

Community Financial Supports



An unexpected health event such as a stroke can have a significant impact on an individual's finances during an already stressful time. Depending on your personal situation, there may be government financial supports available to you. This document brings together information about a number of federal and provincial programs. You will need to contact these services and learn more about how the programs may assist you and your family. Applying for government financial supports will take time and patience. You may want the support of a family member or friend to assist you with the process.

ONTARIO WORKS

Definition: For people who need money right away to pay for food and housing.

APPLICATION CRITERIA

To be eligible for Ontario Works, you must:

- live in Ontario
- need money right away to help pay for food and shelter
- be willing to take part in activities that will help you find a job

Ontario Works looks at two things when deciding whether or not you will receive help:

- your financial (money) situation
- your willingness to take part in activities to find a job

DURATION: No time limit

AMOUNT: The amount of money you receive from Ontario Works depends on:

- family size
- income
- assets
- housing costs

LENGTH OF APPLICATION PROCESS

If you need help right now to pay for food, housing and other living costs, you can apply for financial assistance from Ontario Works. If you qualify, Ontario Works staff can help you right away.



For More Information: Contact your local office
<http://www.mcss.gov.on.ca/en/mcss/programs/social/ow/index.aspx>

ONTARIO DISABILITY SUPPORT PROGRAM (ODSP)

Definition: Ontario Disability Support Program (ODSP) helps people with disabilities pay for living expenses like food and housing.

APPLICATION CRITERIA

To be eligible for ODSP you must:

- be 18 years of age or older
- live in Ontario
- have financial need
- have a substantial physical or mental disability that:
 - may last a year or more
 - makes it hard for you to care for yourself and take part in community life or work

ODSP looks at two things when deciding whether or not you will receive help: financial (money) situation, and disability status. Please note: to apply for ODSP you must have an assessment and appropriate paperwork completed by your physician or nurse practitioner. Learn more by calling the ODSP office or visiting their website at <http://www.mcass.gov.on.ca/en/mcass/programs/social/odsp/>

DURATION: No time limit

AMOUNT: If you are eligible to receive income support, you will receive a monthly payment. The amount received depends on your living situation.

If you rent or own your own home:

Your monthly payment will be made up of two parts: **BASIC NEEDS** and **SHELTER ALLOWANCE**.

What are **BASIC NEEDS**?

The basic needs portion of your income support is meant to help cover the cost of:

- food
- clothing
- necessary personal items

The amount you receive for basic needs is based on:

- the number of people in your family
- whether or not your spouse has a disability
- age of your family members

What is **SHELTER ALLOWANCE**? The shelter allowance is meant to help cover:

- your rent or your mortgage payment
- heat
- utilities (hydro, water)
- property taxes
- home insurance
- condominium fees

The amount you receive for the shelter allowance is based on:

- your actual shelter costs up to a maximum amount - depending on the number of people in your family

LENGTH OF TIME TO PROCESS APPLICATION

It can take a few weeks up to a few months to find out if you are eligible to receive Ontario Disability Support Program Income Support.



For more information: Call 1-888-256-6758 or find the office closest to you.
<http://www.mcass.gov.on.ca/en/mcass/programs/social/odsp/index.aspx>

EMPLOYMENT INSURANCE (EI) SICKNESS BENEFITS

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

APPLICATION CRITERIA

- your regular weekly earnings have decreased by more than 40%
- you have accumulated 600 insured hours in the last 52 weeks or since your last claim
This period is called the qualifying period
- a medical certificate (doctor's note) confirms the duration of your incapacity (illness/injury/quarantine)

DURATION: Up to 15 weeks

AMOUNT

The basic benefit rate is 55% of your average insured earnings up to a yearly maximum insurable amount of \$48,600. This means you can receive a maximum payment of \$514 per week. Your EI payment is a taxable income at the federal and provincial or territorial levels. If it applies, taxes will be deducted. These amounts are reviewed each year.

You could receive a higher benefit rate if you are in a low-income family — net income up to a maximum of \$25,921 per year — with children and you or your spouse receive the Canada Child Tax Benefit (CCTB). You are then entitled to the Family Supplement.

LENGTH OF TIME TO PROCESS APPLICATION

If EI has all the required information and if you qualify for benefits, your payment will usually be issued within 28 days from the date your application is received. If you do not qualify, EI will notify you of the decision made on your claim.



For more information:

Call 1-800-206-7218 or visit www.servicecanada.gc.ca/eng/sc/ei/benefits/sickness.shtml

EMPLOYMENT INSURANCE (EI) REGULAR BENEFITS

Definition: Employment Insurance provides temporary financial assistance for unemployed Canadians while they look for work or upgrade their skills.

