



Community Supports in Mississauga

Government Benefits

The Mississauga Food Bank
Updated June 2017

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Community Supports in Mississauga

This overview was designed to provide information about the benefits that are available to those in need of financial assistance. It includes social assistance programs Ontario Works (OW) and the Ontario Disability Support Program (ODSP), as well as housing assistance programs and information on some of the most common benefits available to those not in receipt of social assistance. In addition to the benefits outlined, this overview provides information on different types of food programs in the Region of Peel that are available to those in need of food.

For the most up to date list of locations where you can receive **emergency food** in Mississauga, please visit our website at www.themississaugafoodbank.org.

For the most up to date list of locations where you can receive **emergency food** elsewhere in Ontario, please visit www.oafb.ca.

OW & ODSP Rates and OCB amounts as of September 2016

The chart below shows the new (as of September 2016) Basic Needs and Maximum Shelter amounts for different family types. It also shows Ontario Child Benefit amounts, because the OCB is an important part of the total amount of income that people on OW and ODSP who have children get each month. All the children in these examples are under age 18.

INCOME SECURITY ADVOCACY CENTRE

Family Type	After December 2016			
OW	Basic Needs	Max ¹ Shelter	OCB	Total
Single	\$330	\$376	\$0	\$706
Single Parent 1 child	\$347	\$619	\$113	\$1,079
Single Parent 2 children	\$347	\$672	\$226	\$1,245
Couple	\$476	\$619	\$0	\$1,095
Couple 1 child	\$476	\$672	\$113	\$1,261
Couple 2 children	\$476	\$729	\$226	\$1,431
ODSP				
Single	\$649	\$479	\$0	\$1,128
Single Parent 1 child	\$792	\$753	\$113	\$1,658
Single Parent 2 children	\$792	\$816	\$226	\$1,834
Couple	\$935	\$753	\$0	\$1,688
Couple 1 child	\$935	\$816	\$113	\$1,864
Couple 2 children	\$935	\$886	\$226	\$2,047

1. Shelter amounts are maximums. If actual shelter costs are lower, the lower amount will be paid.
2. All the amounts for couples on ODSP in this chart are for couples where one person has a disability.

ONTARIO WORKS (OW)

Ontario Works is a social assistance program which helps people who are in temporary financial need. It offers two types of assistance:

- **Financial assistance**, including:
 - income support to help with the costs of basic needs, like food, clothing and shelter
 - health benefits for clients and their families
- **Employment assistance** to help clients find, prepare for and keep a job. This assistance may include:
 - workshops on resume writing and interviewing
 - job counselling
 - job-specific training
 - access to basic education, so clients can finish high school or improve their language skills

For more information visit <https://www.peelregion.ca/ow/>

Assets and Savings: Assets are assessed while reviewing your eligibility to receive Ontario Disability Support Program Income Support. Assets are property, possessions or money that belong to you or your family. Assets include:

- cash
- money you have in bank accounts
- stocks and bonds
- Registered Retirement Savings Plans (RRSP)
- vehicles
- property (for example, land or a house)
- trust funds
- any other assets that you or your family own.

Some assets are "exempt" - this means they do not affect your eligibility for Income Support. Here are some examples of exempt assets:

- the home you own and live in
- your primary vehicle (the one you use the most, if you have more than one)
- trust funds derived from an inheritance or life insurance policy, up to allowable limits
- the cash surrender value of life insurance policies, up to allowable limits

- pre-paid funerals
- Registered Education Savings Plans (RESP)
- Registered Disability Savings Plans (RDSP)
- necessary household and personal items, such as furniture and clothing.

These are only a few examples. There are many rules about the treatment of assets while you are receiving Income Support. There are limits to the amount of non-exempt assets you can have and still remain eligible:

- for a single person, the limit is \$5,000
- for a person with a spouse, the limit is \$7,500
- the limit increases by \$500 for each child.

ONTARIO WORKS SERVICES

Dental and Vision Benefits

Ontario Works in Peel provides dental care, dentures and vision care to Ontario Works recipients and their families. Claims for these benefits are paid through the Great West Life Assurance company. The type of coverage available is dependent upon whether the person making a claim is an adult or a child. The amount of coverage is dependent upon specific fee guides that indicate maximum amounts for all services and items.

To learn more about the **Emergency Dental and Denture Fee Guide, Dental Claim Form** and **Vision Claim Form**, please visit:

<https://www.peelregion.ca/ow/ourservices/dental-vision.htm>

For more information, call 905-791-7800, ext. 8453 or email

OWDental-VisionRequest@peelregion.ca

Client Contact Unit

Client Service Representatives are the initial point of contact when someone calls the main telephone number and wants to apply for Ontario Works Assistance. Based on the information provided by the applicant, the Client Service Representative is able to determine the next steps in the application process.

Client Services

The Client Services Unit provides Ontario Works clients with short-term financial assistance, along with a variety of services and programs to assist them in obtaining employment and increasing independence. The Client Services team is made up of Caseworkers and Employment Services Workers who work with clients to achieve this goal.

Each client will have a Caseworker who will meet with them on a regular basis to review financial eligibility, discuss short and long term employment goals, discuss other services available to them, and provide referral services.

