECTION G)

1. These questions ask about Indigenous identity, racial identity, disability, and similar demographic details. They are **optional** and will not affect your eligibility. The form explicitly states you do not have to answer. Answer if you wish to help program monitoring, or skip if you prefer not to disclose.

   (a) **(G1)** Indigenous Identity (optional)

      - Note: If you respond that you identify with any of the three listed Indigenous categories, <u>your application will be dispatched to a partner agency dedicated to serving Indigenous clients</u> and this agency may be able to offer additional resources and support.

   (b) **(G2)** Racial Identity (optional)

   (c) **(G3)** Disability (optional)

2. Click **Next** when finished or if you skip this section.

SUBMIT APPLICATION (SECTION H)

1. **How did you find out about the program (H1)** – Select the relevant option.

2. **Consent to contact about program experience (H2)** – *Optional:* Choose whether you agree to be contacted about your experience with the program.

3. **Anything else to tell us (H3)** – Use this open text box to explain special circumstances that may assist processing (for example, comments on monthly income, significant life circumstances, explanations for household composition, etc.). Be concise and factual.

4. **Declarations (H4)** – You and the Co-Applicant (if any) must declare that:

   (a)   the information supplied is true and complete;

   (b)   additional information will be provided if requested; and

   (c)   you acknowledge that submitting a completed application form does not guarantee that you will receive a grant.

   Please read these declarations carefully. There are separate checkboxes for Applicant and Co-Applicant (if any). You must make these declarations in order for the system to accept the submission of your application form.

5. **Confirm you are ready to submit** – When you click **Submit Application**, the form will show a confirmation prompt: *"Are you sure you're ready to submit your application form now?"* Click **Confirm** only when all fields are complete.

   - If any of the required fields in the application form are incomplete, you will receive an error message when attempting to submit the form. Please complete any required fields and try again.

   - After successful submission, you will receive a confirmation email and a Toronto Rent Bank worker will contact you by email or telephone within 3–4 business days to discuss your application.

UPLOADING SUPPORTING DOCUMENTS (SECTION I)

When to Upload Supporting Documents

You can upload supporting documents for your application **<u>before or after</u>** successfully submitting your completed application form. In addition, your assigned Toronto Rent Bank worker may ask you to upload additional documents as part of the intake process.

Preparing Documents for Upload

1. Scan or photograph documents so the entire page is visible, text is readable, and dates are clear.

2. Ensure that documents (required):

    (a) Are in one of the following formats: PDF, JPEG, PNG, TIF, TIFF

    - Note: <u>Microsoft Word documents (.doc) are **NOT** accepted</u> for upload. Please convert into one of the accepted formats before uploading.

    (b) Are no larger than 10 MB per document.

3. If possible (optional, but recommended):

    (a) Convert multi-page documents to a single document (for example, three months of pay stubs in one PDF)

    (b) Use a standard filename convention to help intake staff. We recommend:

    - Firstname Lastname - DocType - MMM-DD-YYYY.pdf
    - For example, "Jane Smith - Lease Agreement - SEP22-2025.pdf"

Uploading Documents

1. **Document categories** – Section I is divided into the following document categories:

    (a) Rental ARREARS Forms Only – Documents confirming tenancy and arrears **(I1)**

    (b) Rental DEPOSIT Forms Only – Documents confirming new tenancy **(I1)**

    (c) Documents confirming household income **(I2)**

    (d) Other documents **(I3)**

2. **Document types** – Within each document category, there is a list of document types. For every document type listed in questions I1, I2, and I3, select the applicable response:

   - Uploading NOW (See instructions below)
   - Will upload LATER
   - Don't have this/Not applicable

3. **Uploading NOW** – To upload documents:

   (a)   Select "Uploading NOW" for that document type

   (b)   You will then be prompted to select files/documents to be uploaded. You can upload <u>more than one document of the same document type</u> by:

   - Adding them all at the same time by selecting more than one document before clicking "Upload", or

   - Adding them one by one by clicking the "Add document" button after uploading each document of the same document type.

   (c)   Repeat this process for each applicable document type

4. **Will upload LATER or Don't have this** – The "Will upload LATER" option let's your assigned Toronto Rent Bank worker know that you have these documents and will provide them later. The "Don't have this/Not applicable" option lets your assigned worker know that this document type isn't available for, or isn't applicable to, your application/circumstances.

