

ב"ה

2020



# The GTA Financial Information Hand-Book

The Guide that Will Save You Thousands of Dollars a Year!



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## Foreword

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יום חמישי י"ט טבת תש"פ

Thursday, January 16, 2020

Dear Friends שי

It is our honour and privilege to enclose a new updated version of the "GTA Financial Guidebook" for the new year, 2020.

The booklet lists all available local, provincial and national benefits. US citizen will be pleased to know that we have included some information relevant to your US citizenship. BE"ח, we hope to further extend this in the next version.

This year's guidebook contains substantially more information than last year's version. No doubt, this will benefit many families in our community.

We have an official help-line. Interested parties can write or call and ask for information and guidance. It's totally free of charge. The phone number is: 647 221 1741. If no answer, please leave a text or WhatsApp message and someone will contact you as soon as possible. Alternatively, you can send an email to: [thelampligheroffice@gmail.com](mailto:thelampligheroffice@gmail.com)

B"ח, last year alone 130 families and local schools contacted us directly and used our services. This number does not include the many families that did not contact us but derived substantial benefit from the information contained in the booklet.

In the near future we will be printing a hard copy of this booklet for distribution to all shuls and community centers. In the meantime, please forward this PDF to anyone whom you suspect might benefit from it.

Best wishes

Mottel Wechter

The Lamplighter Foundation



## National, Regional and Local benefits

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### Electricity Programs

#### Ontario Electricity Support Program (OESP)

Tel: 1-844-885-3157

Web: <https://ontarioelectricitysupport.ca/>

Up to \$75 a month credit paid directly to your electricity bill.

To complete application online please go to: <https://ontarioelectricitysupport.ca/> and choose “New Application.”

#### Leap program - Low-Income Energy Assistance Program (LEAP)

Web:

<https://www.oeb.ca/rates-and-your-bill/help-low-income-consumers/low-income-energy-assistance-program>

If you're behind on your electricity or natural gas bill and are worried that your service may be disconnected you may qualify for emergency financial help through the Low-income Energy Assistance Program (LEAP).

Take note: neither the OEB nor your local utility can offer you this help directly. You must go through one of the social agencies listed in the website.

Low-income customers can get up to \$500 in emergency assistance for their electricity bills (\$600 if your home is heated electrically) and \$500 for their natural gas bills.

**LEAP EFA income eligibility criteria**

Household after tax income (\$)	Number of people living in home						
	1	2	3	4	5	6	7
Less than 28,000	✓	✓	✓	✓	✓	✓	✓
28,001 - 39,000			✓	✓	✓	✓	✓
39,001 - 48,000					✓	✓	✓
48,001 - 52,000							✓

For PowerStream and Enbridge Gas Distribution: benefit is administered by United Way, Simcoe Muskoka, 1110 Highway 26 Midhurst, ON, L9X 1N6.

E: leap@uwsimcoemuskoka.ca

LEAP Hotline Tel: 1-855-487-5327. Hours: Mon - Fri 8:30AM to 4:00PM

**Affordability Fund**

If the cost of energy-saving upgrades is out of reach Ontario’s new AffordAbility Fund is here for you.

Your local electric utility and community services are working together to help you improve your home’s energy efficiency with free energy-saving upgrades which can lower your home’s energy use and your electricity bill.

You may qualify for

- ENERGY STAR® certified LEDsr
- ENERGY STAR® certified appliances
- Insulation and weatherstripping

For futher information please visit

<https://www.affordabilityfund.org/#overview>

Tel: 1-855-494-3863



## Rent and Utility Assistance

The Housing Stability Program (for residents of Toronto) is for people who are already receiving Ontario Works or Ontario Disability Support Program (ODSP) benefits.

To apply for the Housing Stability Program please see link below

<https://www.toronto.ca/community-people/employment-social-support/housing-support/financial-support-for-renters/housing-stabilization-fund/>

If you have an emergency housing need and you do not currently receive financial/income assistance from Ontario Works or ODSP, contact The Toronto Rent Bank for help.

TORONTO RENT BANK CENTRAL OFFICE Contact Information: 416-924-2543 or: [torontorentbank@nipost.org](mailto:torontorentbank@nipost.org)

York Region residents can get financial assistance for rent, mortgage payments, utilities and other housing costs through two programs.

1. The Housing Stability Program is for people who are already receiving Ontario Works or Ontario Disability Support Program (ODSP) benefits.

To apply for the Housing Stability Program, please call:

Toll Free: 1-888-256-1112

TTY: 905-895-4293 or toll free 1-866-512-6228 (for the deaf or hard of hearing)

An appointment will be made with a Housing Stability Worker to see if you are eligible for the program.

2. The Homelessness Prevention program is for people who are not receiving other financial assistance.

The Homelessness Prevention Program provides one-time assistance to York Region residents with low and moderate income (“applicants”) who are homeless or at risk of homelessness and are not receiving Ontario Works or Ontario Disability Support Program benefits.

