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2022

The GTA Financial Information Hand- Book



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Published By The Lamplighter

Foundation

1/1/2022



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Index

Foreword

National, Regional and Local benefits

Job Center

Jewish Charitable Organizations

Gemachim – Interest Free Loans

The source for good deals

Foreword

B”H

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February 13, 2022

Dear Friends שי'

It is our honour and privilege to enclose a new and updated version of the “GTA Financial Guidebook” for the new year, 2022..

The guidebook lists all available local, provincial and national benefits.

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: 647-986-2210. If no answer, please leave a message and someone will contact you as soon as possible. Alternatively, you can send an email to: thelampligheroffice@gmail.com

B”H, 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.

please forward this PDF to anyone whom you feel might benefit from it.

Best wishes

Mottel Wechter

The Lamplighter Foundation

National, Regional and Local benefits

Electricity Programs

Ontario Electricity Support Program (OESP)

Tel: 1-855-831-8151

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).

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.

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

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.

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

- First and last months’ 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?

To apply call Access York, at 1-877-464-9675, TTY 1-866-512-6228 or 905-895-4293 (for deaf & hard of hearing).

Access York will make an appointment with our service provider, Salvation Army Northridge Community Church, which issue financial assistance and support to eligible residents.

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/rVbLcpswFP2WLRxkdCUEyEtC0xic4LS0jmHjkXnYSm1BQE7ifn3lxmlkzU7-SERtxHxzpnHvFXJShCcoKfxRzrkQt-XJrZ-409K_CwWAI0YiyAHwY-RHxGFxeezoh1Qlw4PHh6Pd9jO5QhrJcqkYtULppp3ktVSIVDzZ1-1MbnRJq_cexqFdID7p109StNishucwFX_KuE53S7zra6kwui7USS6E250S22ze5KFBKcMwKoqwsmwO2KM77Vr-owMlu4RQ7pOlu29E9wueEXNEpPfQGpL0Jbub6WFwtLCGrGk2K7emXr2uXt2UphZzvcaBU3D88ZL4Wdavks0KTM1RdlHypFj14gXtd_8L-53gp21smVwmjEI4jzx_jEdDQ3iUQQt0BDiCCwYhB-MW7dT6zAYYh2SUca52jCF8pSnU1vINqfiMo-VfeGWZeQSmzXA9mFuWYWN3Xcazcmc2AEx2tyCIAbBrQNgzogWIA0xp6H6UchRBgf9tp9qUNPgkDdmFHLI5Naxib1jA2rWFsug_HhinjIX0LeNaf9QSGaxrQMQ3oGQYMTGsYfJTYoavnYdMnNK1hYrrKiek-TN5POTpjJtszQ-wZmNDk4Fh0OHJ3gbK5enq2n1Cz-rFi9sbK0tvrKgnvnebX1_dqtZrGscVnDOz3OTRM-Ok3CvDm9A!!/dl5/d5/L2dBISvZ0FBIS9nQSEh/#.XJ4ly5hKjIU

Dental Programs

Healthy Smiles Ontario - 1

Tel: 1844 296 6306

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

Healthy Smiles Ontario is a government-funded dental program that provides free preventive, routine, and emergency dental services for children and youth who are 17 years old and younger and are from low-income households.

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	\$24,347 or lower
2 children	\$26,189 or lower
3 children	\$28,032 or lower
4 children	\$29,874 or lower
5 children	\$31,717 or lower
6 children	\$33,559 or lower
7 children	\$35,402 or lower
8 children	\$37,244 or lower
9 children	\$39,087 or lower
10 or more children	\$40,929 or lower. Add \$1,843 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.

To access this program please call:

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.

Toronto - Temporary Dental treatment (CINOT - Children in Need of Dental Treatment)

For Toronto please see link below of how to access this program

<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 access this program please call Health Connections at:

Tel : 1-800-361-5653

More info is available below:

Web:

http://www.york.ca/wps/portal/yorkhome/health/yr/dental/dentalscreening/dentalscreening!/ut/p/a1/tVJNT8JAEP0tHjg2O91-Lce1Im0JrRFF2gvZlkKL_aKsRPz1bhGihBi6h52Mm9n3-S9GRSgCQoKtkkXjKdlwblmD_SpTfu2ZQ3A8VRiAgWP0tgg0OvKosAXBXDiUDj3_wkFKIgKXvEE-dt6GpUFjwvegW1ZP4tkzVP-sgOSMo_FHbOMJx2YCYxlh7iO6jgu0mJxBDT0VZTOkB_KxJipKpFOA0JJZblqdXVNkyltDIFh8TrHyPmFXlwPzaEgrhhPpLSYI2jy0fQQP5sfA8hPl6tVQIXoRukrR5P_UL2z9auS_oioYI8dg45ID1Rb2RdgrOqWbIIDIkfAvjXutBtiyTDA-4IfRuuL2RsnzbrHaHSh-2cl5bYJIZYJDWibsG0Pjb9KdmwwZdosktJTgGLbJNeKQ1y3bQ_dtj102_bQbXsPx5dLrvLHnChatiC8ay-1avP2MM_zqetKLCsGfAN8enX1Djgdd8s!/dI5/d5/L2dBISevZ0FBIS9nQSEh/#.WX-UIYjyvIV

