

This resource list includes information about resources, services and organizations that may help support individuals seeking financial support. While the Mental Health Team is committed to updating this resource list regularly, there is no guarantee that it is free from errors and/or that services listed may have changed since the latest update. If you need additional support, please contact your primary care provider at Taddle Creek Family Health Team or call 416-260-1315 ext. 0 to book a Single Session Clinic appointment with a Social Worker. We are here for you.

## FREE COMMUNITY TAX CLINICS

Filing your taxes yearly is *the most important action you can take*, regardless of whether you have earned an income or not. For low-income individuals/families, filing your taxes will ensure that you are eligible for a range of financial supports and benefits.

**Find out if you're eligible for help at a free tax clinic & locations in your area |**

<https://www.canada.ca/en/revenue-agency/campaigns/free-tax-help.html>

**Search for local agencies that offer free income tax clinics |** <https://211ontario.ca/> or call 2-1-1

## GOVERNMENT BENEFITS FINDERS

The following websites will help you find benefits and services that you may be eligible to receive.

**The Benefits Finder** | A tool that asks questions and uses your answers to search for benefits and services you may be eligible to receive | <https://benefitsfinder.services.gc.ca/hm> or [www.canadabenefits.gc.ca](http://www.canadabenefits.gc.ca)

**Ontario Benefits** | Tax credits and benefits for Ontario citizens, including children, people with a disability, seniors, students and women | <https://www.ontario.ca/page/tax-credits-and-benefits-people>

**Service Canada** | A single point of access to a wide range of government services and benefits | [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)

**Prosper Canada Benefits Wayfinder** | A guide to government benefits | <https://benefitswayfinder.org/>

## FINANCIAL ASSISTANCE

The following are some options for financial support to help cover the costs of basic needs (e.g., food, shelter). The amount of money you receive may depend on your family size, income, assets and housing costs. Some of the applications require documentation from your health care provider. It is important to file your taxes yearly as many of the financial supports available are administered by the Canada Revenue Agency (CRA).

**Ontario Works (OW)** | OW provides funds for food, shelter and other costs to adults (ages 18-65) who are not working. To be eligible, a person needs to be living in Toronto, have status in Canada, and meet other eligibility criteria | To apply, call 416-338-8888 or apply online: <https://www.sada.mcass.gov.on.ca/intake/home-page>

In addition to providing income, OW also provides health benefits (i.e., prescription drug coverage, dental coverage, vision coverage, and glasses) for you and your eligible family members as well as

employment supports to help you find and keep a job (such as workshops for resume writing, job counselling, job-specific training and basic education), and potentially more. More information can be found here: <https://www.toronto.ca/community-people/employment-social-support/support-for-people-in-financial-need/assistance-through-ontario-works/>

**Ontario Disability Support Program (ODSP)** | Financial assistance for adults (ages 18-65) with few financial assets who are living with a disability (expected to last more than one year) that impacts activities of daily living | This program pays more than Ontario Works (OW) | You will need to provide information about your income, assets, and health status | To apply, call 2-1-1 to get the number for your local office or visit <https://www.mcsc.gov.on.ca/en/mcsc/programs/social/odsp/contacts/index.aspx>

In addition to providing income, ODSP also provides prescription drug coverage, dental coverage, vision coverage and glasses, mandatory special necessities benefits, transportation for medical appointments and treatment, pregnancy and breastfeeding nutritional allowance, coverage for assistive devices (i.e., hearing aids, walkers), and more. It is important to talk to your assigned ODSP worker to access these benefits. More information can be found here:

<https://www.ontario.ca/page/ontario-disability-support-program-health-and-disability-benefits>

*\*You typically apply for both OW and ODSP through the same initial online application. If you don't have a verified disability, you'll usually be placed on OW first. If you indicate you have a disability, you may be referred for ODSP. ODSP has a separate disability determination process*

**Prescription Drug Coverage** | If you have high prescription drug costs (spend about 4% or more of your after-tax household income on prescription-drug costs) and are not on OW or ODSP, you may qualify for the Trillium Drug Program | For more information, to look the application form and eligibility, please visit <https://www.ontario.ca/page/get-help-high-prescription-drug-costs> | We also encourage you to talk to your primary care provider about other options for prescription drug coverage

**Housing Stabilization Fund** | Intended to prevent homelessness by meeting the emergency housing needs of Toronto residents who receive financial assistance from OW and ODSP so that they are able to stabilize their housing situation | <https://www.toronto.ca/community-people/employment-social-support/support-for-people-in-financial-need/assistance-through-ontario-works/policies-and-procedures/housing-stabilization-fund/> | Call your OW or ODSP worker to see if you qualify | 416-397-5550