Community Programs Unit/ Homelessness

These progressive services are provided within the Region of Peel, meeting emerging needs:

- **After Hours Services**
 - The most common after hours emergencies include:
 - community disasters (such as flooding and blackouts)
 - evacuations
 - assistance with funeral costs
 - drug card requests
 - For after hours assistance call **905-793-9200**.
- **Families First**
 - Families First is a program for sole support parents who receive Ontario Works Assistance. It offers employment, health, and childcare services to parents as well as recreation for their children.
 - Support is provided through a focused and coordinated approach to helping sole support parents become independent. This is achieved through the collaboration of Ontario Works in Peel, Peel Children's Services, and Peel Health.
 - Supports include recreation for children, employment services and supports, Public Health Nurse supports, and subsidized child care.
- **Shelter and Transitional Housing Programs**
 - Complete financial assessments and applications for Ontario Works with shelter residents
 - Work with counselling staff to develop an individual case plan for each resident
 - Assist homeless residents in the Region of Peel to find and maintain housing
 - Provide referrals to community agencies
 - Provide assistance with drug and dental costs and for items such as last month's rent, medical transportation and surgical supplies
 - **Emergency Shelters:** Cawthra Shelter, Wilkinson Road, Peel Family Shelter, Our Place Peel, Interim Place, Family life Resource Center
 - **Transitional Housing:** Angela's Place, Peel Youth Village, Armagh
- **International Social Services**
 - The Community Programs Unit works with International Social Services to help Canadian citizens return to Canada from overseas.
 - For emergencies, call **905-793-9200**.
- **Outreach**

- o A team of responsive, mobile, multi-disciplinary professionals who work together with individuals who are homeless or at imminent risk of homelessness.
- o Partnerships with the Canadian Mental Health Association (CMHA)/Peel Branch, Peel Addiction Assessment and Referral Centre (PAARC), and St Leonard's Place Peel help increase accessibility to community services and support people to meet basic needs and increase stability.
- o To contact, please call: Street Helpline Peel at **1-877-848-8481**
- **Rent Bank/Preventing Homelessness in Peel Program (PHIPP)**
 - o PHIPP provides one-time financial assistance for utility arrears and/or mortgage or rental arrears to eligible residents who need help securing or maintaining affordable accommodation.
 - o Eligible residents are those who:
 - Intend to continue living in Peel
 - Are under threat of eviction, or are currently homeless or residing in a temporary shelter
 - Have exhausted all options for financial and housing supports, including friends and family
 - Are **not** eligible for assistance under the Ontario Works or Ontario Disability Support Programs
 - Are not eligible to receive more appropriate assistance from any other agency
 - Do not require PHIPP services as a result of a labour dispute
 - o To access this service, call **905-793-9200**

For more detailed information on these quality services, please visit <https://www.peelregion.ca/ow/ourservices/community-program/>

APPLYING FOR ONTARIO WORKS IN PEEL

For information on Ontario Works eligibility requirements, please visit the Government of Ontario provincial website: <http://www.mcass.gov.on.ca>.

Online Application

You can apply online at <https://saapply.mcass.gov.on.ca> The online application will take approximately 40 minutes to complete and is available to take 24 hours a day, 7 days a week.

Required Documents

To complete the online application, you will need specific information about you and the family members in your household. To find out if you might be eligible for any programs, you will need:

- The names for all family members
- Dates of birth of all family members

- Immigration status for all family members
- Income for all family members
- Assets for all family members
- Your address
- Your housing costs
- Cost of expenses (such as child care and disability related work expenses)

It would also be helpful if you had the Social Insurance Number cards and the Ontario Health cards for all family members in your household. To fill out the full online application, you will need information from other documents, for example:

- Birth certificates
- Immigration papers
- Tax returns

You can find the full list of documents you'll need here:
http://www.mcass.gov.on.ca/en/mcass/programs/social/apply_online_documents.aspx

Telephone Application

To apply by telephone, you must begin by calling the Client Contact Unit at **905-793-9200** or **1-800-327-5379**. The telephone application will take approximately 40 minutes to complete and the available hours to call are 8:30am to 4:30pm, Monday to Friday.

Required Documents

The Client Service Representative will require the following information for each immediate family member to make an assessment of the application:

- Date(s) of Birth
- Social Insurance Number(s)
- Health Card Number(s)
- Immigration Information (if applicable)
- Accommodation information including rent/mortgage amounts, heat and hydro expenses, property taxes etc.
- Address history for the last 12 months
- All asset information (i.e. bank account details, investments, life insurance, and vehicle details).
- All Income details for each family member, including current income and earnings, if applicable (i.e. National Child Benefit Supplement, EIB, WSIB, Support, and Earnings).

Eligibility

Online: At the end of the application, the system will determine **potential** eligibility in accordance with the Ontario Works Act.

By phone: The Client Service Representative will determine **potential** eligibility in accordance with the Ontario Works Act.

START

When a client is determined to be **potentially** eligible for assistance, the Client Service Representative will schedule them and other applicable members of their family into a half day START Session, which will provide information about the Ontario Works Program.

Initial Participation Agreement

Following the START Session, an Initial Participation Agreement with a Caseworker will be scheduled. In certain circumstances, the Client Service Representative may defer a client from the START Session and book them directly into an Initial Participation Agreement with the Caseworker.

For more info on the Initial Participation Agreement, visit: <https://www.peelregion.ca/ow/applying/initial-pa.htm>

Applicants Under 18

Criteria

No person under the age of 18 is eligible for assistance unless:

- There are *special circumstances* that justify the assistance;
- The person's living arrangements are favourable in meeting the conditions of eligibility regarding education or training, employment and community participation;
- The person is in attendance as a full time student at a school or institution or other course of training approved by the supervisor; and
- The person satisfies all other conditions of eligibility.
- The person is under the age of 16 and is a sole support parent.

In order to determine if *special circumstances* exist, it is necessary that a family assessment take place. Both the youth and parent(s) are requested to provide information as to why the youth is not living at home. If special circumstances are determined and the person under the age of 18 is eligible for assistance in the Region of Peel, it is mandatory the person have a trustee appointed by the Region of Peel.

Pursuit of Support

Reasonable efforts to pursue support from the youth's parent(s) are required except in extenuating circumstances. Once the youth turns 18 years of age, support is no longer required by the parent(s).

Appeal Process

Ontario Works applicants/clients have the right to appeal if they disagree with a decision to cancel, refuse, reduce, or hold benefits. A letter will be sent to notify the applicant on how to request an Internal Review. If the client disagrees with the Internal Review decision, they are to appeal to the Social Benefits Tribunal (SBT). SBT is a group of professionals who ensure

correct decisions are made based on appropriate Provincial legislation. For information on the appealing process, contact your Caseworker or visit www.peelregion.ca/ow/applying/appeal.htm.