York Region administers the Homelessness Prevention Program for those that live in the City of Markham, the Town of Richmond Hill and the City of Vaughan through Jewish Family and Child Services.

Through an application process those in need may receive assistance once every three years for the following:

- First and last month's rent.
- Rental arrears.
- Utility arrears.
- Utility security deposit.
- Utility reconnection fees.
- Moving costs.
- Assistance with mortgage payments (including mortgage arrears).
- Replacement costs for identification.
- Compensation for urgent medical needs.
- Landlord and tenant mediation.

### How to Apply for Assistance ?

Intake is completed through York Region's Access York call centre.

Hours of operation: Monday to Friday 8:30 a.m. to 4:30 p.m.

Phone: 1-877-464-9675

TTY: 1-866-512-6228 or 905-895-4293 (for deaf and hard of hearing)

Email: [accessyork@york.ca](mailto:accessyork@york.ca)

In-person service:

York Region Administrative Centre

17250 Yonge Street, 1st Floor, Newmarket

For more information on both of these programs please see link below:

[https://www.york.ca/wps/portal/yorkhome/support/yr/financialassistance/rentandutilityassistance/rentandutilityassistance!/ut/p/a1/rVbLcpswFP2WLRxkdCUEyEtCOxic4LS0jmHjkXnYSm1BQE7ifn3lxmkzU7-SERtxHxzpnHvFXJShCckfxRzrkQt-XJrZ-409K\\_CwWAI0YiyAHwY-RHxGFxezoh1Qlw4PHh6Pd9jO5QhrJcqkYtULppp3ktVSIvDzZ1-1MbnRJq\\_cexqFdID7p109StNishucwFX\\_KuE53S7zra6kwui7USS6E250S22ze5KFBKcMwKkoqswmwO2KM77Vr-owMlu4RQ7pOlu29E9wueEXNEpPfQGpL0Jbub6WFwtLCGrGk2K7emXr2uXt2UphZzvcaBU3D88ZL4WdavksOKTM1RdlHypFj14gXtd\\_8L-53gp21smVwmjEl4jzx\\_jEdDQ3iUQQt0BDiCCwYhB-MW7dT6zAYYh2SUCa52jCF8pSnU1vINqfiMo-VfeGWZeQSmzXA9mFuWYWn3Xcazcmc2AEx2tyCIAbBrQNgzogWIA0xp6H6UchRBgf9tp9qUNPgkDdmFHlI5Naxib1jA2rWFsug\\_HhinjIX0LeNaf9QSGaxrQMQ3oGQYMTGsYfJTYoavnYdMnNK1hYr rKiek-TN5POTpjJtszQ-wZmNDk4Fh0OHJ3gbK5enq2n1Cz-rFi9sbK0tvrKgnvnebX1\\_dqtZrGscVnDOz3OTRM-Ok3CvDm9A!!/dl5/d5/L2dBISevZ0FBIS9nQSEh/#.XJ4ly5hKjIU](https://www.york.ca/wps/portal/yorkhome/support/yr/financialassistance/rentandutilityassistance/rentandutilityassistance!/ut/p/a1/rVbLcpswFP2WLRxkdCUEyEtCOxic4LS0jmHjkXnYSm1BQE7ifn3lxmkzU7-SERtxHxzpnHvFXJShCckfxRzrkQt-XJrZ-409K_CwWAI0YiyAHwY-RHxGFxezoh1Qlw4PHh6Pd9jO5QhrJcqkYtULppp3ktVSIvDzZ1-1MbnRJq_cexqFdID7p109StNishucwFX_KuE53S7zra6kwui7USS6E250S22ze5KFBKcMwKkoqswmwO2KM77Vr-owMlu4RQ7pOlu29E9wueEXNEpPfQGpL0Jbub6WFwtLCGrGk2K7emXr2uXt2UphZzvcaBU3D88ZL4WdavksOKTM1RdlHypFj14gXtd_8L-53gp21smVwmjEl4jzx_jEdDQ3iUQQt0BDiCCwYhB-MW7dT6zAYYh2SUCa52jCF8pSnU1vINqfiMo-VfeGWZeQSmzXA9mFuWYWn3Xcazcmc2AEx2tyCIAbBrQNgzogWIA0xp6H6UchRBgf9tp9qUNPgkDdmFHlI5Naxib1jA2rWFsug_HhinjIX0LeNaf9QSGaxrQMQ3oGQYMTGsYfJTYoavnYdMnNK1hYr rKiek-TN5POTpjJtszQ-wZmNDk4Fh0OHJ3gbK5enq2n1Cz-rFi9sbK0tvrKgnvnebX1_dqtZrGscVnDOz3OTRM-Ok3CvDm9A!!/dl5/d5/L2dBISevZ0FBIS9nQSEh/#.XJ4ly5hKjIU)

## Dental Programs

### Healthy Smiles Ontario - 1

Tel: 1844 296 6306

Web: <https://www.ontario.ca/page/get-dental-care>

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.

