

*Due to the pandemic, application will be done over the phone. Supporting documents can be sent via cell phone or faxed to our office*

**Loan Amount Available \$300**

**1. Basic Eligibility:**

- i. Individuals, couples and families who are tenants in the City of Hamilton;
- ii. Have an income below the poverty line (Income source may be paid employment, pension or other social benefits);
- iii. There are no age or citizenship requirements;
- iv. 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:

- i. You must be able to repay the loan.
- ii. You must demonstrate that the financial crisis is temporary, not chronic, and that the problem can be helped through one-time assistance.
- iii. There is a reasonable expectation that the loan will be repaid within one year.

**3. Reasons for Granting a Loan**

Loans are granted to help households access or maintain their housing

- i. Moving expenses
- ii. Appliances
- iii. Household repairs
- iv. Landlord court fees
- v. Applied to last months' rent
- vi. Applied to a utility bill
- vii. Bed bug issues

**4. Documents Needed for Application:**

- i. Proof of Income – cheque stub, letter from employer, bank statement, etc.;
- ii. Photo ID;
- iii. As applicable: a lease or letter of intent to rent from new landlord;
- iv. Estimates for appliances on store paper;

- v. Estimates for household repair or moving expenses on company paper;

**5. Payment**

Cheques are paid directly to the vendor only.

**6. Repayment**

- i. You must agree to repay the funds. There is no interest charged on the funds.  
Funds will be drawn directly from your bank.
- ii. The minimum monthly payments is 25.00 per month
- iii. If you need to postpone a payment, please contact Housing Help Centre to make payment arrangements
- iv. If a payment goes NSF, please contact Housing Help Centre to make repayment arrangements