ONTARIO DISABILITY SUPPORT PROGRAM (ODSP)

If you have a disability and need help with your living expenses, you may be eligible for the Ontario Disability Support Program (ODSP). ODSP offers:

- financial assistance to help you and your family with essential living expenses
- benefits, for you and your family, including prescription drugs, dental services and vision care
- help finding and keeping a job, and advancing your career

ODSP offers two types of support:

1. **Income Support:** financial assistance provided each month to help with the costs of basic needs, such as food, clothing and shelter. Income support also includes benefits, like drug coverage and vision care, for clients and their eligible family members.
2. **Employment Supports:** services and supports to help clients with disabilities find and keep a job, and advance their careers.

Eligibility

- To qualify for ODSP income support, you must:
 - be at least 18 years old
 - be an Ontario resident
 - be in financial need and
 - meet the program's definition of a person with a disability, or be a member of a Prescribed Class

Members of prescribed classes include:

- A person who, on May 31, 1998, was a recipient, or the spouse of a recipient, of benefits under specific case classed under the Family Benefits Act, 1992.
- A person who is 65+ years old and not eligible for Old Age Security (OAS)
- People who receive either of these disability pension benefits:
 - Canada Pension Plan Disability (CPP-D) benefits
 - Quebec Pension Plan Disability (QPP-D) benefits
- A person who was a former resident of a Schedule 1 facility under the former Development Service Act (DSA), who ceased to be a resident of that facility on or after June 1, 1998
- Persons residing in one of the following places (but only while residing there):
 - A facility that was a former Provincial Psychiatric Hospital
 - The Centre for Addiction and Mental Health (CAMH), in Toronto
 - A home licensed under the Home for Special Care Act
 - An intensive support residence or supported group living residence under the Services and Supports to promote the Social Inclusion of Persons with Developmental Disability Act

Note: If you're under 18, you can start the application process up to six months before your 18th birthday

Financial need

You are considered to be in financial need if the costs of your household's basic living expenses are more than your household's income and assets. You may be asked for specific documents that show:

- your household's housing and shelter-related costs
- any money coming into your household & the value of assets belonging to members of the household

Only a caseworker can decide if you are financially eligible for ODSP, however, you may use the **Online Application for Social Assistance** to see if you might qualify and to start your application.

Note: If you're an Ontario Works client, your financial need has already been established. Contact your caseworker if you want to apply for ODSP income support.

Employment Supports

- To qualify for employment supports, you must:
 - be at least 16 years old
 - be an Ontario resident
 - be legally allowed to work in Canada
 - have a substantial physical or mental disability that is expected to last a year or more, and makes it hard for you to find or keep a job.

You don't have to be receiving income support from ODSP to be eligible for employment supports.

APPLYING FOR ODSP

PART 1 – FINANCIAL ELIGIBILITY

Note: If you're an Ontario Works client, your financial need has already been recognized.

You can start the application process either online, by phone or in person.

- **Online**, use the **Online Application for Social Assistance**
<https://saapply.mcass.gov.on.ca/CitizenPortal/cw/PlayerPage.do?>
- **By phone or in person**, call or visit your **local ODSP office**.

Once you've started the process, a caseworker will contact you within five days to schedule an in-person meeting. You will be asked to bring specific documents to the meeting, so that the caseworker can verify:

- your personal information
- information about members of your household
- your household's housing costs and other shelter-related costs
- your household's income and assets

PART 2 – DETERMINING DISABILITY

Note: If you are a member of a Prescribed Class, you do not need to complete this part of the application process.

The program's definition of a person with a disability is found in the ODSP Act. Meeting the definition means that:

- o you have a substantial mental or physical impairment that is continuous or recurrent, and is expected to last one year or more and
- o your impairment directly results in a substantial restriction in your ability to work, care for yourself, or take part in community life and
- o your impairment, its duration and restrictions have been verified by an approved health care professional

Disability Determination Package (DDP)

The Disability Determination Package is used to collect information about your disability. The two main parts of the DDP must be completed by an approved health care professional. These parts are:

Health Status Report - collects information about your medical condition, its impairments, restrictions and expected duration, as well as your treatments

Activities of Daily Living Index - collects information about the impact of your impairment on your ability to work, care for yourself and participate in the community

Health care professionals who are approved to complete both the Health Status Report and Activities of Daily Living Index:

- ophthalmologists
- optometrists
- physicians
- psychological associates
- psychologists
- registered nurses in the extended class

Health care professionals who are approved to complete the Activities of Daily Living Index only:

- audiologists
- chiropractors
- occupational therapists
- physiotherapists
- registered nurses
- social workers
- speech-language pathologists

More information on the Disability Determination Package at:

http://www.mcss.gov.on.ca/en/mcss/programs/social/odsp/income_support/IS_Application.asp

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More information on Employment Supports at:

http://www.mcss.gov.on.ca/en/mcss/programs/social/ow/help/financial_assistance.aspx

READY, WILLING AND ABLE

Ready, Willing and Able is a free employment and vocational support program through Family Services of Peel, for persons with disabilities. The program works with adults and disabilities who are currently unemployed and interested in employment opportunities, vocational options, development of work skills and work experience. On-the-job support and coaching are provided for a period of time to facilitate integration and work success. Components of this service include:

- Identifying strengths and barriers to securing and/or maintaining employment
- Gaining necessary skills or qualification for a job
- Developing resume writing, job search, interview skills, social skills and conflict resolution
- Providing one-to-one “on the job” support.

To be eligible for this program, individuals must be at least 16 years of age with a disability, a resident of the Region of Peel, who have not been on Employment Insurance for the past three years.

For more information on the Ready, Willing and Able program visit fspeel.org/?page_id=226 or call 905-366-0322.

ODSP & OW HEALTH BENEFITS

Prescription Drug Coverage

ODSP and OW recipients receive coverage for prescription drugs that are listed in the Ontario Drug Formulary, and prescribed by an approved health care professional. It is a monthly drug card that is presented to the pharmacist; some pharmacies may require you to pay a \$2 fee per prescription.

