

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 months 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.

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

Housing Help Centre – Hamilton & Area 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
Email: info@housinghelpcentre.ca
Website: www.housinghelpcentre.ca



Housing Emergency Loan Program

H.E.L.P.

Financial Assistance to assist clients maintain housing

Contact Us
(905) 526-8100

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 accessing your housing.

How much money can I borrow?

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

Each payment you make on your loan 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 can repay the loan in one year

How do I apply for a loan?

1. In person at the Housing Help Centre
2. You will be asked a few questions to determine eligibility
3. If you are eligible an application will be started

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 \$300.00.

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.

How long does it take to get a loan?

Once you are approved it usually takes 5-10 business 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.