5. **Viewing Uploaded Documents** – After you have successfully submitted your completed application form, you will be able to view any uploaded documents by:

   - Logging into your account;
   - Clicking the "View" button for your application (which takes you to your "Application Summary" page); and
   - Scrolling down to the Supporting Documents section. Here you'll see a list of your uploaded documents, and you will be able to view or download these documents.

COMMON MISTAKES TO AVOID (AND HOW TO FIX THEM)

1. **Spelling mistakes or using nicknames instead of legal names** – Always enter legal names that match government ID. <u>Every letter of the name must match identically to the ID</u>, so be sure to double check for correct spelling. If you entered a nickname or notice a spelling mistake, correct it in your draft before submission or notify your assigned intake worker as soon as possible.

2. **Forgetting to consent where required** – Various sections of the application form include required consents and/or declarations, and the system will block submission or your application form if these are not provided.

3. **Total monthly household net income is incorrect** – Double-check each monthly income entry and the combined total. If the auto-calculated combined total is wrong, correct it by adjusting the amounts in question F1. Add any comments to question H3.

4. **Missing documents** – You can successfully submit your completed online application form without uploading any documents. However, to receive a grant, your application must be supported by documentation that confirms your tenancy and arrears (rental arrears applications) or your new tenancy (rental deposit applications). Your application must also be supported by documents that confirm your household's total monthly net income. <u>Delays in providing the required documentation will cause delays in processing your application</u>.

5. **Unclear or illegible documents** – Uploading illegible documents will <u>not</u> affect your ability to successfully submit an online application form. However, it is important that your application's supporting documents are clear and legible. Unclear or unreadable documents could delay or otherwise affect the Toronto Rent Bank's ability to process your application.

VIDEO TUTORIALS

If you need additional guidance to fill out your application form, please watch the applicant video tutorials. To access these video tutorials, log into your online account and you will see a link and a button to "video tutorials." Click on the link or on the button and they will take you to a playlist that includes a variety of videos with detailed instructions on many aspects of the application form.

PRE-SUBMISSION CHECKLIST (REVIEW BEFORE YOU PRESS SUBMIT)

- ❑ Confirmed that the consent to the Terms of Use is still valid and will remain in effect
- ❑ Entered Applicant's legal first name, middle name (optional), and last name exactly as on their government ID
- ❑ Entered Applicant's correct address, mobile phone number, additional phone numbers, and an email address that is checked regularly
- ❑ Entered information about my/our application helper (if applicable)
- ❑ Entered information that matches government ID for every adult and child who resides in the household, and indicated if any of the adults in the household are financially dependent
- ❑ Entered contact information for the Co-Applicant (if any)
- ❑ *Rental Arrears Forms only* – Entered the length of tenancy, unit size, monthly rent, monthly parking fees, monthly rent supplements, the total arrears amount due to the landlord (including, court or sheriff fees), and any letters, emails, or formal notices received from the landlord or the sheriff
- ❑ *Rental Deposit Forms only* – Entered the monthly rent at my/our current address and any monthly rent supplements, and for the new rental entered the new address, monthly rent, monthly parking fees, unit size, and any amount(s) that have been paid towards the new unit's rental deposit(s)
- ❑ Provided name and contact details for property owner/landlord
- ❑ Entered each adult household member's net monthly income for <u>each</u> of their ongoing monthly income sources
- ❑ Confirmed that system calculation of household's combined total monthly net income is correct (or adjusted the information until the calculation is correct)
- ❑ Answered how I/we found out about Toronto Rent Bank and whether I/we agree to being contacted about experiences with the program
- ❑ Provided the following consents and declarations:

  (a) Applicant (and Co-Applicant, if any) consented for the Toronto Rent Bank to share personal information with the organizations involved in processing,

  (b) Applicant (and Co-Applicant, if any) consented to additional communications and documentation, and

  (c) Applicant (and Co-Applicant, if any) declared that information entered is true and complete, additional information will be provided if requested, and I/we understand that submission of an application does not guarantee a grant.

If all of the above are **Yes**, click **Submit** and then **Confirm** on the "Are you sure?" prompt.