



The Housing Stability Bank

Financial assistance for low-income Londoners in support of obtaining and retaining their housing.

Financial assistance for those at risk of homelessness to remain housed.

Services Offered

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 the 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, Direct Deposits, 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.

Eligibility Criteria

General 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 the previous Housing Stability Bank loan is repaid) and a LEAP grant from the Housing Stability Bank can be accessed every 12 months

Rental Assistance

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 the First Month's Rent or Last Month's Rent)
- Have received an Eviction Notice (for Rental Arrears)

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

More Information

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 the first month's rent based on actual rent (ODSP recipients only)

Emergency Utility Assistance

If your utility 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

MONEY COACH SESSIONS

We can help you get back your financial matters on track.

- Budgeting
- Improve your credit
- Access other financial resources
- Pay-Day Loans - breaking the cycle
- Help with low income dental care program applications
- Banking
- Benefit assessment
- Tax: Education & Support
- Completing Applications like OW, ODSP, OAS, GAINS
- Free one-on-one meetings to assess your current financial situation

Contact for more information. 519-964-3663 Ex. 340

For more Information:

281 Wellington St.,
London ON N6B 2L4
(519) 964-3663 X 300

housing@centreofhope.ca

Online Application: online:

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



www.centreofhope.ca



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All appointments scheduled will be at the downtown office, located at 281 Wellington Street, until further notice.



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



Giving
Hope
Today



London
CANADA



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An Enbridge Company



London
Hydro



Ontario

This Flyer is Available in French
French Interpretation Is Available Upon Request