Number of dependent children in your household	Family net income
1 child	\$23,680 or lower
2 children	\$25,472 or lower
3 children	\$27,265 or lower
4 children	\$29,057 or lower
5 children	\$30,850 or lower
6 children	\$32,642 or lower
7 children	\$34,435 or lower
8 children	\$36,227 or lower
9 children	\$38,020 or lower
10 or more children	\$39,812 or lower. Add \$1,793 for each additional dependent child to determine the income level at which your family would qualify for Healthy Smiles Ontario.

### Healthy smiles Ontario – Children In Need Of Treatment (CINOT)

General information:

If you don't qualify for Healthy Smiles you can enrol in CINOT – Children in Need Of Dental Treatment Program.

The Children In Need Of Treatment (CINOT) program ensures that children and youth with urgent dental needs and no other access to care can receive treatment at no cost. CINOT is a catastrophic dental care program that is available to children aged 17 and younger.

Children must be screened by a dentist or dental hygienist.

To qualify for emergency/essential dental care, you must:

- Have a clinical need.
- Be able to show financial hardship. You will be asked some questions about how you or your family would be affected if you had to pay for dental treatment. For example, would you be able to pay household bills if you had to pay for dental treatment?
- Children receiving emergency and/or essential care are covered for 12 months from their date of enrollment.
- They must re-apply at the end of 12 months to determine if they're still eligible.

You can contact the nearest dental clinic for appropriate screening. Please visit the city website, below for clinic locations.

### [Toronto - Temporary dental treatment \(CINOT - Children in need of dental treatment\)](#)

<https://www.toronto.ca/311/knowledgebase/kb/docs/articles/public-health/dental-and-oral-health-services/dental-and-oral-health-services/children-in-need-of-dental-treatment-cinot.html>

### [North York - Temporary dental treatment \(CINOT - Children in need of dental treatment\)](#)

To book a screening call Health Connections at 1-800-361-5653

Web:

[http://www.york.ca/wps/portal/yorkhome/health/yr/dental/dentalscreening/dentalscreening!/ut/p/a1/tVJNT8JAEP0tHjg2O91-Lce1Im0JrRFF2gvZlkKL\\_aKsRPz1bhGihBi6h52Mm9n3-S9GR\\$gCQoKtkkXjKdlwblmD\\_SpTfu2ZQ3A8VRiAgWPOtgg0OvKosAXBXDiUDj3\\_wkFKIgKXvEE-dt6GpUFjwvegW1ZP4tkzVP-sgOSMo\\_FHbOMJx2YCYxlh7iO6jgu0mJxBDT0VZTOkB\\_KxJipKpFOA0JJZblqdXVNkyItDIFh8TrHyPmFXlwPzaEgrhhPpLSYI2jyOfQQP5sfA8hPI6tVQIXoRukrR5P\\_UL2z9auS\\_oioYI8dg45ID1Rb2RdgrOqWbIIIDIkfAvjXutBtiyTDA-4IfRuuL2RsnzbrHaHSh-2cl5bYJIZYJDWibsG0Pjb9KdmwwZdosktJTgGLbJNeKQ1y3bQ\\_dtj102\\_bQbXsPx5dLrvLHnChatiC8ay-1avP2MM\\_zqetKLC\\$gfAN8enX1Djgdd8s!/dl5/d5/L2dBISEvZ0FBIS9nQSEh/#.WX-UIjyviV](http://www.york.ca/wps/portal/yorkhome/health/yr/dental/dentalscreening/dentalscreening!/ut/p/a1/tVJNT8JAEP0tHjg2O91-Lce1Im0JrRFF2gvZlkKL_aKsRPz1bhGihBi6h52Mm9n3-S9GR$gCQoKtkkXjKdlwblmD_SpTfu2ZQ3A8VRiAgWPOtgg0OvKosAXBXDiUDj3_wkFKIgKXvEE-dt6GpUFjwvegW1ZP4tkzVP-sgOSMo_FHbOMJx2YCYxlh7iO6jgu0mJxBDT0VZTOkB_KxJipKpFOA0JJZblqdXVNkyItDIFh8TrHyPmFXlwPzaEgrhhPpLSYI2jyOfQQP5sfA8hPI6tVQIXoRukrR5P_UL2z9auS_oioYI8dg45ID1Rb2RdgrOqWbIIIDIkfAvjXutBtiyTDA-4IfRuuL2RsnzbrHaHSh-2cl5bYJIZYJDWibsG0Pjb9KdmwwZdosktJTgGLbJNeKQ1y3bQ_dtj102_bQbXsPx5dLrvLHnChatiC8ay-1avP2MM_zqetKLC$gfAN8enX1Djgdd8s!/dl5/d5/L2dBISEvZ0FBIS9nQSEh/#.WX-UIjyviV)

### [Orthodontic treatment assistance](#)

Smiles Canada offers orthodontic treatment subsidies for eligible children.