Also offered through OW is the innoviCares card. It is a free prescription savings card that helps you save on select prescription medications. For more information visit www.innovicare.ca/en

Dental Coverage

Children 17 and under will automatically be enrolled in the Healthy Smiles Ontario dental care program. Each child will receive a dental card to be shown as proof of eligibility to get dental services under the program. Adults (18 and over) who receive ODSP may be able to get coverage for basic dental services and additional services if your disability, prescribed medications or prescribed treatment affects your oral health.

Vision Care

ODSP recipients who do not have vision coverage under the Ontario Health Insurance Plan (OHIP) may be able to get help with vision care costs. OHIP covers:

- Annual eye examinations for patients under 20 years of age and patients 65 years or older

- Major eye examinations for all patients with medical conditions that affect the eye such as infections or diseases.

ODSP Vision Care Benefit provides:

- Routine eye examinations (once every two years) for you and your family if OHIP coverage is not available
- Assistance with the cost of prescription eyeglasses (once every three years) for you, your spouse and your children under 18 years of age
- Assistance with the cost of eyeglasses repairs for you, your spouse and your children under 18 years of age

If you are between the ages of 20-64 years, OW will cover the costs for routine eye exams once every 24 months.

How to get the Vision Care benefit?

- Contact your local ODSP office and ask for a Vision Care benefit authorization form
- Take this form to your optometrist or optician and ask them to fill it in when you get glasses, frames or repairs. You will need to sign the form at that time.

Mandatory Special Necessities Benefit

ODSP recipients and families may be able to receive help, through the Mandatory Special Necessities benefit, with the cost of:

- Diabetic supplies, such as syringes, alcohol swabs and blood glucose monitors
- Surgical supplies, surgical dressings and incontinence supplies.

OW may cover these costs for those with prescriptions for these items without any other coverage, such as from the Canadian Diabetes Association.

The Mandatory Special Necessities benefit may also cover medical transportation costs for ODSP recipients if they spend \$15 or more per month on medical transportation. This includes costs for travel to and from a medical appointment with an approved healthcare professional such as a family doctor, optometrist or dentist. Costs of transportation to and from mental health therapy, mental health counselling, or drug or alcohol recovery groups may also be covered; to find out if you are eligible for these costs, contact your ODSP worker.

How to get the Mandatory Special Necessities benefit?

- Contact your local ODSP office and ask for a Mandatory Special Necessities benefit request form
- Take this form to your family doctor or healthcare professional and have them fill it in.
- Healthcare professionals who can fill out the form:
 - o Family doctor or physician
 - o Registered nurse in the extended class
 - o Registered nurse (not in the extended class) or an enterostomal therapist, if a doctor indicates the need for diabetic or surgical supplies
 - o A psychologist if you are receiving addiction related treatment

OW & Assistive Devices

The Assistive Devices Program of the Ministry of Health pays for 75% of the cost of an assistive device, and OW may cover the remaining 25% if you do not have coverage for it. Costs if an assessment for an assistive device may also be covered by OW. Assistive devices can include:

- Mobility devices (wheeled walkers and wheelchairs)
- Visual aids
- Hearing aids
- Orthotics/prosthetics
- Speech devices (teletypewriters)
- Medical supplies
- Respiratory devices

Extended Health Benefit

You and your family may be eligible for the Extended Health Benefit if you are no longer eligible for ODSP Income Support or OW because your income is too high, and if you and your family have high health costs. Depending on your needs, you may be able to get help covering the cost of items including:

- Prescription drugs
- Basic dental care
- Eyeglasses/vision care
- Medical supplies, such as diabetic and incontinence supplies
- Surgical supplies & dressings
- Transportation for medical appointments
- Assistive devices, including hearing aids

Pregnancy and Breastfeeding Nutritional Allowance

The Pregnancy and Breastfeeding Nutritional Allowance may provide you or a family member with either \$40/month to assist with the costs of a regular diet, or \$50/month to assist with the costs of a non-dairy diet if you are lactose intolerant. The allowance may be paid until the baby reaches 12 months of age, which allows you to continue to receive the allowance while you are breastfeeding should you choose to.

The Trillium Drug Program (TDP)

The TDP helps individuals who have high prescription drug costs relative to their household income. It covers all drugs approved under the Ontario Drug Benefit (ODB) program. You may qualify for the TDP if:

- You have a valid Ontario health card
- You live in Ontario
- You are not receiving OW or ODSP

You will pay a set amount of your prescription drug costs each year, called your deductible. This is based on your household income. The payment is split into four equal amounts over the year¹. After you have purchased enough to equal the amount of your deductible, the ODB pays for most of the cost of your drugs.

Note: the above benefits are described as **mandatory health-related** benefits under OW. Mandatory benefits are provided to all eligible OW recipients and/or members of their benefit unit.

DISCRETIONARY BENEFITS

Discretionary benefits are provided on a case-by-case basis at the discretion of the Administrator to:

- Those in receipt of OW, including children on whose behalf Temporary Care Assistance is being paid
- Those in receipt of income support under ODSP
- A member of a prescribed class, such as a person in receipt of Assistance for Children with Severe Disabilities (ACSD)

The amount provided for discretionary benefits is determined by the Administrator. Briefly explained below are discretionary benefits that may be provided to eligible recipients.

Dental Care for Adults

The Administrator may approve costs for dental services provided to adult members of the benefit unit for:

- Emergency dental care (i.e., dental services which are necessary to relieve pain or for medical or therapeutic reasons)
- Dental care which supports the person's employability or participation requirements (e.g., orthodontic and denture services)

Note: services provided for cosmetic reasons are not included.

Vision Care for Adults

The Administrator may approve costs for eyeglasses, including lenses and frames, repairs or replacements:

- When necessary as a result of a significant change in prescription
- If the benefit supports the person's employability or participation requirements

Note: a prescription is required from an ophthalmologist, optometrist or physician before the cost of the frames and/or lenses may be approved.

Prosthetic Appliances

The Administrator may approve costs for prosthetic appliances. A prosthesis is any device that replaces or strengthens a bodily function. These may include back braces, surgical stockings, artificial limbs and inhalators. You are required to provide the recommendation of an approved health professional and an estimate of the cost of such appliance.