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 provides dental treatment at a reduced cost – typically about 30% of the cost charged in private dental practices.

for more information please visit:

<https://patients.dentistry.utoronto.ca/patients>

The One Smile Research Program - Cost Free Dental

The One Smile Research Program is designed to support individuals and families who have challenges accessing oral health care. Through this research study, the clinic will offer cost-free dental care for families in the GTA who don't currently have access to dental care and, at the same time, allow a multi-disciplinary team of researchers at the University of Toronto to investigate the long-term impacts of having access to quality dental care. This includes the impacts on the participants, their families, the healthcare system, and society overall.

The One Smile Research Program is now enrolling new patients! Please visit onesmileprogram.ca to see if you may be eligible. Or call 416-946-0455.

<https://patients.dentistry.utoronto.ca/The-One-Smile-Research-Program>

Eye See...Eye Learn® Program - Free glasses for JK or SK children

Now available to children in Junior or Senior Kindergarten!

The Eye See...Eye Learn® program is available to children that are in any junior or senior kindergarten program. To participate in the program the eye exam must be with a participating optometrist.

If required, Eye See...Eye Learn® will provide one pair of glasses per child courtesy of our participating optometrists and corporate partners Essilor Vision Foundation Canada and Modern Optical Canada. The frames are fashionable and are made with high quality and impact resistant polycarbonate lenses. The estimated value of the glasses is over \$250.

For more information, send an email to: esel@optom.on.ca.
or visit <https://optom.on.ca/esel/>

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 Subsidy makes child care more affordable for families with low and moderate income by offering a Child Care Fee Subsidy that reduces the amount of money that families have to pay licensed child care providers to care for their child(ren).

York Region Child Care Subsidy

Please see below link for full details :

Web:

https://www.york.ca/wps/portal/yorkhome/support/yr/financialassistance/childcarefeesubsidy!/ut/p/a1/tVRNU4MwEP0tHnpkkvCZK2ItUNuq6AhcOgFCiS2BQlrFX2_a0YvTD-tgTtnN7st7L5kFMQhBzMmWLYhgFSerXRYbc88eea47hv5Mxw604cz2VQvD4Z0ICyJZAI8sG-77VVU3XeRAH7ozDL1b6964wS6CDzp4ATGIUy5qUYCoa-ZpxQXIYgC7qInKoBVMbPaJoirpALabuq4aGeaME54ysiJty1oh9_I0LdggS0lDc0rbTdKyrNvh1ynLQGTqFJqIYMVECVJ0QqmCMUUKybM0NZPcyLRvPScIn_Fjr-cEwlj9Kjhl2TnTIknSOsYCjXUQXKj6DKDZN6DRN6DVM6DTt4fOXyX7HnSQLQFH2ICDtu05-Frz8dRCfTPs28Og71cO-v6HweWS_V8MRPa6Xse2HGu7WfYuQPgvc01epDYZ7KQ_IkoFMbzCoQH2kF4qL0un0usdcryEUPNqLcfT3IZzqdThSQ_EnHsvdIXn4CxNyM!/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

The Ontario Child Care Tax Credit (known as Ontario Childcare Access and Relief from Expenses (CARE) Tax Credit) puts more money in the pockets of families and provides the flexibility they need to choose the child care options that work best for them.

Eligible families can claim up to 75% of their eligible child care expenses including services provided by child care centres, homes and camps.

As announced in the 2021 Ontario Budget, the government will provide an automatic top-up of 20 per cent of the credit entitlement for the 2021 taxation year.

You can claim this tax credit when you file your personal income tax return.

For more information please visit:

<https://www.ontario.ca/page/ontario-child-care-tax-credit>

Drug Programs

ODB: Ontario Drug Benefit Program

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 that you will automatically be insured by the Ontario Drug Benefit program on the first day of the month after you turn 65 years old.

For more information and how to apply please see below :

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

Tell: 1-888-405-0405 / 416-503-4586 (Toronto area)

Trillium Drug Program

Qualify for Trillium Drug Program

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

For more information please call Tel: 416-642-3038 (in Toronto area)

<https://www.ontario.ca/page/get-help-high-prescription-drug-costs>

A Guide to Understanding the Trillium Drug Program

<https://www.forms.ssb.gov.on.ca/mbs/ssb/forms/ssbforms.nsf/FormDetail?OpenForm&ACT=RDR&TAB=PROFILE&SRCH=4&ENV=WWE&NO=014-3693-87E>

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 (GAINS)

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) pension is a monthly payment you can get if you are 65 and older. In some cases, Service Canada will automatically enroll you for the OAS pension. In other cases, you will have to apply for the Old Age Security pension. Service Canada will inform you if you have been automatically enrolled.

