

## Changing Lives for the Better— How the Program Has Helped

*“We were staying in an apartment that had bugs and 30-year old rugs, and left and went to stay at a motel. We were not evicted. We were waking up at night scared to death in the motel. The Motel to Housing Program has change our life immensely! This has been great having the security of a home My child is doing so good at school. Waking up before, where nothing was permanent, compared to now...we are so comfortable. We have had such a nice experience in our new place...You guys gave us a chance. That is all we needed. Thank you for giving us a chance.”*

A special needs father and 14-year old son

*“My family gave a deposit for an apartment and it was filthy and infested with parasites. We were bitten by bed bugs nightly. We needed medical treatment for the bites...We left after 4 days and the complex refused to return our deposit. We ended up in a motel with no kitchen sink, no counters, no stove, etc. It was terrible! With the Motel to Housing Program we were able to rent a home with a kitchen and washer and dryer. It is a clean home and we are extremely grateful for the Motel to Housing Program making it possible.”*

Family with 2 adults and 15-year old child



## Are You Living in a Motel With Your Children?

Do You Know a Family That Is?

**HELP IS AVAILABLE!**



### Saint Joseph Community Land Trust's Motel to Housing Interest-Free Loan Program

Living in a motel is not a suitable environment for children to learn and flourish. For families with school-age children living in motels the Saint Joseph Community Land Trust has a program to help these families move from unsuitable temporary housing to safe permanent housing. Three-year interest-free loans of up to \$1,800 are available to qualifying families to cover first month's rent and security deposit (subject to funding availability).

### So How Do I Know if I Qualify?

A checklist to review eligibility for the Motel to Housing loan is provided on the next page.

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## MOTEL TO HOUSING LOAN APPLICATION CHECKLIST

Saint Joseph Community Land Trust (SJCLT) provides qualifying families with school age children living in motels or other substandard housing with an interest free loan of up to \$1,800.00 to be repaid in no more than 36 months to cover expenses such as security deposit and 1<sup>st</sup> and last month's rent to move into safe quality housing. If you are a household with school age children living in a motel or other substandard housing, please complete the checklist below to see if you may qualify for a Motel to Housing loan.

***Check all that apply (NOTE: these are standard qualifying conditions; exceptions may be granted for good cause at the discretion of SJCLT):***

- I/we have been a continuous resident of the Lake Tahoe Basin for at least 6 months and can provide verification of continuous income for the last 6 months
- I/we are a household that includes at least one child from 3 to 18 years of age
- I/we are currently living in a motel or other substandard housing
- I/we have found safe, decent housing and an interest free loan from SJCLT of up to \$1,800 to cover security deposit and first month's rent is needed to make the move

*The new housing unit shall be legally established with adequate parking, contain appropriate living space to accommodate all residents, contain a full kitchen, hot and cold running water, indoor bathing and toilet facilities, electricity and natural gas, oil or electric heating (wood heating is not acceptable). Residences without sufficient winter insulation are not acceptable.*

- I/we have steady and reliable income and a reasonable household budget sufficient to cover repayment of the loan, rent and other housing costs and other necessary expenses (see the attached sample household budget worksheet)
- I/we have the ability and the desire to fully repay the SJCLT loan so that other families may benefit
- I/we can provide favorable references from prior landlords/property managers
- I/we have not received any other loans from SJCLT
- I/we understand that if awarded a loan, SJCLT will make the payment directly to the property owner or property manager

**If you meet the above criteria or believe that you may have good cause to request an exception to one or more of the criteria, please complete an application. To obtain an application or if you have any questions, please contact us at 530-541-8930 or [contact@saintjosephclt.org](mailto:contact@saintjosephclt.org).**

