



# Homeowner Emergency Loan Program

FOR MORE INFORMATION  
ON THESE PROGRAMS  
OR TO FIND OUT  
HOW TO APPLY FOR  
FINANCIAL ASSISTANCE,  
CONTACT:

Manitoba Housing  
and Renewal Corporation —  
Affordable Housing

113 – 114 Garry Street  
Winnipeg, MB R3C 4V4

Phone: 945-5566  
(in Winnipeg)  
Toll-free: 1-866-689-5566

Website:  
[www.manitoba.ca/fs/housing](http://www.manitoba.ca/fs/housing)

## WHAT IS THE HOMEOWNER EMERGENCY LOAN PROGRAM (HELP)?

This program provides financial assistance to low-income homeowners by providing a loan to pay for emergency repairs in the home to ensure the occupants' continued safety.

## WHO IS ELIGIBLE?

As a homeowner, you may be eligible for assistance under this program if you meet ALL of the following conditions:

- You own and occupy the property as your principle residence on a year-round basis.
- Your total gross household income is below the established Housing Income Limit (HIL) for the area where the property is located.
- Your home requires an emergency repair which, if left unattended, would jeopardize the health and safety of the occupants.
- You are not eligible to receive financial assistance from any other source (ex: insurance companies, other government programs, banks).
- You agree to allow the Manitoba Housing and Renewal Corporation to register a caveat against your property, or to register it under the Personal Property Registry Act, to provide loan security.

## WHAT TYPES OF REPAIRS ARE ELIGIBLE?

Generally, repairs that constitute an emergency situation are eligible for assistance.

Examples of emergency repairs may include:

- a structural failure of any kind
- a major plumbing leak, or failure of water supply equipment such as pumps and tanks

- a failure of the home's main source of heat
- severe damage to, or failure of, the home's exterior, including roof, walls, windows and doors

Work that is not considered urgent will not qualify for assistance. **All required repairs must be completed within 60 days of approval.**

**Please note:** Work carried out before you receive approval of the HELP loan in writing is NOT eligible for funding under this program.

## WHAT FINANCIAL ASSISTANCE IS AVAILABLE?

The maximum loan is \$3,000. If the cost of repairs is higher than the loan amount, the homeowner must cover the additional costs. The loan also depends on the actual cost of the repairs that are eligible to receive funding. (Only urgent repairs are considered under this program.)

Financial assistance is in the form of an interest-free loan that must be repaid after the repairs are completed. A repayment schedule is established, based on the individual's ability to repay.

## FOR YOUR INFORMATION

If you meet the eligibility criteria and wish to receive an application package, or if you require additional information on this program, contact the Manitoba Housing and Renewal Corporation — Affordable Housing.

Other programs are available to help with major repairs to substandard, single family housing; modifications to make homes more accessible to persons with disabilities; and minor adjustments to homes to meet the needs of seniors with age-related difficulties.

