



To Obtain an Appointment you can:

Call:

(519) 964-3663 X 300

Email:

housing@centrefhope.ca

Web Application:

<https://centrefhope.ca/housing-stability-bank/>

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



London
Hydro



A Spectra Energy Company



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

- ◆ One-to-one meetings and assistance regarding financial matters (ie. Budgeting Strategies, Banking and Direct Deposit, Loans, Credit Rating, Benefit Entitlements and Applications, etc.)

Connections and Referrals to Community Resources

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

All appointments are scheduled at our downtown office location at 281 Wellington Street until further notice.

To obtain more information, or to start your application

Please Call: (519) 964-3663 X 300; or Email housing@centrefhope.ca

OR

**To start your application online;
<https://centrefhope.ca/housing-stability-bank/>**

French Interpretation Available Upon Request



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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. 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. 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 repaid your previous loan(s) to the Housing Stability Bank
- ◆ Attend an eligibility appointment
- ◆ Note: A loan from the Housing Stability Bank can be accessed every 12 months (provided previous Housing Stability Bank loan is repaid) and a LEAP grant from the Housing Stability Bank can be accessed every 12 months

(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