APPLICATION CRITERIA

- you have been without work and without pay for at least 7 consecutive days
- in the last 52 weeks or since your last claim you have worked for the required number of insurable hours. This period is called the qualifying period. The hours are based on where you live and the unemployment rate in your economic region at the time of filing your claim for benefits

DURATION

You may receive EI regular benefits for a period ranging from 14 to 45 weeks. The number of weeks you receive benefits depends on the unemployment rate in your region and on the number of hours of insurable employment that you accumulated during your qualifying period, which is usually the last 52 weeks before the start date of your claim.

AMOUNT

The basic rate for calculating EI benefits is 55% of your average insurable weekly earnings. As of January 1, 2014, the maximum insurable earnings amount is \$48,600. This means that you can receive a maximum amount of \$514 per week. You could receive a higher benefit rate if you are in a low-income family — net income up to a maximum of \$25,921 per year — with children and you or your spouse receive the Canada Child Tax Benefit (CCTB) . You are then entitled to the Family Supplement.

LENGTH OF TIME TO PROCESS APPLICATION

If EI has all of the required information, and if you qualify for benefits, your payment will usually be issued within 28 days of the receipt of your application. If you do not qualify, they will notify you of the decision made on your claim.



For More Information:

Call 1-800-206-7218 or visit www.servicecanada.gc.ca or

<http://www.servicecanada.gc.ca/eng/sc/ei/benefits/regular.shtml>

CANADA PENSION PLAN DISABILITY

Definition: The Canada Pension Plan (CPP) disability benefit is available to people who have made enough contributions to CPP, and whose disability prevents them from working at any job on a regular basis. The disability must be long lasting or likely to result in death. People who qualify for disability benefits from other programs may not qualify for the CPP disability benefit.

APPLICATION CRITERIA

- under 65 years of age
- unable to work because of a medical condition
- contributed to CPP for at least 4 of the last 6 years, or
- paid into CPP for at least 25 years and made valid contributions to the plan in 3 of the last 6 years
- have a disability that is considered severe and prolonged as defined under CPP legislation

DURATION

Your CPP disability benefit is not necessarily a permanent benefit. It is intended to partially replace your employment income for as long as your disability stops you from working at any job on a regular basis. Your disability benefit will automatically change to a CPP retirement pension when you turn 65.

AMOUNT

People receiving a CPP disability benefit in 2013 received, on average, \$841.95 each month. The benefit includes a fixed amount that everyone receives (\$453.52 a month for 2013), plus an amount based on how much you contributed to the CPP during your entire working career. The most money you could receive from the disability benefit each month in 2013 is \$1,212.90. Every January, there may be an increase to the CPP disability benefit to take into account any increase in the cost of living.

LENGTH OF TIME TO PROCESS APPLICATION

CPP makes eligibility decisions on at least 75% of applications within 120 calendar days (4 months). The time begins when they receive a complete application which includes the questionnaire, application and medical report.

CANADA PENSION PLAN DISABILITY VOCATIONAL REHABILITATION PROGRAM

Definition

The Canada Pension Plan Disability Vocational Rehabilitation Program offers vocational counselling, financial support for training, and job search services to recipients of Canada Pension Plan (CPP) Disability Benefits to help them return to work.

Application Criteria

The Canada Pension Plan is looking for people receiving Canada Pension Plan disability benefits who could benefit from vocational rehabilitation. The most likely candidates are those:

- who are motivated to return to work; and
- whose physician agrees that they can cope with a work-related rehabilitation program

Services Included

- **Guidance:** Participants receive one-on-one guidance to identify their needs, assess their education and current job skills, discuss their work goals and find out about the current job market in their area. With help from a rehabilitation specialist, participants will learn about the skills that employers are looking for, or look at opportunities for self-employment.
- **Planning A Return-to-Work:** A local vocational rehabilitation specialist will work with the participant to develop an individualized return-to-work rehabilitation plan in consultation with the participant's treating physician. The participant, the Canada Pension Plan case manager, as well as the participant's doctor and local vocational rehabilitation specialist must all sign this plan. Then it becomes the participant's contract with the Canada Pension Plan.
- **Improve Skills/Retraining:** If participants need to improve their skills, upgrade their education or retrain to secure a job, the Canada Pension Plan may cover the costs.
- **Developing Job Search Skills :** After participants complete their work-related rehabilitation, their rehabilitation specialist will help them to find work. For example, they could:
 - find out where the jobs are
 - prepare a résumé
 - join a job-finding club to practice their interview skills
 - develop strategies to get interviews or identify organizations that might hire them



For More Information:

Call 1-800-277-9914 or visit: www.servicecanada.gc.ca or

<http://www.servicecanada.gc.ca/eng/isp/cpp/disaben.shtml> or

<http://www.servicecanada.gc.ca/eng/isp/pub/factsheets/vocrehab.shtml>

This information is compiled by the Southwestern Ontario Stroke Network's Return to Work After Stroke Working Group for the purpose of providing stroke survivors with information about community financial supports. Much of the information was taken directly from government websites as of January 1, 2012. All supports are subject to change. While we have attempted to ensure that this list of services is comprehensive, it may not reflect all of the community financial supports available.



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