

## **Resources for Low Income Families**

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### **1. Canada Child Benefit:**

The CCB is a monthly tax-free payment that families receive to help with the costs of raising children.

*How it works:* The payment families receive is based on total household income and those with a lower income are eligible for more money than those with a larger income. The maximum annual amount that families can receive was boosted in July 2018 to be \$6,496 per child under the age of six and \$5,481 for children between 6 and 17 years old.

*Who it helps:* Low- and middle-income families.

*Who is eligible:* A Canadian parent, or parents, who are living with and are the primary care-giver(s) of the child. Those who do not file taxes are not eligible.

### **2. Canada Workers Benefit:**

The Canada Workers Benefit (CWB) will provide low-income Canadians with a refundable tax credit to supplement their wages.

*How it works:* Calculated off tax returns, CWB credit will be a proposed 26 per cent of earned income over \$3,000 and can amount to a maximum of \$1,355 for someone who is single without children and \$2,335 for families.

*Who it helps:* Low-income, working Canadians.

*Who is eligible:* Those living in all provinces and territories other than Alberta, British Columbia, Nunavut and Quebec.

### **3. Guaranteed Income Supplement:**

Also referred to as “Senior’s Welfare”, GIS is a monthly tax-free benefit to assist low-income seniors receiving Old Age Security (OAS) pension.

*How it works:* The benefit is calculated based on current or previous income and is paid monthly in addition to the OAS amount. An application must be filed to receive GIS, it is not applied automatically.

*Who it helps:* Low-income seniors receiving OAS.

*Who is eligible:* Those living in Canada, receiving an OAS pension, which you have to be 65 years to apply for, and your income (or household income) is lower than the maximum annual threshold. For immigrants, eligibility is based on how long you have been living in Canada, among other guidelines. Those who do not file taxes are not eligible.

#### 4. **Healthy Smiles Ontario:**

Healthy Smiles Ontario is available to all low-income families in Ontario. Any family with income below the program's income thresholds can apply each year to receive children's dental coverage.

#### 5. **Home and Vehicle Modification Program:**

If you have a disability that restricts your mobility, you may be eligible for help from the Home and Vehicle Modification Program. The program provides funding for eligible adults and children to make modifications to their homes and vehicles to help them:

- Continue living in their homes
- Avoid job loss, and
- Participate in their communities

#### 6. **Indigenous Skills and Employment Training Program:**

This service provides Indigenous people—a population which makes up roughly one-quarter of shelter users—with different programs and training to help find a job or develop skills in relation to their career.

Who it helps: Indigenous people across Canada, who experience higher unemployment rates than non-Indigenous people, according to Statistics Canada.

Who is eligible: According to the Government of Canada's website, "All Indigenous people, regardless of status or location, may access its programs and services."

#### 7. **Legal Aid Ontario:**

Provides legal aid services to low-income individuals for:

- Criminal and family matters
- Immigration and refugee hearings
- Poverty law issues
- Legal aid certificates

#### 8. **National Housing Strategy:**

This program focuses on providing more affordable housing options.

Who it helps: "The strategy will first focus on the most vulnerable Canadians," the NHS website explains. "This includes women and children fleeing family violence, seniors, Indigenous peoples, people with disabilities, those dealing with mental health and addiction issues, veterans and young adults."

Who is eligible: All Canadians.

#### 9. **Ontario Child Care Supplement for Working Families:**

A tax-free monthly payment to help with the costs of raising children under the age of seven.

#### 10. **Ontario Child Benefit:**

Ontario Child Benefit is a monthly benefit paid to low-income families with children under the age of 18.

### **Durham Region Community Resources for Low Income Families**

#### 1. **Child Care Fee Help (Subsidy):**

This program assists families with the costs of childcare. To qualify, you must live in Durham Region and meet one of the following approved activities:

- Be working
- Be going to school
- Have a special or social need (parent or child)
- Receive Ontario Works (with a referral from your Ontario Works worker).

#### 2. **Cornerstone Community Services Durham Inc:**

Cornerstone offers individualized support services, food, shelter, and transitional housing to men 16+, women and families throughout Durham region. The goal of their housing program is to provide opportunities for re-integration so that people without housing can make the transition from homelessness to home, from the margins of our communities to full citizenship with all its rights and responsibilities.