In most cases, you do not have to apply to get this benefit.

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>

2. Allowance Program

Web:

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

3. Allowance for the Survivor

Web:

<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

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

- 1-888-405-0405 (toll free)
- 416-503-4586 (Toronto area)

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>

If you have a long-term physical disability, you can get help paying for equipment and supplies when you qualify for the Assistive Devices Program.

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

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 kinds of disputes we address at our tribunals are extremely varied. We resolve disputes in the social, property assessment, safety and licensing sectors.

These are important issues that touch people's lives in fundamental ways. People who appear before our tribunals have a right to fair and accessible dispute resolution, and that is our primary commitment to you.”

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

Toronto: 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 for various activities (e.g. swimming)

Below are the programs that assist with paying recreational services etc:

1. Jumpstart funds:

Sometimes families need financial assistance to get their kids into a sport or physical activity. Jumpstart is committed to helping all families access a range of activities from boxing to bowling and skating to skiing, and more.

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: <https://jumpstart.canadiantire.ca/pages/individual-child-grants>

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 or fax to 905.832.8550.

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

4. City of Toronto

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, and how to, apply can be found at the following link:

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

5. Snow Shoe Rental - Free

<https://vaughan.perfectmind.com/25076/Clients/BookMe4BookingPages/BookingCoursesPage?calendarId=50b1adc4-e66f-4726-bd45-6ae783f1bfac&widgetId=15f6af07-39c5-473e-b053-96653f77a406&embed=False>

Summer Camp Subsidy

UJA 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 or visit for more information on how to apply

<https://jewishtoronto.com/cje/camp>

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 \$300 towards a camp of your choice.

How to apply:

Online registration: <https://jumpstart.canadiantire.ca/pages/individual-child-grants>

When choosing an activity choose "Sports Camp."

When asked to input "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) sickness benefits can provide you with up to 15 weeks of financial assistance if you can't work for medical reasons.

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.mcscs.gov.on.ca/en/mcscs/programs/social/ow/index.aspx>

Ontario Works offices: Toronto Region

https://www.mcscs.gov.on.ca/en/mcscs/programs/social/ow/contacts/ow_Municipal/toronto_region.aspx

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.

Ontario Child Benefit

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

The Ontario Child Benefit gives low-income to moderate-income families up to \$1,473 per child per year to help with the cost of raising children. You can receive this benefit if you are working or if you are not working

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.mcsc.gov.on.ca/en/mcsc/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

We help job seekers, workers and employers with advice, grants and other services around public and private sector employment.

Second Career

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

Get skills-training 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 how to find and apply to a long-term care home.

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

Job Centers

Kesher

Kesher Employment Services
3845 Bathurst Street #302

Toronto, ON. M3H-3N2

Telephone: 416-635-0611

Fax: 416-635-9196

Email: info@kesheremployment.org

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

Zev Zlotnick

Email: 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/>

Offers 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

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

Hizdamnuyoth

Email: 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 Organizations

Toronto Care Fund

Rabbi Moshe Rubelow
Toronto Care Fund
Cell: 416-317-3442
Email: mrubelow@torontocarefund.ca

The Jewish Heritage Foundation

Rabbi Shmuel Chaim Reidel
Tel: 416-780-9069
Cell: 647-785-5594
Email: 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 Shabbos

Rabbi Boobo Zlotnick
Cell: 416-409-6026
Email: 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

United Chesed

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

Offers 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: <https://jiastoronto.org/>

provides free settlement and language 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. For further details, call JF&CS Intake at 416.638.7800. Email: info@jfandcs.com

UJA/Jewish Family and Child – supplementary financial assistance

W: <https://www.jfandcs.com/financial-assistance>

Supplementary denotes that agency assistance can only be offered to supplement a primary source of income such as 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. For further details, call JF&CS Intake at 416.638.7800

Help with wedding expenses

Simchas Choson V'Kallah Toronto

Rachelle Anisfeld

E-mail: rachelleanisfeld@gmail.com

The Reichman Family Fund

Reb Heinach Brachfeld

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

E-mail: eheitkoetter@ridc.com

Yad Chanah Malkah Lkallah

Providing Toronto's Kallahs with Essential Household Items

Contact via email: yadcml@gmail.com

Gemachim – Interest Free Loans

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
www.thelamplighterfoundation.org



Do you know that you may be eligible for benefits from various government programs?
Do you know how much money you can save by enrolling to these programs?

- * The Lamplighter Foundation publishes a free booklet with all the information necessary to access the programs. Please
Download the PDF from our website.
- * If you have questions – Please feel free to call: 647-986-2210
Or send an email to: thelamplighteroffice@gmail.com
* This service is free!

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