Please see link below for further details and how to apply:

<http://smiles4canada.ca/how-to-apply/application-criteria>

## University of Toronto for Dentistry

University of Toronto for dentistry provide dental treatment at very reasonable costs on average it is 30% to 40% less than a regular practitioner.

Web: <https://patients.dentistry.utoronto.ca/treatment-services>

## Child Care Subsidy

### Child Care Fee Subsidy – Get help to pay for the care of your child under 12 years old.

General information:

Child Care Fee Assistance helps make childcare more affordable for low-income families. York Region will pay some or all of the cost of childcare directly to the child care provider. Eligible families can pick from a list of approved child care providers.

Child care subsidy all year round.

Child care subsidy just for summer program.

### York region child care subsidy

To start Application call Pre Screening Helpline: 1-888-703-5437

Web:

[https://www.york.ca/wps/portal/yorkhome/support/yr/financialassistance/childcarefeesubsidy!/ut/p/a1/tVRNU4MwEP0tHnpkkvCZK2ItUNuq6AhcOgFCiS2BQlrFX2\\_a0YvTD-tgTtnN7st7L5kFMQhBzMmWLYhgFSerXRybc88eea47hv5Mxw604cz2VQvD4Z0ICyJZAI8sG-77VVU3XeRAH7ozDL1b6964wS6CDzp4ATGIUy5qUYCoa-ZpxQXIYgC7qInKoBVMbPaJoirpALabuq4aGeaME54ysiJty1oh9\\_I0LdggqS0IDc0rbTdKyrNvh1ynLQG TqFJqIYMVECVJ0QqmCMUUKybM0NZPcyLRvPScIn\\_Fjr-cEwlj9Kjhl2TnTlknSOsYcJXUQXKj6DKDZN6DRN6DVM6DTt4fOXyX7HnSQLQFH2ICDtu05-Frz8dRCfTPs28Og71cO-v6HweWS\\_V8MRPa6Xse2HGu7WfYuQPgvc01epDYTZ7KQ\\_IkoFMbzCoQH2kF4qL0un0usdcryEUPNqLcfT3lZzqdThSQ\\_EnHSvdlXn4CxNyM!/dl5/d5/L2dBISEvZ0FBIS9nQSEh/#.XJupaChKjIU](https://www.york.ca/wps/portal/yorkhome/support/yr/financialassistance/childcarefeesubsidy!/ut/p/a1/tVRNU4MwEP0tHnpkkvCZK2ItUNuq6AhcOgFCiS2BQlrFX2_a0YvTD-tgTtnN7st7L5kFMQhBzMmWLYhgFSerXRybc88eea47hv5Mxw604cz2VQvD4Z0ICyJZAI8sG-77VVU3XeRAH7ozDL1b6964wS6CDzp4ATGIUy5qUYCoa-ZpxQXIYgC7qInKoBVMbPaJoirpALabuq4aGeaME54ysiJty1oh9_I0LdggqS0IDc0rbTdKyrNvh1ynLQG TqFJqIYMVECVJ0QqmCMUUKybM0NZPcyLRvPScIn_Fjr-cEwlj9Kjhl2TnTlknSOsYcJXUQXKj6DKDZN6DRN6DVM6DTt4fOXyX7HnSQLQFH2ICDtu05-Frz8dRCfTPs28Og71cO-v6HweWS_V8MRPa6Xse2HGu7WfYuQPgvc01epDYTZ7KQ_IkoFMbzCoQH2kF4qL0un0usdcryEUPNqLcfT3lZzqdThSQ_EnHSvdlXn4CxNyM!/dl5/d5/L2dBISEvZ0FBIS9nQSEh/#.XJupaChKjIU)

### Toronto child care subsidy

Website:

<https://www.toronto.ca/community-people/employment-social-support/child-family-support/child-care-support/>

## CARE tax credit

Ontario's Government for the People is proposing a new Ontario Childcare Access and Relief from Expenses (CARE) tax credit. The CARE tax credit would be one of the most flexible child care initiatives ever introduced in Ontario. It is a plan to put parents, and not the government, at the centre of the child care decision-making process.

For more information about this tax credit please see:

<https://budget.ontario.ca/2019/bg-tax.html>

## Drug Programs

### ODB: Ontario Drug Benefit Program

Web: <https://www.ontario.ca/page/get-coverage-prescription-drugs#section-0>

Tell: 1-888-405-0405 / 416-503-4586

You qualify for the Ontario Drug Benefit (ODB) program when you turn 65 years old.

Some of you will qualify before you reach that age because you're:

- living in a:
  - long-term care home
  - home for special care
  - Community Home for Opportunity
- 24 years of age or younger and not covered by a private insurance plan
- receiving professional home and community care services
- receiving benefits from Ontario Works or Ontario Disability Support Program
- enrolled in the Trillium Drug Program

For seniors (people age 65 and older) we will send you a letter about three months before your 65th birthday to let you know you will automatically join the Ontario Drug Benefit program on the first day of the month after you turn 65 years old.