When provided with affordable housing and individualized support, homeless individuals can sustain their housing and meet rental obligations for long periods. Once they become tenants with a stable rent payment history, they can consider other housing options in the community.

<http://www.cornerstonedurham.com/about-us>

#### 3. **Durham Community Legal Clinic (DCLC):**

The Access to Justice Hub (the Hub) is a partnership of the Durham Community Legal Clinic, Durham College, Teaching City, and the Region of Durham. Through the Hub, residents can access community services, legal supports, and financial empowerment resources. The Hub is home to the Centre for Financial Literacy, where eligible residents can access free tax filing year-round. The Hub operates within the Durham Community Legal Clinic. The clinic provides legal information, advice, and representation to low-income residents in areas of law including tenants' rights, social assistance appeals and document commissioning.

Learn more about the areas of law the clinic can help with through the Durham Community Legal Clinic, or call 905-728-7321, or toll-free at 1-888-297-2202.

#### 4. **Durham Community Trust Application:**

This is an interest-free loan program that helps qualified low- income households. Loans may be provided up to \$1500.00 for expenses such as water bills or mortgage arrears.

**5. Durham Emergency Energy Fund:**

This program provides low-income Durham residents an interest free loan up to \$500/year for utility cost (gas or electricity) due to an unexpected circumstance.

**6. Durham Region Rent Bank:**

Durham Rent Bank helps low-income Durham residents keep their rental housing by providing financial assistance in the forms of a loan for rental arrears due to unexpected circumstances.

**7. DYHSS (Durham Youth Housing and Support Services):**

(For Youth 16 to 24) Provide programs for at-risk and homeless youth in the Durham Region to prevent homelessness, provide shelter and other opportunities that will support their success and end the stigma of homelessness. <https://durhamyouth.com/>

**8. Housing Stability Program:**

The Housing Stability Program helps qualified Durham singles, couples and families keep their rental housing and not become homeless by offering financial assistance for rental arrears to low-income tenants.

**9. Housing Outreach Program:**

Help for seniors, families, singles, and youth who are homeless, under-housed and/or at risk of losing their housing.

**10. Low and No-Cost Banking:**

Low-cost accounts cost a maximum of four dollars per month in banking fees. The Government of Canada and certain financial institutions have an agreement to provide low-cost basic banking services. Some people may be eligible for a no-cost account:

- Youth
- Students
- Seniors getting the Guaranteed Income Supplement (GIS)
- Registered Disability Savings Plan (RDSP) beneficiaries

**11. Low Income Energy Assistance Program:**

A year-round program to assist low-income customers with their utility bill payments.

## **Free Mental Health Resources**

### **1. 211 Ontario:**

Information and referral for community, government, social and health services, including mental health resources across Ontario.

<https://211ontario.ca/211-ontario-services-blog/call-211-to-find-mental-health-supports-across-ontario/>

### **2. AbilitiCBT:**

AbilitiCBT is an internet-based cognitive behavioral therapy (iCBT) program that you can access from any device, any time. Cognitive behavioral therapy is one of the most effective forms of therapy. It works by helping you understand and change the thoughts, feelings and behaviors that are causing you problems. AbilitiCBT works the same way, but virtually. AbilitiCBT's user-friendly platform makes it convenient to get help when you need it, where you need it.

AbilitiCBT offers a special program to help address anxiety symptoms related to the uniquely challenging aspects of pandemics: uncertainty, isolation, caring for family and community members, information overload and stress management.

AbilitiCBT is FREE if you live in Ontario or Manitoba, thanks to our partnership with the provincial government.

<https://myicbt.com/home>

### **3. Bounce Back®:**

Bounce Back® is a free skill-building program managed by the Canadian Mental Health Association (CMHA). It is designed to help adults and youth 15+ manage low mood, mild to moderate depression and anxiety, stress or worry. Delivered over the phone with a coach and through online videos, you will get access to tools that will support you on your path to mental wellness.

<https://bouncebackontario.ca/>

### **4. Connex Ontario:**

Connex Ontario provides free and confidential health services information for people experiencing problems with alcohol and drugs, mental illness, or gambling by connecting them with services in their area. Funded by the Government of Ontario.

