



## Housing Emergency Loan Program

# H.E.L.P.

**Financial Assistance to  
assist clients maintain  
housing**

**Contact Us  
(905) 526-8100**

### What can I get a loan for?

The **HELP** program was developed to help people stay housed. You must exhaust all other resources including programs offered through the City of Hamilton and local agencies, before you can apply.

The loan can be used for moving expenses, appliance and house repairs, landlord court fees, or the loan can be applied to last month's rent or a utility bill.

### Loans are paid to the vendor

### Who is not eligible for a loan?

- Home owners
- Anyone living outside the City of Hamilton
- Anyone who is in default of a previous H.E.L.P. Loan

### Do you charge interest?

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.

*Clients are expected to call the Housing Help Centre if a payment is going to be late.*

### Do you check my credit?

**HELP** does not carry out a credit check.

However, if you pay your account regularly we can supply you with a credit reference.

### About Us

The Hamilton Housing Help Centre is a nonprofit social service agency providing free information, assistance, advocacy and support to people who need housing, especially people with low incomes and people who are homeless or in danger of becoming homeless.

### Where are we located?

Housing Help Centre – Hamilton & Area  
119 Main Street East  
Hamilton, ON L8N 3Z3

P - (905) 526-8100

F - (905) 546-0216

Email: [info@housinghelpcentre.ca](mailto:info@housinghelpcentre.ca)

Website: [www.housinghelpcentre.ca](http://www.housinghelpcentre.ca)

## What is the HELP Program?

The Housing Emergency Loan Program is a community funded revolving loan fund.

The program provides interest-free loans to assist you in retaining your housing.

The maximum loan is \$300 and must be repaid in 12 months.

Each payment you make helps the next person who needs a loan.

## Am I eligible to apply for HELP?

You **may be** eligible if:

- 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
- You agree to repay the loan in one year

## How do I apply for a loan?

1. Phone the Housing Help Centre
2. You will be asked a few questions to determine eligibility
3. If you are eligible an application is started
4. You will be called within 3-5 working days to arrange an appointment.

*Please keep in mind that due to the volume of applications, you may wait for two to three weeks for an appointment.*

## Can someone else apply for me?

You are required to make your own application. However, you can bring someone with you like your social worker, trustee, a friend or relative.

Our staff will help you to complete the application form at the intake.

## How much money can I borrow?

You can borrow up to \$300.

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

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

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

Repayment of a loan is expected within 12 months. You must provide us with post-dated cheques or a direct debit authorization

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

Once you are approved it usually takes 5-7 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. Eligibility is determined by your income.

## What if I am late with a payment?

You can call the Housing Help Centre to have your monthly payment deferred for up to two (2) weeks.