



Thinking About the Future - Who to Call

A quick list of resources and programs that support citizenship and community inclusion in Windsor & Essex County

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Affordable Housing Programs

Affordable Rent Options for Windsor & Essex County Residents; Social Housing, Housing Benefits

For additional information on affordable housing related programs offered in Windsor and Essex County consult the City of Windsor website:

<https://www.citywindsor.ca/residents/housing/Pages/Housing.aspx>

Coordinated Access

Coordinated access to social housing units and housing benefits is done through the Central Housing Registry – Windsor Essex County (CHR-WEC). Individuals or households seeking subsidized housing can apply. Eligibility will be determined by the Central Housing Registry – Windsor Essex County.

In order to be assessed for eligibility one member of the household must be 16 years of age or older and able to live independently; and each member of the household must meet at least one of the following criteria:

- is a Canadian citizen
- application for status as a permanent resident under the Immigration and Refugee Protection Act (Canada), or
- made a claim for refugee protection under Immigration and Refugee Protection Act (Canada).

Phone: (519) 254-6994

Website: <http://www.chrwec.com/>

Canada-Ontario Housing Benefit (COHB)

The COHB is a joint \$1.46-billion federal-provincial housing allowance program providing an income-tested, portable housing benefit (PHB) payment to low-income households. The COHB is designed to help increase affordability of rental housing for eligible households on or are eligible to be on the social housing wait list in Windsor and Essex County. **Applying for this housing benefit requires an application to be made to the Central Housing Registry (CHR).** The CHR will determine the applicant's eligibility for social housing and/or the COHB. Applying to be on the CHR's waitlist can result in being placed on the waiting list when new COHB funds become available.

For further information and to apply for the COHB, interested parties can contact the Windsor Essex Community Housing Corporation (CHC) via the following link:

<http://www.wechc.com/rentals/canada-ontario-housing-benefit>

and/or by: **Phone: 519-776-4631x 4005**

Email: housingbenefit@wechc.com

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Federal Programs for Home Buyers

Home Buyers' Plan (HBP), Government of Canada

The Home Buyers' Plan (HBP) is a program that allows you to withdraw funds from your Registered Retirement Savings Plans (RRSPs) to buy or build a [qualifying home](#) for yourself or for a related [person with a disability](#). The HBP allows you to pay back the withdrawn funds within a 15-year period. To learn more, go to the following link: [What is the Home Buyers' Plan \(HBP\)?](#)

First-Time Home Buyer Incentive, National Housing Strategy Canada Mortgage and Housing Corporation (CMHC)

The Incentive enables first-time homebuyers to reduce their monthly mortgage payment without increasing their down payment. Through the First-Time Home Buyer Incentive, the Government of Canada will offer a shared equity mortgage: 5% for a first-time buyer's purchase of a re-sale home; 5% or 10% for a first-time buyer's purchase of a new construction.

The homebuyer will have to repay the Incentive based on the property's fair market value at the time of repayment. If a homebuyer received a 5% Incentive, they would repay 5% of the home's value at repayment. If they received a 10% Incentive, they would repay 10% of the home's value at repayment.

The homebuyer must repay the Incentive after 25 years, or when the property is sold, whichever comes first. They can also repay the Incentive in full any time before, without a pre-payment penalty.

A shared equity mortgage is where the government shares in the upside and downside of the property value. There are a few qualifiers to apply for this incentive:

- need to have the minimum down payment to be eligible
- maximum qualifying income is no more than \$120,000
- total borrowing is limited to 4 times the qualifying income

Contact the First-Time Home Buyer Incentive Information Line

Phone: 1-877-884-2642

Website: <https://www.placetocallhome.ca/ftthbi/first-time-homebuyer-incentive>

Direct/Individualized Funding for Supports

Development Services Ontario (DSO) Southwest Region

This is the access point to apply for Adult Developmental Services including Passport funding to purchase supports for community participation as an adult. People/families are encouraged to contact the local DSO when their family member is 17.5 years of age to begin the process.

