

HOW DO I REPAY THE LOAN?

We will work out a repayment schedule with you based on your income. The repayment amount can be adjusted if your income changes. You can arrange to have the repayments deducted from your income. In some circumstances, you may not be required to repay the loan.

WHERE DO I GET THE APPLICATION?

Applications are available through the Community Development Council Durham office (address on back of brochure) or from any Region of Durham Family Services, Ontario Works, or Housing Services office.

Applications are also available at these community locations:

- Canadian Mental Health Association
- Catholic Family Services
- Colborne Community Services
- Durham Access to Care
- Durham Region Health Department
- John Howard Society Durham
- The Salvation Army
- Any shelter or hostel in Durham Region

Some hospitals carry applications in their discharge or social work departments. You may also be able to get an application from your local church.

The Community Trust Fund

**An interest-free loan program
to help qualified Durham
residents with emergency
expenses.**

Do you qualify?

The Community Trust Fund
Community Development Council Durham
4-458 Fairall St
Ajax ON L1S 2H5

(905) 686-2661 Fax (905) 686-0984

Toll free 1-866-746-3696

A Project of the Community Development
Council Durham

Funded by the Province of Ontario and the
Region of Durham

WHAT IS THE COMMUNITY TRUST FUND?

The Community Trust Fund helps qualified households with extraordinary costs that may cause them to be in arrears for housing related expenses. These expenses may include water bills or mortgage payments. Other circumstances like car repairs, when necessary for employment may be considered on an individual basis.

The Community Trust Fund helps low income residents who are *usually able to afford their bills*, but due to unexpected financial pressures or unanticipated cost increases are unable to pay them for one or two months.

The program provides interest-free loans to qualified residents. Applicants pay back the Community Trust Fund at a rate that is affordable to them.

Approved funds are payable by the Community Trust Fund directly to the creditor. The creditor has to agree to reinstate or maintain service to the resident when they accept the Community Trust Fund payment.

The program is not intended to pay rent, heat, hydro, loan payments, credit card balances, cable or satellite TV, and internet bills. Telephone bills may be considered where there is a household member who is severely disabled or requires a telephone for safety reasons.

APPLYING TO THE COMMUNITY TRUST FUND

You must complete an application form and provide copies of the following:

- identification
- bills, statements, or disconnection notices
- proof of income (benefits statement, pay stub, etc.)

HOW LONG DOES IT TAKE TO GET THE LOAN?

Once your application is received, staff will contact your creditor to confirm that they are willing to accept the payment and restore your service or stop legal proceedings.

Then the application is reviewed by a committee of community members which meets weekly.

Once the committee reaches a decision, you will be notified immediately. If you have been approved, arrangements will be made for payment of the debt owing to the creditor.

If you are not approved, you will be advised in writing of the appeal process.

QUALIFYING FOR A LOAN

The following conditions apply:

- you must be working or receiving financial benefits (government or other)
- you must have a low income
- you must be 16 years of age or older
- you must be residing in affordable, permanent housing (apartment, townhouse, or house)
- you must be able to demonstrate that your normal costs are manageable with your regular income
- there must be an unexpected reason why you couldn't pay your bills
- you cannot have a history of not paying your bills
- you must have tried to access all other available income (grants or loans) from every other source possible
- you must be both willing and able to re-pay the loan
- your creditor must be willing to accept the payment and agree to reinstate or maintain service
- you must be willing to enter into a trusteeship agreement, if necessary