

To continue with this program....

**WE NEED HELP.**

Please complete, detach and forward with your cheque made payable to:

HOUSING HELP CENTRE  
(Earmarked for HELP)

210 Napier St Hamilton ON  
L8R 1S7

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

Postal Code: \_\_\_\_\_

Tel: \_\_\_\_\_

Amount: \_\_\_\_\_

Charitable Donation Receipt  
Required?

Circle YES NO

**Thank you**

Hamilton Housing Help Centre  
Charitable Donation #  
BN129298444RR0001

**What is the HELP program all about?**

The Housing Emergency Loan Program (HELP) is a community- based revolving loan fund (each payment you make on your loan helps the next person who asks for a loan).

The program provides interest-free loans to people living within the City of Hamilton to assist them in maintaining the necessities surrounding housing issues.

**How do I know if I am eligible to apply for HELP?**

You may be eligible if:

- You are able to afford your rent on your present income
- You have low income
- You can prove that your financial crisis is temporary and not chronic, and that the problem can be resolved with one time assistance.
- The LOAN amount is not to exceed the equivalent of one month's rent
- You can repay the loan within one year.

**How do I apply for the HELP loan?**

Phone the Housing Help Centre, where you will be asked a few questions to determine eligibility. Then, if necessary an application will be started and forwarded to the administrator of the HELP program.

You will be called within 1-2 working days to arrange an appointment. Please keep in mind the volume of application received, allow for two to three weeks for your appointment date.

All intakes are done by appointment ONLY

**Can someone else apply for me?**

You are required to make your own application. However, you can have someone come with you, such as your social worker, your trustee, a friend or relative.

The HELP administrator will help you to complete the application form at the intake.

**How much money can I borrow?**

The Loan Review Panel will consider your monthly budget, and your ability to repay a loan. An average loan is about \$600.00

**What can I get a loan for?**

Sometimes, HELP will consider a loan for an outstanding heat, or hydro bill. However, there is no guarantee that you will get a loan for these things. It is best to talk to the HELP staff first.

HELP will consider loans for first OR last month's rent when you need to move to a new address because your current living conditions are inadequate, or unsafe.

**What does HELP not give a loan for?**

HELP does not assist with:

- Mortgages
- Telephone Bills
- Reimburse for housing expenses
- Washing Machines
- Dryers
- Groceries
- Furniture

**Who is not eligible for a HELP loan?**

- Home Owners
- Anyone living outside the City of Hamilton

**Where is the HELP located?**

The H.E.L.P. Loan Program available through the Hamilton Housing Help Centre  
210 Napier Street  
Hamilton, ON L8R 1S7

### **Do you charge interest on the loan?**

No interest is charged on the loan.

However you will be responsible to pay a bank fee for NSF cheques in the event your payment is rejected from your bank.

### **Do you check my credit?**

**HELP does not carry out credit check.** However, if you have an account that payment has been made continually each month and is in good standing, if a letter would be of any assistance to you for a financial institution etc. Our Loan Administrator would be happy to supply you one.

### **Who decides if I get a loan?**

HELP has volunteer panel members who review each application. They are dedicated people who want to make good decisions on loans which will help people in need.

### **Do I have to sign anything before I can get a loan?**

Yes. You will be required to sign a repayment agreement. You will also be asked to give us permission to verify the information that you have provided to us.

### **If I get a loan, how long do I have to pay it back?**

Repayment of a loan is expected within 13 months.

### **How long does it take to get a loan?**

It usually takes about 5-10 days.

### **Can I get a loan if I am working or if I am on social assistance?**

You can apply for a loan whether you are on OW, ODSP, or working.

If working you must be considered low income.

If you are on OW or ODSP you must have already received your start up and provide us with a "Denial Letter" from your worker stating you have exhausted all your CSUB funds or are not eligible for any.

**The Housing Emergency Loan Program**, on behalf of its volunteers and staff, want to publicly thank and recognize the following organizations for their continued support and their financial contributions:

- City of Hamilton
- Federal Government Provincial
- Housing Help Centre
- Homelessness Initiative Fund
- Supporting Community Initiatives Partnerships
- Hamilton Community Foundation
- Centenary United Church
- Unitarian Universalist Association
- Private Donors

With the much needed support and financial contributions of organizations and individuals such as those listed above, the Housing Emergency Loan Program hopes to continue its initiatives to preventing and reducing homelessness in our community.

### **Can You Help?**

If you, or someone you know, want to make a financial contribution, please contact the HELP office. All financial donations are valued as they will make a real difference in the quality of life for many of our citizens.

A tax receipt will be provided. HELP is a community-based volunteer-run organization and is not a government agency.

**H.E.L.P.**

# **HOUSING EMERGENCY LOAN PROGRAM**

**Offering Financial Assistance with:**

**Last Month Rent**

**Hydro/Gas Arrears**

**Fridge/Stove(Used)**

**Moving Costs**

**Hamilton, Ontario  
Tel: (905) 526-8100  
Fax: (905) 546-0216**