It is also recommended during the application process with the DSO to ask for the option of person-directed planning/independent facilitation to assist with a vision and planning for the future. It could mean going on a waiting list for this support, along with other supports.

People and families/support networks interested in planning for a home option and supports for the future and who complete an Individualized Residential Housing Proposal or Plans should send that to the DSO as well. By sharing such a proposal and plan it demonstrates to the government that this is a direction you would like to choose. For example: having a tailored life with individualized funding and supports in their own home option, keeping supports and home separate.

To contact the DSO for Windsor and Essex County:

Phone: 519-945-3797 or 1-855-437-6797

Website: www.dsontario.ca

Health/Personal Care Related Supports

Erie St. Clair Home and Community Care Support Services

If health and/or personal care support at home, at school or in the community is needed, the Erie St. Clair Home and Community Care Support Services may be of assistance. Referrals can be made by the person, family member, friend and/or family doctor. For those interested and who are eligible, you may want to look innovative home care program called Family Managed Home Care which offers more flexibility and puts the control for hiring supporter with the person (and family).

Call the toll-free number: **1-888-447-4468**

Or the local number: **519-258-8211**

Website: <http://healthcareathome.ca/eriestclair/en>

Income Support

Ontario Disability Support Program (ODSP)

ODSP provides monthly financial assistance/income for daily living (housing, food, utilities and clothing). People must be at least 17.5 years of age to apply for this provincial benefit. It also includes dental care, prescriptions, eye exams, incontinence supplies, etc. ODSP can also assist people and families to access the Assistive Device Program (ADP).

There are three ways to apply:

Online: www.mcscs.gov.on.ca/en/mcsss/programs/social/apply_online.aspx

Phone: (519) 254-1651

In person: Call 519-254-1651 to set up a meeting at the office, 270 Erie St. East

Independent Facilitation

Windsor-Essex Brokerage for Personal Supports (Brokerage)

Independent facilitation involves people with developmental disabilities, their families and friends (support networks) having ongoing conversations and visits with an independent facilitator who develops a relationship and walks with people over time. Independent facilitators listen deeply, provide holistic information and assist the person to think about what they want their life to look like. They assist with support network development and relationship building. Facilitation is based on the strengths, capacities and self-determination of the person.

Independent facilitation for adults (18 and over) must be accessed through Developmental Services Ontario (DSO); however, people are welcome to contact Brokerage for further information to help decide if that is an option for them.

Brokerage also offers Youth Planning for 13 to 18-year old student. This work is designed to assist young people to prepare for adult life. To get involved in Youth Planning, Brokerage can be contacted directly (without going through DSO.)

Phone: 519-966-8094 **Website: www.webps.ca**

Legal Support/Tenancy Issues (For people living with low incomes)

People who need legal help and can't afford it due to their low income can contact one of the legal assistance organizations listed below. People with disabilities who are living on ODSP would qualify for this type of support. One example of support, people may need assistance with, that both places offer, would be landlord and tenant issues. To learn more, please make contact by phone or go on-line using the information links provided below.

Legal Assistance of Windsor

Phone: 519-256-7831 **Website: legalassistanceofwindsor.com**

Windsor-Essex Bilingual Legal Clinic

Phone: 519-253-3526 **For more info: <https://windsoriessex.cioc.ca/record/WIN0275>**

Mediation Support (For people living with low incomes)

Community Mediation Windsor-Essex (CMWE)

People who may want to try resolving conflicts or disagreements rather than go through the formal courts/legal system may choose community mediation. Community mediation is a FREE SERVICE provided by trained volunteers/professionals to resolve conflicts that might include:

- Disagreements between neighbours, roommates, colleagues or family members
- Landlord and tenant issues that have not gone to court
- Conflicts at school, or workplaces
- Other personal or family conflicts

Community mediation is not a legal process and legal advice is not provided.

Phone: 519-946-3277 **Email: info@cmwe.ca**

For more info, insert this link into your search engine: <https://fswe.ca/cmwe/>

Planning for the Future

(Free resources, websites, webinars, and more)

Inspiring Possibilities Estate Planning Guide, Community Living Ontario

A free digital resource geared to people who have a disability and their families as they consider their financial objectives and obligations.