Child Care Costs

The Administrator may approve the cost of child care where a recipient requires child care in order to attend a medical appointment.

Funerals & Burials

The Administrator may approve the cost of a funeral and burial or cremation. The recommended maximum amount for funeral or burial costs is \$2,250, but the Administrators have the discretion to exceed this amount.

Energy & Water Conservation Measures

Payments for low-cost energy and water conservation measures are health-related discretionary benefits authorized by the Director as a special item. The discretionary benefit may be used if:

- The costs are not covered by energy efficiency and conservation programs that may be provided by gas distribution utilities, local distribution companies as well as municipal, provincial and federal governments
- The recipient is responsible for that specific utility or heating cost
- The costs are not included in monthly rent
- The low-cost energy or water conservation measures are being used to reduce or limit that specific utility or heating cost

Non-Health-Related discretionary benefits include:

- Vocational training
- Moving expenses
- Travel and transportation

For more information on discretionary benefits under ODSP, visit

<http://www.mcass.gov.on.ca/documents/en/mcass/social/directives/ow/0701.pdf>

ADDITIONAL MONTHLY BENEFITS

To receive the following monthly benefits, you must file Income Tax with Revenue Canada every year. This is a requirement even if you are receiving Ontario Works, or ODSP; you didn't earn any income; you haven't filed taxes in several years.

The Ontario Trillium Benefit (OTB)

The OTB helps people pay for energy costs, and provides relief for sales and property tax. OTB combines the following into one monthly payment:

- Ontario Sales Tax Credit
- Ontario Energy and Property Tax Credit
- Northern Ontario Energy Credit

You need to be eligible for at least one of the above to receive Ontario Trillium Benefit.

For more information on the Ontario Trillium Benefit visit
www.fin.gov.on.ca/en/credit/otb/index.html

Child Disability Benefit (CDB)

The CDB is a tax-free benefit for families who care for a child under age 18 who is eligible for the disability tax credit. A child is eligible for the disability tax credit when a medical practitioner certifies, on Form T2201, Disability Tax Credit Certificate, that the child has a severe and prolonged impairment in physical or mental functions, and the Canada Revenue Agency (CRA) approves the form.

For more information on the Child Disability Benefit visit <http://www.cra-arc.gc.ca/cdb/>

National Child Benefit Supplement (NCBS)

The NCBS provides low-income families with additional benefits on top of the CCTB base benefit. This supplement is the federal government's contribution to the national child benefit initiative that aims to help prevent and reduce the depth of child poverty, promote attachment to the workforce by ensuring that families will always be better off as a result of working, and reduce overlap and duplication of government programs and services.

For more information on the National Child Benefit Supplement visit
<http://www.cra-arc.gc.ca/bnfts/ncb-eng.html>

The Canada Child Benefit (CCB)

On July 2016, the Canada Child Benefit replaced the Universal Child Care Benefit (UCCB) and the Canada Child Tax Benefit (CCTB). The CCB is a tax-free monthly payment based on adjusted family net income for eligible families to help them with the cost of raising children under 18 years of age. To receive the Canada Child Benefit you do not need to apply. However, you and your spouse/common-law partner, if applicable, must file a 2015 income tax and benefit return, even if you do not have income, so the CRA can calculate your payment.

The Ontario Child Benefit (OCB)

The OCB provides direct financial support to low- and moderate-income families whether or not they are working. This year, the OCB will support about one million children in over 500,000 families, providing a maximum payment of \$1,336 per child per year. There is no application for the OCB. Depending on your family income, you may qualify for the OCB if you:

- Are the primary caregiver of a child/children under 18 years of age
- Are a resident of Ontario
- Have filed your income tax return
- Have registered your child for the federal Canada Child Tax Benefit

For more information on the Ontario Child Benefit visit

<http://www.children.gov.on.ca/htdocs/English/topics/financialhelp/ocb/what.aspx>

Transition Child Benefit (TCB)

The TCB is a mandatory benefit that is provided to ODSP recipients who have primary or shared physical custody of a dependent child/children and who are not receiving the Ontario Child Benefit/National Child Benefit Supplement or who are receiving less than the maximum OCB. The TCB takes into account any amount of the OCB/NCBS received by the recipient and/or his/her spouse who is in the benefit unit. Effective July 2015, the maximum amount of TCB that a recipient can receive is \$207 per child per month.

For more information on the Transition Child Benefit visit

http://www.mcass.gov.on.ca/documents/en/mcass/social/directives/odsp/income_Support/9_20.pdf

EMPLOYMENT INCENTIVES & BENEFITS ODSP

Employment and Training Start Up Benefit can help ODSP recipients and their family members pay for items needed to start a new full-time or part-time job, a training program, your own business, or an approved employment activity such as a job search. Eligible family members include:

- Your spouse
- Your children under 18 years of age or older who are not attending secondary school full time, and
- Your children under 18 years of age who have completed secondary school.

Each family member can receive up to \$500 in a 12-month period to help pay for items needed to start working. These items can include:

- Clothing or uniforms

- Safety shoes or work boots
- Tools and special equipment
- Grooming costs
- Transportation
- Licensing fees, professional fees, association costs

Coverage for up-front child care costs may be available to ODSP recipients if you need to change your childcare arrangements to start, keep or change a full-time or part-time job, a training program, your own business, or an approved employment activity such as a job search. Each eligible family member may receive up-front coverage for:

- The full cost of child care if you get child care from a licensed provider (e.g., licensed daycare) or from the before- and after-school programs offered as part of full-day kindergarten
- Up to \$600 per child in a 12-month period if you get child care from an unlicensed provider (e.g., a nanny).

Note: you cannot get up-front coverage if the caregiver is a family member who is on Income Support with you.

The **Work-Related Benefit** can help ODSP recipients earn money from a job or through a training program or make a profit from their own business. Family members eligible for this benefit include your spouse and children at least 18 years of age who are not attending secondary school full-time. Each eligible family member may get an extra \$100/month to help with costs such as transportation or work clothing.