### Trillium Drug Program

#### Qualify for Trillium Drug Program

If you have high prescription-drug costs – compared to your household income – you might qualify for the Trillium Drug Program.

For more information please call Tel: 416-642-3038  
<https://www.ontario.ca/page/get-help-high-prescription-drug-costs>

### InnoviCares

The innoviCares card is a free prescription savings card available to all Canadian residents, and is funded by participating pharmaceutical manufacturers. If you choose the original brand, the FREE innoviCares card can help you save on select prescription medications.

For more information and to sign up please go to: <https://www.innovicare.ca/en>

## Government Senior Citizens Programs

### Guaranteed Annual Income System for Seniors

Web: <http://www.fin.gov.on.ca/en/credit/gains/>

If you're a low-income senior you may qualify for monthly Guaranteed Annual Income System payments.

### The Old Age Security (OAS) program

The Old Age Security (OAS) program is the Government of Canada's largest pension program. It is funded out of the general tax revenues of the Government of Canada. This means that you do not pay into it directly.

The OAS pension is a monthly payment available to seniors aged 65 and older who meet the Canadian legal status and residence requirements. You may need to apply to receive it. In addition to the OAS pension, there are three types of OAS benefits:

For more information and how to apply:

<https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security.html>

In addition to the OAS pension, there are three types of OAS benefits:

### **1. Guaranteed Income Supplement (GIS)**

Web:

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

The Guaranteed Income Supplement (GIS) provides a monthly non-taxable benefit to Old Age Security (OAS) pension recipients who have a low income and are living in Canada.

### **2. Allowance Program**

Web:

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

The Allowance is a benefit available to low-income individuals aged 60 to 64 who are the spouse or common-law partner of a Guaranteed Income Supplement (GIS) recipient.

### **3. Allowance for the Survivor**

The Allowance for the Survivor is a benefit available to people aged 60 to 64 who have a low income, who are living in Canada, and whose spouse or common-law partner has died.

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

### **Low-Income Seniors Co-Payment Drug Program**

Starting August 1, 2016, more than 170,000 seniors will be newly eligible for the low-income Seniors Co-Payment program under the Ontario Drug Benefit (ODB) Program.

You may be eligible to enrol in the Seniors Co-Payment Program if you are:

- A single senior with an income of less than or equal to \$19,300; or
- A senior couple with a combined income of less than or equal to \$32,300.

Seniors enrolled in the Seniors Co-Payment Program pay no annual deductible and a co-payment of up to \$2 for each prescription. As a result, they will save approximately \$130 on average per year in out-of-pocket drug costs.



## How to Apply for the Seniors Co-Payment Program?

Complete a Co-payment Application for Seniors form and send it to the Ministry of Health and Long-Term Care. There are four ways for seniors to access an application for the Seniors Co-Payment Program:

- At most Ontario pharmacies and all MPP Offices
- Co-payment Application for Seniors
- Call the Seniors Co-Payment Program at:  
1-888-405-0405 or 416-503-4586 in Toronto
- Call ServiceOntario Infoline at:  
1-866-532-3161; or 416-314-5518 in Toronto  
TTY 1-800-387-5559  
In Toronto, TTY 416-327-4282

Web:

<http://www.health.gov.on.ca/en/public/programs/drugs/programs/copayment/copayment.aspx>

### Ontario Senior Homeowners' Property Tax Grant

Web: <http://www.fin.gov.on.ca/en/credit/shptg/index.html>

If you're a low-to-moderate income senior, you may be eligible for up to \$500 back on your property taxes.

## Government Disability Programs

### ODSP: Ontario Disability Support Program

Web: <http://www.mcsc.gov.on.ca/en/mcsc/programs/social/odsp/index.aspx>

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

### Canada Pension Plan Disability Vocational Rehabilitation Program

Web:

<https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-disability-benefit/vocational-rehabilitation.html>

The Disability Vocational Rehabilitation Program is a voluntary program that helps Canada Pension Plan (CPP) disability benefit recipients return to work.

If you are receiving a CPP disability benefit you may be eligible for vocational counseling, financial support for training, and job-search services.

### Home and Vehicle Modification Program

Web: <http://www.marchofdimes.ca/EN/programs/hvmp/Pages/HowtoApply.aspx>

You may qualify to receive funding to help with the cost of making your home and vehicle more accessible if you or your child has a disability that restricts mobility.

### Assistive Devices Program

Web: <https://www.ontario.ca/page/assistive-devices-program>

Provides personalized devices or equipment to Ontarians who have long-term physical disabilities.

## Court Fees Programs

### Fee Waiver: Court or Enforcement Fees

Web: <https://www.attorneygeneral.jus.gov.on.ca/english/courts/feewaiver/index.php>

If you cannot afford to pay court or enforcement fees you can request a fee waiver that can be applied to most fees in civil and small claims court proceedings and family law cases.

### Legal Aid

Web: <http://www.legalaid.on.ca/en/>

Access a range of legal services for low-income individuals.

