



Housing Emergency Loan Program (HELP)

119 Main Street East, Hamilton, Ont. L8N 3Z3

Tel. (905) 526-8100 Fax (905) 528-1448

MISSION STATEMENT

The Housing Emergency Loan Program (HELP) exists to prevent homelessness by providing financial assistance in the form of short-term, interest-free loans to individuals and families who are experiencing financial difficulties that force them into a housing crisis.

HELP provides the assistance in conjunction with existing community organizations which offer clients counsel and direction to improve their situations as they desire.

All applications are evaluated using the following eligibility criteria:

ELIGIBILITY REQUIREMENTS

1. Basic Eligibility:

- a) Individuals, couples and families who are tenants in the City of Hamilton
- b) Have an income below the poverty line
(Income source may be paid employment, pension or other social benefits)
- c) There are no age or citizenship requirements
- d) Any previous HELP loans must be paid in full.

2. General Eligibility:

The following criteria will be used to determine if an applicant is eligible for a loan:

- a) The rent of the proposed housing unit must be sustainable i.e. within the range of what the tenant can afford on his or her present income.
- b) The tenant intends to stay in the unit for at least one year.
- c) The tenant must demonstrate that the financial crisis is temporary, not chronic, and that the problem can be addressed through one-time assistance.
- d) There is a reasonable expectation that the loan will be repaid within one year.

Reasons for Granting a Loan:

- 1) Tenants who are forced to leave their current rental units because of unsafe or unhealthy conditions but who cannot afford both the first and last month's rent for a new apartment.



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- 2) Tenants who want to move to more suitable housing but cannot afford both first and last month's rent for the new apartment.
- 3) Tenants who are moving into subsidized housing where appliances are not included
- 4) People who are homeless or living in shelters who cannot afford both first and last month's rent for a rental unit.
- 5) Tenants who live in sustainable accommodation but fall into arrears with their utilities and have exhausted the City Utilities Arrears Program and can provide written proof

Applicants with special circumstances will be considered on a case-by-case basis.

Documents needed for application:

ALL APPLICANTS:

- Proof of Income – cheque stub, letter from employer, bank statement, etc.
- CSUMB denial letter (If applicant is receiving OW or ODSP)
- Photo ID

APPLICATIONS FOR **LAST MONTH'S RENT**: Lease or letter of intent to rent from new landlord

APPLICATIONS FOR **APPLIANCES**: Estimate for used fridge/stove

ALL APPLICANTS are encouraged to provide other documents to support their claim that this is an emergency situation. This includes, but is not limited to:

- Police Report
- Letter of Support from Community Organization
- Letter confirming stay at shelter or temporarily with family/friends
- Rent receipt from present landlord or proof of deposit from new landlord

Applicants must sign a Release of Information allowing HELP to contact their landlord.