The **Employment Transition Benefit** is a \$500 benefit available to those leaving ODSP for paid work. Paid work can be a full-time or part-time job, a paid training program or running your own business. It is available once in a 12-month period, and only \$500 per family is given, regardless how many family members are working.

Even if you are working, as long as you get income support from ODSP you will continue to receive health, dental and vision care benefits. You can keep these benefits if you leave ODSP for paid work if the employer does not supply them. While working on ODSP, you can earn up to \$200 each month without it affecting the amount of income support you receive. Each dollar about \$200 earned will only reduce your income support by 50 cents. However, you are eligible to keep even more of your income support if:

- You are a working parent who pays for child care
- You need disability-related items such as specialized equipment to do your job
- You're attending full-time secondary or post-secondary school

For more information on Employment incentives and benefits visit

http://www.mcass.gov.on.ca/en/mcass/programs/social/odsp/income_support/benefits/odsp_Inc_entive.aspx

SOCIAL HOUSING IN PEEL

PEEL ACCESS TO HOUSING (PATH) provides the opportunity for people to apply for subsidized housing in the Region of Peel. The Region uses a common waiting list for the various social housing providers throughout Peel. Subsidized housing is housing in which the rent you pay is determined by your income; it is also referred to as “rent-geared-to-income” (RGI). Subsidized rents are about 30% of your gross monthly household income. If you receive social assistance, rent is charged at a set amount, according to the kind of benefits you receive and the number of people covered by your benefits.

The waiting list for subsidized housing that PATH operates on a first come, first serve basis and applicants are placed in order by their date of application. To be eligible for subsidized housing in Peel, you must meet the following requirements:

- One member of the household must be 16 years or older and able to live independently
- All members of the household must be a Canadian citizen, landed immigrant or made an application for permanent residency/sponsorship/refugee protection under the Immigration & Refugee Protection Act
- No removal orders have become enforceable
- Former tenants of any social housing provider who have outstanding arrears can only be considered if the arrears have been paid in full or arrangements are made with housing provider or landlord
- No household member has convictions for RGI fraud or misrepresentation

How to apply for subsidized housing in Peel?

There are three ways in which you can apply:

- Call **905-453-1300** to complete an application over the phone with the help of the Assessment Unit staff
- Apply online
- Fill out an application available online, at their offices for pick-up or by calling **905-791-7800** to receive an application in the mail

For more information on PATH and subsidized housing, visit

<https://www.peelregion.ca/housing/social/>

What is the Home in Peel Affordable Ownership Program?

The **Home in Peel Affordable Ownership Program** is designed to provide low-to-moderate income residents who are currently renting a unit in the Region of Peel (Brampton, Caledon or Mississauga) the opportunity to qualify for down payment loan assistance to buy a home in Peel Region.

This program will assist eligible applicants who have a total gross (pre-tax) household income of \$88,900 or less to purchase a resale home in the Region of Peel that does not exceed a purchase price of \$330,000.

Participant Eligibility

- Applicants must be 18 years of age or older
- Attend a mandatory information session
- Applicants must be a Canadian citizen or have permanent resident status
- Applicants must not own or have an interest in another residential property in Canada or elsewhere
- The home must be the sole and principal residence of the purchaser
- The applicant must currently be renting in Peel and looking to buy a sole and principal residence
- The applicant must have a total gross (pre-tax) household income not exceeding \$88,900
- The applicant must be able to obtain a mortgage pre-approval from a bank/lender that is approved and insured by a mortgage default insurer such as Canada Mortgage and Housing Corporation (CMHC) and must submit it with their application
- The applicant must be able to pay all additional closing costs
- The applicant must supply all necessary documentation to the Region of Peel within the required timeframe

Note: If you are considered eligible for the program, you will receive a letter confirming your eligibility and a Homebuyers Package. Being eligible for the program does **not** guarantee funding.

Eligible Homes

Eligible homes for participants include:

- resale detached homes
- semi-detached
- row homes
- town (condominium or freehold) stacked homes
- high-rise condominium units

Note: Duplex, triplex and mobile homes do not qualify under this program and purchasers may not use an anticipated rental income from a portion of the property in order to obtain mortgage financing.

Applications for the Home in Peel program follows a step-by-step process:

- Register and attend a mandatory information session
 - Registration is limited and will be on a first come, first served basis
- Submit completed application and ALL: required documents
- Secure an offer on an eligible home within 120 days
 - Work with a Real Estate Agent to find an eligible home in Peel Region that does not exceed \$330,000
- Close your housing deal

For more information on the program, visit www.peelregion.ca/housing/home-in-peel

PEEL'S HOUSING AND HOMELESSNESS PLAN

In 2013, Peel residents, community agencies, the Region of Peel and other key contributors collaborated to create the Peel Housing and Homelessness Plan. The aim is to increase safe, affordable, accessible and appropriate housing in Peel. It is a 10-year plan, 2014-2024, with three main objectives:

1. To create available and accessible quality housing that meets people's needs and preferences throughout their lives
2. To create an environment that helps people secure and maintain housing at every stage of life
3. To create an integrated system that supports people's housing needs efficiently and effectively

These three objectives will hopefully be successful in helping the plan achieve its goal of: Everyone has a home and homelessness is eliminated. Two years into the plan has already resulted in some progress.

Progress Highlights so far:

- 3,260 households supported through rent supplement initiatives
- 250 households made their homes accessible or completed repairs through the Region's Peel Renovates program
- Mississauga adopted policies to permit basement and garden suites
- 43 vulnerable residents and their families receive life-changing intervention from 13 community agencies in Mississauga that work together as the Peel Community Safety Model
- Thousands of residents receive services every day from over 100 agencies supported through grants from the Region's Community Investment Program
- As a result of collaborative housing initiatives, a decrease in annual homelessness shelter use
- Key community volunteers from the Community Reference Group to guide this plan
- The Community Investment Program shifted from investing in programs to supporting core operations and efficiencies to better equip agencies to provide the services residents need

For more information on the Housing and Homelessness Plan visit

<https://www.peelregion.ca/housing/housinghomelessness/>

THE PEEL POVERTY REDUCTION STRATEGY COMMITTEE (PPRSC) is a community plan created in 2012 to address the growing issue of poverty in our community. Current priorities of the PPRS include safe and affordable housing, income security, economic opportunities, affordable and accessible transportation, and food security.