### Mandatory Mediation Access Plan

Web: <https://www.attorneygeneral.jus.gov.on.ca/english/courts/manmed/notice.php>

You may have an opportunity to settle certain civil actions and estate matters outside of court in Toronto, Ottawa and Windsor with the help of a mediator.

### Family Justice Services

Web: [https://www.attorneygeneral.jus.gov.on.ca/english/family/family\\_justice\\_services.php](https://www.attorneygeneral.jus.gov.on.ca/english/family/family_justice_services.php)

Families facing separation and/or divorce can access a variety of family justice services at low or no cost.

### Social Benefits Tribunal

Web: <http://www.sjto.gov.on.ca/sbt/>

The Social Benefits Tribunal hears appeals from people who have either been refused social assistance or who receive social assistance but disagree with a decision that affects:

- their eligibility for assistance.
- the amount of assistance they receive.
- the benefits they receive.

### Extra Curriculum Activities for Children

#### Local libraries Toronto and Vaughn give out free tickets for attractions

Below is a list of libraries and their hours of operation for residents of Vaughn or Toronto:

Web:

Vaughn: [www.vaughanpl.info/experiencevaughan](http://www.vaughanpl.info/experiencevaughan)

Toronto: [www.torontopubliclibrary.ca/museum-arts-passes/](http://www.torontopubliclibrary.ca/museum-arts-passes/)

General information:

Give out attractions for kids for free such as Toronto Zoo etc. You must have a valid library card.

#### Recreation Subsidy such as swimming

##### In Vaughan

There are currently 3 programs that assist with paying recreational services etc:

1. Jumpstart funds: children aged 4 to 18 from families in financial need are eligible to receive funding to help with registration fees, equipment and/or transportation to sports activities.

Who we fund is simple: Kids. Kids who want to get active. Kids who want to learn a new sport or activity. Kids who want to keep up with a sport or activity they already enjoy. But these kids just need a little extra financial help.

How to apply:

Online registration: [www.canadiantire.com/jumpstart](http://www.canadiantire.com/jumpstart)

When you select payment choose: City of Vaughan Recreation Services.

2. York Region Subsidies:

York Region offers subsidies for recreational programs. Recreational programs and day camp subsidies provide children from families with low income the ability to take part in programs offered by the municipal recreation departments.

For further details please see link below:

<http://www.york.ca/wps/portal/yorkhome/recreation/yr/recreationsubsidies>

3. City of Vaughan – Rec Assist:

RecAssist is a fee assistance service that subsidizes the cost of recreational programs for low income individuals and families in Vaughan. Help someone in your community lead a healthier and happier life.

To apply you will need to complete the form below and email to [RecAccount@vaughan.ca](mailto:RecAccount@vaughan.ca) or fax to 905.832.8550.

<https://www.vaughan.ca/services/recreation/General%20Documents/Recreation%20Guide/RC%20Forms/RecAssist%20Application.pdf>

## Toronto

1. The City of Toronto's Welcome Policy provides a fee subsidy to help low-income individuals and families who live in Toronto access City-operated recreation programs.

Details on who can apply and how can be found at the following link:

<https://www.toronto.ca/community-people/employment-social-support/child-family-support/subsidy-for-recreation-programs/>

2. Jumpstart funds: children aged 4 to 18 from families in financial need who can receive funding to help with registration fees, equipment and/or transportation to sports activities.

Who we fund is simple: Kids. Kids who want to get active. Kids who want to learn a new sport or activity. Kids who want to keep up with a sport or activity they already enjoy. But these kids just need a little extra financial help.

How to apply:

Online registration: [www.canadiantire.com/jumpstart](http://www.canadiantire.com/jumpstart)

## Summer Camp Subsidy

Jewish Family and Child Services offers, for each child from a low income family, a subsidy for 1 month of day/overnight camp.

To apply please call the Camp helpline at 416 638 7800 extension 6285

## Jump Start

Jumpstart provides funding to children aged 4 to 18 from families in financial need to help with sports camp. A typical subsidy would be \$200 towards a camp of your choice.

How to apply:

Online registration: [www.canadiantire.com/jumpstart](http://www.canadiantire.com/jumpstart)

When choosing an activity chose “Sports Camp.”

When asked to put in payee you will see numerous Jewish camps including school camps. Type the name and see if your camp is listed as a payee.

## Higher education grants

### Canada Learning Bond (CLB)

The Canada Learning Bond (CLB) is money that the Government adds to a Registered Education Savings Plan (RESP) for children from low-income families.

How much does a child receive?