<https://www.connexontario.ca/en-ca/>

### **5. Good2Talk:**

Good2Talk is a free, confidential support service for post-secondary students in Ontario. First launched in 2013, Good2Talk is funded by the Ministry of Colleges and Universities. By calling Good2Talk at 1-866-925-5454, students can receive information and referrals about services and supports for mental health, addictions, and well-being on and off campus and speak anonymously with a professional counsellor.

Good2Talk can support students through a wide range of issues that may be impacting their mental health and well-being, including depression, anxiety, substance abuse, academic stress, personal or family relationships, loneliness, financial concerns, and other challenges facing students transitioning to post-secondary.

Post-secondary students can also access free, text-based support through Good2Talk's partnership with Crisis Text Line powered by Kids Help Phone. By texting GOOD2TALKON to 686868, students can chat with a trained volunteer Crisis Responder.

<https://good2talk.ca/about/>

**6. Hope for Wellness Helpline:**

Immediate mental health counselling and crisis intervention for all Indigenous peoples across Canada (available in some Indigenous languages).

<https://www.hopeforwellness.ca/>

**7. Kids Help Phone:**

Kids Help Phone is Canada's only 24/7, national support service. We offer professional counselling, information and referrals and volunteer-led, text-based support to young people in both English and French.

They offer a wide range of articles, tools, and resources on their site to help young people through challenges or experiences they might face. They have professional counselling support and a variety of resources to help youth in any moment of need.

<https://kidshelpphone.ca/who-we-are/>

**8. MindBeacon iCBT Program:**

MindBeacon's Therapist Guided Program is based in Cognitive Behavioural Therapy (CBT). CBT is a skills-building approach to therapy, helping you develop resiliency and coping skills to better manage your mental health concerns. It consists of readings, exercises and activities that will help you learn and practice those new skills.

<https://info.mindbeacon.com/btn542>

**9. Talk 4 Healing:**

Indigenous women can get help, support, and resources seven days a week, 24 hours a day, with services available in 14 languages.

<https://www.talk4healing.com/>

## **COVID-19: Support for People During the Pandemic**

### **1. COVID-19 Energy Assistance Program (CEAP):**

Residential consumers may be eligible for up to \$750 in support towards their overdue electricity and natural gas bills.

Contact your electricity and/or natural gas utility to apply.

**Rate Relief:** Effective 12:00 a.m. on January 1, 2021, customers who pay time-of-use or tiered electricity rates, including households, farms, and small businesses, will be charged the off-peak rate of 8.5¢/kWh, 24 hours a day, seven days a week.

This temporary emergency rate relief will be in effect for 40 days until February 9, 2021 to support households and businesses impacted by COVID-19 public health restrictions. Customers will automatically see this lower rate applied to their bills.

### **2. Low-income Energy Assistance Program (LEAP):**

Through LEAP, low-income customers can get direct support to pay bills and ensure electricity and natural gas services are not disconnected during the COVID-19 outbreak.

If you are behind on your bill and may have your service disconnected, you could qualify for:

- \$500 for electricity bills (\$600 if your home is heated electrically)
- \$500 for natural gas bills

### **3. Seniors Safety Line:**

The Seniors Safety Line is a 24/7, confidential and free resource that provides information, referrals, and support in over 150 languages for seniors experiencing abuse. Trained counsellors also provide safety planning and supportive counseling.

Call 1-866-299-1011 for support. If you are in danger right now, call 911 or your local police.

### **4. Ontario Community Support Program:**

If you are a low-income senior or a person with a disability (PWD) in need, such as those in supportive housing environments or community-based independent living programs, you can get:

- Paid or subsidized delivery of meals
- Delivery of medicine and other necessities

### **5. Women and Children's Shelters:**

Ontario funded emergency shelters for women and children fleeing violence are available to offer support during the COVID-19 outbreak.

If you are in immediate danger, call 911 or your local police.

To find support in your area, call one of the provincial crisis lines or contact Ontario 211 by phone at 2-1-1 or 1-877-330-3213 (toll-free), and TTY at 1-888-340-1001.