FOOD PROGRAMS

Throughout the Region of Peel, there are a number of different locations and types of services where individuals and their families in need can go to receive food, whether it's a hot meal, a cooking class, or food for the week.

Breakfast Programs: A program that provides prepared breakfast and/or a morning snack at a fixed location. This program is free and available to residents.

Food Delivery Programs: a program that delivers donated food and/or a prepared meal directly to someone's home. This program may have a fee.

Food Bank: a program that provides donated food to residents based on a needs assessment and catchment area.

Food Education Program (community kitchen): programs that teach food preparation, cooking for free or a nominal fee. These programs are usually open to all residents.

Multi-Food Service Programs: agencies that provide more than one food program in conjunction with other social services. These programs can be free or have a nominal fee.

School Food Programs: provide free breakfast and snack programs that operate in schools. These operate in schools and are restricted to the students attending that school.

Community Meal Program (soup kitchen): these agencies provide free prepared lunch and/or dinners for residents.

Support Services: programs and distribution centers that support agencies who provide food to residents.

Community Gardens: urban gardens that are supported by residents to benefit residents. These gardens play a vital role in building sustainable local food systems, providing access to fresh, healthy and nutritious food, and creating resilient community spaces.

To find a program near you visit

<https://www.peelregion.ca/planning-maps/foodprograms/foodprograms.html>

THE MISSISSAUGA FOOD BANK'S SUPPORTIVE AGENCIES

Food Banks

Compass Food Bank	Food Bank 310 Lakeshore Rd. W., Miss, ON, L5H 1G8 905.274.9309, info@thecompass.ca Mon 3-8, Wed. 12-5, Fri 12-5 L5G, L5H, L5J, L5E
Salvation Army Erin Mills Food Bank	Food Bank 2460 The Collegeway, Miss, On, L5L 1V3 905.820.6868, info@salvationarmyerinmills.ca Mon 9-12 & 1:30-3:30, Wed 9-12, Fri 9-12 L5L, L5K
Seva Food Bank Malton	Food Bank 2832 Slough St., Miss, ON, L4T 1G3 905.361.7382, www.sevafoodbank.com Mon 4-8, Tues 12-4, Thurs 4-8, Fri 11-2 L4V, L5S, L4T, L5T, L5P
Seva Food Bank Wolfedale	Food Bank 3413 Wolfedale Rd., Unit 10, Miss, ON, L5C 1V8 905.361.7382, www.sevafoodbank.com Wed 4-8, Thurs 4-8, Fri 12-4 L5B, L5C
St. Mary's Food Bank Coopers	Food Bank 5757 Kennedy Rd., Unit 12, Miss, ON, L4Z 0C5 905.890.0900, www.stmarysfoodbank.ca Tues 12-2, Wed 7-8:45, Thurs 7-8:45 L4Z, L5W, L4W, L5R, L5V, L5C
St. Mary's Food Bank Dundas	Food Bank 1699 Dundas St. E., Miss, ON, L4X 1L5 905.238.9008, www.stmarysfoodbank.ca Mon 6-8, Tues 6-8, Wed 11:30-2 L4X, L4Y, L5A
St. Mary's Food Bank Streetsville	Food Bank 6277 Mississauga Rd. N, Miss, ON, L5N 1A7 905.286.9987, www.stmarysfoodbank.ca Mon 6-8, Wed 1-3 L5M, L5N

Food Pantries

Deacon's Cupboard Pantry	Emergency Food Pantry 3041 Mississauga Rd, Miss, ON, L5L 0B7 905.828.2095 x64, www.stpeterserindale.org Wed. 9-1, last Mon of the month 5:30-7:30 L5B, L5C, L5H, L5K, L5J, L5L
ICNA Pantry	Emergency Food Pantry 6120 Montevideo Rd., Unit 4, Miss, ON, L5N3W5 905.858.1067, www.icnareliefcanada.ca Call for appointment
Mount Zion Food Pantry	Emergency Food Pantry 6810 Professional Court, Miss, ON, L4V 1X6 905.677.8389, www.mzaccanada.com Fri 2-6
Mississauga Muslim Community Centre	Community Outreach/Emergency Food Pantry 2505 Dixie Rd., Miss, ON, L4Y 2A1 905.270.4900, www.mmcc-canada.org Sat 10-1 Contact Najam Syed
New Life Covenant Pantry	Emergency Food Pantry 42-7050 Bramalea Rd., Miss, ON, L5S 1S9 905.672.3542, www.newlifecovenantcentre.com
Peel Aboriginal Network	Emergency Food Pantry 208 Britannia Rd. E. Unit 1, Miss, ON, L4Z 1S6 905.712.4726, www.peelaboriginalnetwork.com , info@peelaboriginalnetwork.com Mon-Fri 10-5:30
St. Hilary's Food Cupboard	Emergency Food Pantry 2055 Hurontario St., Miss, ON, L5A 2E6 905.279.2304, www.sthilarys.com Thurs 10-12
St. John of the Cross Pantry	Emergency Food Pantry Home Visits Only 6890 Glen Erin Rd., Miss, ON, L5N 2E1 905.821.1331, www.saintjohnofthecross.com *Call to set up a drop in appointment
Tender Mercies Pantry	Emergency Food Pantry 2250 Credit Valley Rd., Miss, ON 905.608.0013 Ext. 3 to make appointment Wed. 12-2

Martha's Table Food Pantry	Logos Christian Family Church 3535 Dixie Rd., Miss, ON, L4Y 2B3 905.624.9261, www.logoschurch.ca Contact: Elaine Gunther Wed, Thurs, Fri 10-12
Touché Empowerment Services Pantry	Emergency Food Pantry 1575 Trinity Dr., Miss, ON, L5T 1K4 416.728.5590, touchempowermentsvc@hotmail.ca Thurs 7-9