The Government of Canada contributes up to \$2,000 to an RESP for an eligible child. This includes:

\$500 for the first year of eligibility

\$100 each year the child continues to be eligible (up to and including the benefit year in which they turn 15)

For more information and how to apply please see link below:

<https://www.canada.ca/en/employment-social-development/services/learning-bond.html>

## Grants available for US Citizens to help pay for higher education in the US.

### Federal Student Aid (FAFSA®)

form to apply for financial aid for college or grad school

<https://studentaid.ed.gov/sa/fafsa>

## The New York State Tuition Assistance Program (TAP)

<https://www.hesc.ny.gov/pay-for-college/apply-for-financial-aid/nys-tap.html>

## Other Government Programs

### Employment Insurance Sickness Benefits

Web: <https://www.canada.ca/en/services/benefits/ei/ei-sickness.html>

Tel : Toll-Free: 1-800-206-7218

Employment Insurance (EI) provides benefits to individuals who are unable to work because of sickness, injury, or quarantine.

### Employment Insurance Regular Benefits

Web:

<https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit.html>

Tel : Toll-Free: 1-800-206-7218

Insurance (EI) provides Regular Benefits to individuals who lose their jobs through no fault of their own (for example, due to shortage of work, seasonal or mass lay-offs) and are available for and able to work, but can't find a job.

### Ontario Works

Web: <http://www.mcass.gov.on.ca/en/mcass/programs/social/ow/index.aspx>

Toronto Help line is : 416-397-0330

If you are in temporary financial need, Ontario Works can provide you with money towards basic needs and shelter and help you find a job.

### Canada Child Benefit

Web:

<https://www.canada.ca/en/revenue-agency/services/child-family-benefits/canada-child-benefit-overview.html>

The Canada Child Benefit (CCB) is a tax-free monthly payment made to eligible families to help them with the cost of raising children under 18 years of age. The CCB may include the child disability benefit and any related provincial and territorial programs.

### Ontario Child Benefit

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

The Ontario Child Benefit provides direct financial support to low to moderate income families regardless of employment status. The benefit assists parents with the cost of raising their children.

It provides a maximum payment of \$1,434 per child per year.

### Ontario Energy and Property Tax Credit

Web: <http://www.fin.gov.on.ca/en/credit/oeptc/index.html>

This credit is a tax-free payment to help you with your property taxes and sales tax on energy costs.

### Temporary Care Assistance

Web: <http://www.mcass.gov.on.ca/en/mcass/programs/social/questions/tca.aspx>

Temporary Care Assistance provides money to an adult on behalf of a child who:

- needs financial help
- is not the caregiver's legal dependant, and
- is not under the care of a Children's Aid Society.

### Employment Ontario

Web: <https://www.ontario.ca/page/employment-ontario>

Toll-free: 1-800-387-5656

Employment Ontario helps you get training, build skills or find a job. We connect people looking for work with employers looking for workers.

### Second Career

Web: <https://www.ontario.ca/page/second-career>

You can get new skills – those needed for jobs in demand now – and financial support when you qualify for Second Career.

### Long-Term Care Home Rate Reduction Program

Web: <https://www.ontario.ca/page/find-long-term-care-home>

Information about and how to find and apply to a long-term care home.

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### Affordable Housing

Learn about programs to help you have a safe and affordable place to call home.

Web:

[https://www.ontario.ca/page/affordable-housing-ontario?\\_ga=2.46303527.1821703431.1553870042-1270959863.1469641151](https://www.ontario.ca/page/affordable-housing-ontario?_ga=2.46303527.1821703431.1553870042-1270959863.1469641151)



## Job Centers

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### Kesher

Kesher Employment Services  
3845 Bathurst Street #302

Toronto, ON. M3H-3N2

Telephone: 416-635-0611

Fax: 416-635-9196

Email: [info@kesheremployment.org](mailto:info@kesheremployment.org)

Web: <http://www.kesheremployment.org/live/>

### Zev Zlotnick

Email: [zzlotnick@grllp.com](mailto:zzlotnick@grllp.com)

Send an email and ask to be added to the daily email list which lists new job opportunities.

### Jewish Vocational Services (JVS)

Web: <http://www.jvstoronto.org/>

Providing career exploration, job search support, employment recruitment, mentoring, job coaching and retention, as well as psychological, educational and vocational assessments and treatment services.

### Jewish Jobs Weekly

Web: <https://jewishjobs.com/>

E-mail: [JewishJobsWeekly@jewishjobs.com](mailto:JewishJobsWeekly@jewishjobs.com)

Send an email and ask to be added to the weekly email listing which gives new job opportunities.

### Hizdamnuyoth

Email: [hizdamnuyot@googlegroups.com](mailto:hizdamnuyot@googlegroups.com)

Send an email and ask to be added to the list of recipients who receive daily emails advising of new job opportunities.

# Jewish Charity Organization's

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## Toronto Care Fund

Rabbi Moshe Rubelow

Toronto Care Fund

Cell: 416-317-3442

Email: [mrubelow@torontocarefund.ca](mailto:mrubelow@torontocarefund.ca)

## The Jewish Heritage Foundation

Rabbi Shmuel Chaim Reidel

Tel: 416-780-9069

Cell: 647-785-5594

Email: [relief613@gmail.com](mailto:relief613@gmail.com)

## JRCC Furniture Depot

The JRCC Furniture Depot helps people with limited means settle and create a home by providing them with furniture free of charge under its furniture donation program.

