



## To Obtain an Appointment you can:

**Call:**

(519) 964-3663 X 300

**Email:**

housing@centreofhope.ca

**Walk-In:**

281 Wellington St. London, ON

*The Housing Stability Bank is offered by The Salvation Army Centre of Hope in cooperation with the City of London, London Hydro and Union Gas.*



Giving  
Hope  
Today



# The Housing Stability Bank

The Housing Stability Bank offers financial assistance to low income Londoners to obtain and retain their housing and offers financial assistance to those at risk of homelessness to remain housed.

## Rental Assistance

- ◆ The Housing Stability Bank provides interest free loans to assist with Rental Arrears, First Month's Rent (ODSP recipients only) and/or Last Month's Rent.

## Emergency Utility Assistance

- ◆ The Housing Stability Bank provides grants (until grant funds are exhausted annually) or interest free loans to assist with utility arrears pertaining to gas, electricity or water.

## Ontario Electricity Support Program

- ◆ The Housing Stability Bank assists with completion of Applications to the Ontario Electricity Support Program.

## Money Coach Services

- ◆ The Housing Stability Bank provides one-to-one coaching regarding financial matters such as budgeting, banking, direct deposits, credit and debt management, benefit entitlement, completing applications and more.

## Connections and Referrals to Community Resources

- ◆ The Housing Stability Bank will provide relevant connections to community services.

Applications are completed by appointment only. Appointments can be scheduled at a location close to you, including:

The Salvation Army Centre of Hope – 273 and 281 Wellington St.

Jalna Branch Library – 1119 Jalna Blvd.

Pond Mills Branch Library – 1166 Commissioners Rd. E.

East London Branch Library – 2016 Dundas St.

Beacock Branch Library – 1280 Huron St.

Crouch Neighborhood Resource Centre – 550 Hamilton Rd.

Sherwood Forest Library – 1225 Wonderland Rd

Westmount Social Services Office - 785 Wonderland Rd St.

The Landlord and Tenant Board - 400-150 Dufferin Ave. (Intake and Consultation for those with a rental arrears hearing before the LTB same-day)

**To obtain more Information Regarding the Housing Stability Bank Please Call: (519) 964-3663 X 300; Fax: 519-661-0500; or Email [housing@centreofhope.ca](mailto:housing@centreofhope.ca)  
*Interpretation Services Available Upon Request***



# The Housing Stability Bank

## More Information

**The Housing Stability Bank** offers financial assistance to low income Londoners to obtain and retain their housing and offers financial assistance to those at risk of homelessness to remain housed.

**Rental Assistance:** If you are behind in your rent and have received an eviction notice, or if you need to move to a new home in London, you may be eligible for an interest free loan (once every 12 months). Rental Assistance provides:

- ◆ Up to 2 month's rent for rental arrears, based on actual rent
- ◆ Up to one month's rent for last month's rent based on actual rent
- ◆ Up to one month's rent for first month's rent based on actual rent (ODSP recipients only)

**Emergency Utility Assistance:** If your utilities services, including gas, water, or electricity, are going to be disconnected or have been disconnected you may be eligible for a grant (until grant funds are exhausted annually) or an interest free loan (once every 12 months). Emergency Utility Assistance provides:

- ◆ Up to a maximum of \$500 per utility or \$600 for electrically heated homes

## Eligibility

### **General Eligibility Criteria**

*The Housing Stability Bank may be able to assist you if you:*

- ◆ Meet the income requirements (Low Income Measure)
- ◆ Are employed or receiving a regular source of income (i.e. OW, ODSP, CPP, or a pension)
- ◆ Have lived in London for at least 6 months
- ◆ Have repaid your previous loan(s) to the Housing Stability Bank
- ◆ Attend an eligibility appointment

### **(1) Rental Assistance Eligibility Criteria**

*The Housing Stability Bank may be able to assist you if you:*

- ◆ Meet the "General Eligibility Criteria" (above)
- ◆ Are moving within the City of London (*for First Month's Rent or Last Month's Rent*)
- ◆ Have received an Eviction Notice (*for Rental Arrears*)
- ◆ Set up a direct ongoing payment to landlord for a minimum of 12 months

### **(2) Emergency Utility Assistance Eligibility Criteria**

The Housing Stability Bank may be able to assist you if you:

- ◆ Meet the "General Eligibility Criteria" (above)
- ◆ Have received a disconnection notice from your utility provider (or utility services are disconnected)
- ◆ Are the person named on the utility service account/bill
- ◆ Have made a minimum \$50 payment in the previous 4 months
- ◆ Set up a direct ongoing payment to the utility company for a minimum of 12 months