School Breakfast Clubs

Angela's Place Breakfast Club	Transitional Housing Breakfast Program 45 Glenn Hawthorne Blvd, Miss, ON, L5R 4J9 905.791.3887, www.shipshey.com
Erincourt Co-op Homes Inc. Breakfast Club	Breakfast Program for residents of Co-op 1900 North Sheridan Way, Miss, ON 905.855.7685, moby@opmg.ca Mon-Fri 7-9
Glenhaven Senior Public School Breakfast Club	Breakfast Program 3570 Havenwood Dr., Miss, ON, L4X 2M9 905.625.5250, meena.grewal@peelsb.com Sept-June; Mon-Fri 7:30-8:30 *students only
Pathways – Arbour Mills Breakfast Club	Breakfast Program 3023 Parkerhill Rd., Miss, ON page87@hotmail.com Sept-June; Mon-Fri 7-9am
Pathways – Forest Ridge Breakfast Club	Breakfast Program 3420 The Collegeway, Miss, ON ssmale@look.ca Sept-June; Mon-Fri 7-9am
Peel Youth Village Breakfast Club	Breakfast Program 99 Acorn Place, Miss, ON 905.791.5576 Year Round; Mon-Fri

Transitional Housing

Angela's Place	Transitional Housing 45 Glenn Hawthorne Blvd, Miss, ON, L5R 4J9 905.791.3887, www.shipshey.com
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Armagh House	Second Stage Housing for Abused Women P.O. Box 52581, 1801 Lakeshore Rd. W., Miss, ON L5J 4S6 905.855.0299, armagh@rogers.com
SHIP – Supportive Housing in Peel	Transitional Housing 969 Derry Rd. E., Miss, ON L5T 2J7 905.795.8742, www.shipshey.ca , info@shipshey.ca

Shelters

Interim Place	Womens Shelter Box 45070, Miss, ON, L5G 1C9 905-403-9691
Our Place Peel	Youth Shelter 3579 Dixie Rd., Miss, ON, L4Y 2B3 Contact Dani Mills, 905.238.1383 www.ourplacepeel.org

All Other Programs (Meal/Snack, Youth & Community Programs)

Active Coptic Seniors	Canadian Coptic Centre 1245 Eglinton Ave. W., Miss, ON 905.812.8222
Bridgeway Family Centre	Prenatal, Family, & Parenting Programs 101-1801 Lakeshore Rd. W, Miss, ON, L5J 1J6 905.822.1114 x28 Mon 9:30-12:30, 6-8 Tues 9:15-12:45, 5-7 Wed-Sat 9:30-11:30
Canadian Coptic Children's Program	Canadian Coptic Centre 1245 Eglinton Ave. W., Miss, ON 905.507.1370

Erin Mills Youth Centre	Youth Programs and Services 3010 The Collegeway, Miss, ON www.erinmillsyouthcentre.com Mon-Fri 9:30-3:30
Gilgal Community Meal Program	Hot Meal Program 3066 Given Rd., Miss, ON 647.574.8708, Gilgalchristiancommunity@gmail.com Sun 7:30-8:30 *Sunday Brunch 12:30-1:30 2386 Haines Rd. Unit 217, Miss, ON 416.670.3687 Contact Aaron Kerr
Lakeshore Corridor Community Team	Community Outreach PO Box 59504 321 Lakeshore Rd. W., Miss, ON, L5H 1G8 www.lakeshorecorridor.com
MIAG Centre for Diverse Women and Families	Counseling/Programs for Newcomers & Families; Snack Program 3034 Palstan Rd., Miss, ON 905.270.6252, www.miag.ca Mon-Fri 9-5
My Life Centre	Pregnant and Parenting Youth 6655 Kitimat Rd., Unit 5, Miss, ON, L5N 6J4 905.812.9515, www.mylifecentre.ca Mon 4-7
Peel Multicultural Council	Community Empowerment Services for Newcomers Snack Program 6630 Turner Valley Rd., Miss, ON L5N 2P1 905.819.1144, www.peelmc.ca Mon-Fri 9-5
Reachout Committee	Youth Drop-in Centre 3034 Palstan Rd., Suite 201, Miss, ON, L4Y 2Z6 647.740.9337, reachoutcommittee@bellnet.ca Mon-Fri
Square One Older Adults Centre	Seniors Wellness Services Snack Program Square One Shopping Centre, 100 City Centre Dr., Miss, ON 905.615.3207, www.sq1oac.com

	Mon-Fri 8:30-4:30, Sat 9-4
St. Joseph Community Kitchen	Hot Meal Program 1699 Dundas St. E., Miss, ON, L4X 1L5 905.238.9008, www.stmarysfoodbank.ca Tues 2-4, Thurs 12-2
St. Mary Star of the Sea Community Kitchen	Hot Meal Program 11 Peter St. S., Miss, ON, L5H 2G1 905.278.2058, st.mary.starofthesea@bellnet.ca Fri 6:45 (doors open at 5); Sept-March
The Dam Cooksville	Youth Drop-in Centre 3115 Hurontario St., Miss, ON 905.826.6558, www.thedam.org , chris@thedam.org , eli@thedam.org Mon-Fri 2:30-4:30
The Dam Meadowvale	Youth Drop-in Centre Meadowvale Town Centre (behind Shoppers Drug Mart) 6975 Meadowvale Town Centre Circle Miss, ON 905.826.6558, www.thedam.org , jill@thedam.org Mon-Fri 3-5
TMFB Cupboard	Emergency Food Bags Only 3121 Universal Dr., Miss, ON, L4X 2E2 905.270.5589, info@themississaugafoodbank.org
Vita Centre	Pregnant and Parenting Youth 75 Watline Ave., Miss, ON, L4Z 3E5 905.502.7933, www.vitamanor.org , fsw@vitamanor.org Mon-Fri 8:30-4:30