W: <https://www.jrccfurnituredepot.org/>

Tell: 416 222 7105 ext 500

## Tomchei Shaboss

Rabbi Boobo Zlotnick

Cell: 416-409-6026

Email: [booboo@tntappliances.ca](mailto:booboo@tntappliances.ca)

## Chasdei Kaduri

Providing weekly delivery of non-perishable food, fresh bakery goods and produce to hundreds of needy Jewish families in the GTA area.

Web: <https://chasdeikaduri.org/>

Phone: (289) 963 5900

Email: [contact@chasdeikaduri.org](mailto:contact@chasdeikaduri.org)

## United Chesed

Web: <http://www.unitedchesed.com/>

Offering urgent, short-term relief to families and individuals in crisis situations (i.e. food, rent, utilities, bills, medical bills, etc.).

### Jewish Immigrant Aid Services (JIAS)

Web: <http://www.jiastoronto.org/>–

providing a full range of settlement and integration services for newcomers.

### Kehilla Residential Program

Web: <https://www.kehilla.ca/rap>

Has a Rental Assistance Program for individuals or families spending more than 35% of their income on housing. Qualifying participants receive up to \$300 a month to assist with their rent.

### Jewish Family & Child Services (JF&CS)

Web: <https://www.jfandcs.com/>

Supporting the healthy development of individuals, children, families, and communities through prevention, protection, counselling, education and advocacy services within the context of Jewish values.

### UJA/Jewish Family and Child – supplementary financial assistance

For further details, call JF&CS Intake at 416.638.7800. Email: [info@jfandcs.com](mailto:info@jfandcs.com)

Approximately 1600 individuals (families and singles) receive basic income supplement each month through UJA Federation of Greater Ontario under the Supplementary Financial Assistance Program (SFAP). JF&CS Financial and Rehabilitation services may include:

- emergency, short, or long-term supplementary financial assistance\*
- assistance with summer camp fees
- vocational and/or life skills counselling

\*Supplementary denotes that Agency assistance can only be offered to supplement a primary source of income, e.g., government assistance, pension, low wage earnings or family support. Any Jewish person living in the Greater Toronto Area whose income is derived from Welfare (Social Assistance), Family Benefits, Unemployment Insurance, Old Age Pension or low earnings may apply.

### UJA/Jewish Family and Child - homelessness prevention program (for residents of York Region).

Tel: 416-638-7800 x 6234

Web: [www.jfandcs.com/homelessness-prevention-program](http://www.jfandcs.com/homelessness-prevention-program)

The Homelessness Prevention Program and The Community Homelessness Prevention Initiative give eligible applicants funds for:

- Rent and utilities arrears.
- First and last month's rent.
- Moving costs.
- Mortgage payment arrears.
- ID replacement.
- Urgent medical needs.

You can apply if you:

- Live in York Region.
- Are at risk of eviction, foreclosure, homelessness, or are living in a temporary shelter.
- Do not receive Ontario Disability Support Program or Ontario Works assistance.

### Help with wedding expenses

#### Simchas Choson V'Kallah Toronto

Rachelle Anisfeld

E-mail: [rachelleanisfeld@gmail.com](mailto:rachelleanisfeld@gmail.com)

#### The Reichman Family Fund

Reb Heinach Brachfeld

350 Cortleigh Blvd. Toronto, Ontario. M5N-1R5

E-mail: [eheitkoetter@ridc.com](mailto:eheitkoetter@ridc.com)

#### Yad Chanah Malkah Lkallah

Providing Toronto's Kallahs with Essential Household Items

Contact via email: [yadcml@gmail.com](mailto:yadcml@gmail.com)

## Gemachim – Interest Free Loans

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### BAYT:

Mendel Rubinoff

Cell: 416-880-2132

E-mail: mendelrubinoff@sympatico.ca

### Chabad:

Josh Lang

Cell: 416-843-3651

E-mail: joshualang@rogers.com

### Clanton Park Shul:

Irwin Diamond

Tel: 416-630-2833

Email: azrieldiamond@yahoo.com

### Shomrei Shabbos:

Ari Messinger

Cell: 416-824-7984

E-Mail: aaron@olivecorp.ca

### Agudas Yisroel:

Shaya Schachner

Tel: 416-782-8740

Cell: 647-920-1476

E-mail: syschach@gmail.com

## Jewish Free Loan

Web: <http://jewishfreeloan.ca/>

Offering interest-free loans to needy individuals of the Jewish community in the Greater Toronto Area.

B”H



## The Lamplighter Foundation

Did you know that you may be eligible for benefits from various government and local programs?

Do you know how much money you can save by enrolling to these programs?

*\* The Lamplighter Foundation puts out a Free Booklet with all the necessary information*

*\* If you have questions - Please call-text- WhatsApp: 647-221-1741 Or send an email to:  
[thelamplighteroffice@gmail.com](mailto:thelamplighteroffice@gmail.com)*

*\* This service is Free*