**Toronto Rent Bank** | Grants support to Toronto residents (not on OW or ODSP) who are behind on their rent or need help with a rental deposit. Helps to ensure that low-income individuals and families are able to stay in their homes and avoid homelessness | <https://www.toronto.ca/community-people/employment-social-support/housing-support/financial-support-for-renters/toronto-rent-bank/> or call the Toronto Rent Bank at 416-397-7368 between 9:00 am and 4:30 Monday to Friday

**Old Age Security (OAS), Guaranteed Income Supplement (GIS) & Canada Pension Plan (CPP)** | Seniors over age 60 can start getting CPP at age 60, seniors over age 65 and living in poverty should receive monthly OAS, GIS and other grants from filing a tax return | To get an application form, call 1-800-277-9914 | What every older Canadian should know about Income and benefits from government programs: <https://www.canada.ca/en/employment-social-development/corporate/seniors/forum/government-income-benefits.html>

Info re: GIS <https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/guaranteed-income-supplement.html>

Info re: OAS <https://www.canada.ca/en/employment-social-development/corporate/contact/oas.html>

**Canadian Pension Plan Disability (CPPD)** | Provides partial income replacement to eligible CPP contributors who are under the age of 65 with a severe and prolonged disability | <https://www.canada.ca/en/employment-social-development/programs/pension-plan-disability-benefits.html>

**Canada Child Benefit (CCB)** | This benefit is a tax-free amount paid monthly to help low and modest income families with the cost of raising children under 18 years of age | <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/canada-child-benefit-overview/canada-child-benefit-we-calculate-your-ccb.html>

**Disability Tax Credit (DTC) & Registered Disability Savings Plan (RDSP)** | The DTC requires a health provider to complete the application form and the benefit provides up to \$1600 per year in tax savings | The application is required to receive other benefits, including the RDSP |

Info regarding DTC: <https://www.canada.ca/en/revenue-agency/services/tax/individuals/segments/tax-credits-deductions-persons-disabilities/disability-tax-credit.html>

Info regarding RDSP: <https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/registered-disability-savings-plan-rdsp.html>

**Ontario Electricity Support Program (OESP) & Low-income Energy Assistance Program (LEAP)** | The OESP will reduce the cost of the household electricity bills by applying a monthly credit directly to the bills of individuals and families who meet criteria. LEAP provides emergency financial help for individuals and families who are behind on their electricity or natural gas bills and face having their service disconnected |

Information regarding OESP eligibility and application: <https://ontarioelectricitysupport.ca/>

Information regarding LEAP eligibility and application: <https://www.oeb.ca/consumer-information-and-protection/bill-assistance-programs/low-income-energy-assistance-program>

## FINANCIAL EMPOWERMENT RESOURCES

**Search for local agencies that offer financial empowerment programs** | <https://211ontario.ca/> or call 2-1-1

**West Neighbourhood House** | Financial Empowerment and Problem Solving Program | Provides support, information, resources, and training for financial issues | <https://www.westnh.org/financialempowerment/> <https://www.westnh.org/financialempowerment/> Call 416-848-7980 or email [feps@westnh.org](mailto:feps@westnh.org) to book an appointment

**Woodgreen Community Services** | Free financial literacy, counselling and guidance to individuals and families on a low income and needing support to address financial challenges and goals | <https://www.woodgreen.org/programs/financial-empowerment-counselling> | Call 416-645-6000 ext. 1330 or email [fe@woodgreen.org](mailto:fe@woodgreen.org)

**YMCA of Greater Toronto** | The Financial Empowerment and Well-Being Program | Provides financial literacy services to low-income, racialized, and equity-deserving communities through workshops, one-to-one client

counselling, tax clinics, etc. | <https://www.ymcagta.org/employment-services/Financial-Empowerment-and-Well-Being-Program>

**Toronto Public Library** | Find help and learn how to improve your financial health and well-being. In-branch advisors and community partners can help those with low-income file their taxes, access government benefits, etc. | <https://www.torontopubliclibrary.ca/financialemPOWERment/>

**Jane and Finch Centre** | Financial Empowerment and Problem-Solving Program | Works with individuals on low-incomes to increase their understanding and control of their finances | <https://www.janefinchcentre.org/feps> | Call 416-663-2733 ext. 215 or email [fepsservices@janefinchcentre.org](mailto:fepsservices@janefinchcentre.org)

**Toronto People with AIDS (PWA) Foundation** | PWA's Financial Assistance program helps to support the health and wellness of people living with HIV/AIDS and aims to alleviate some of the financial burdens associated with living with HIV/AIDS | <https://www.pwatoronto.org/practical-supports/> or Call 416-506-1400

**Wellspring Money Matters Resource Centre** | Free financial consultation and support for patients living with cancer | <https://wellspring.ca/online-resources/money-matters/> or Call 416-961-1493

**Income Security Advocacy Centre (ISAC)** | This website can tell you about recent changes in major income supports | For education and information only | [www.incomesecurity.org](http://www.incomesecurity.org)