Website: www.planinspiringpossibilities.com

Partners for Planning (P4P) Planning Network – (resources, info webinars)

P4P has a wealth of free planning resources to help people with disabilities live their best lives. The site offers the opportunity to on-line discussions and seminars about planning, finances, relationships, staying resilient and more.

There is also information about professional services, planning for the future, work roles and contribution, relationships and community, federal and provincial supports, legal and financial planning, and creative options for home.

Website: www.planningnetwork.ca

Transition Planning Windsor-Essex - Website

For Youth with Developmental Disabilities

Everyone dreams that their child will have a full life, complete with meaningful activities, relationships, financial security and a home to live in. For parents who have children with disabilities, this requires extra planning and action. This website helps people and their families get oriented to the adult service system and provides information about how others can be of assistance at this stage of life.

The website was designed for parents of young people 14 to 18 years of age who live with a developmental disability. Siblings, extended families and friends will find this information extremely helpful as well.

The purpose of this website is to give contact information, some tips, resources and practical information to assist with the transition away from the school system, and into life as an adult.

Website: <http://transitionplanningwindsorsex.ca/>

Wills & Estate Planning, Pro Bono/Free Services for People with Disabilities

Lawyer, Stephanie Dickson, through PooranLaw offers pro bono services to people who have a developmental disability who are planning for the future and would like to have help making Powers of Attorney for personal care and property. Other free services for 'solution-oriented advocacy' include: decision making rights and substitute decision makers, consent and capacity to health care treatment, etc. PooranLaw also offers a reduced rate on Wills through this program.

Email: sdickson@pooranlaw.com or Phone 226-722-5101

Volunteer Trusteeship and Financial Literacy Program ---

Family Services Windsor-Essex

This program helps people better manage their money, pay their bills on time, and teaches people basic money management. It is open to people 16 years and older. Professional staff will:

- Receive all money directly from an individual's source
- Create a budget with people for their spending money
- Pay all bills on time
- Teach people about basic money management, credit cards and interest rates

Advocacy and support services help:

- Budget people's money to get the most from the monthly allowance
- Ensure all bills are paid on time
- Plan how to handle arising financial concerns
- Ongoing professional counselling and support
- Connect to other services for support, as needed

Phone: 1-888-933-1831

For more info, insert this link into your search engine:

<https://fswe.ca/support/bill-payment-trustee/>

Work / Employment Supports ---

ODSP Employment Supports

Young people at least 16 years of age who may be interested in seeking employment may be eligible for basic assistance to employment such as funding, access to job coaching and general employment support. Most people contact the ODSP Employment Office when their family members are approaching 18 years of age. This office can provide a list of Windsor and Essex County Service Providers who can assist and support employment seekers.

Phone: (519) 254-1651

Unemployed Help Centre

Youth Programs: UHC has created some unique opportunities for anyone between the ages of 15 and 29 who are looking for employment in the community. Find the job that's right today!

Employment Programs: Whether between jobs or just browsing around for a new opportunity, UHC's employment programs and services can help.

Phone: (519) 944-4900

Website: <https://www.uhc.ca/programs-services>

New Beginnings - Youth Job Connection Program

The Youth Job Connection program serves youth aged 15 to 29 who experience multiple and/or complex barriers to employment by providing more intensive supports beyond traditional job search and placement opportunities. Supports include:

- Paid pre-employment training to promote job-readiness;
- Job matching and paid job placements, with placement supports for participants and hiring incentives for employers;
- Mentorship services; and
- Education and work transitions supports.

Youth Job Connection consists of two components:

- A *year-round component*, which provides intensive employment supports for youth aged 15 to 29 who are not in employment, education or training and who experience multiple barriers to employment. This program is a continuous intake at New Beginnings with training sessions offered every other month.
- A *summer component*, *Youth Job Connection: Summer* – which provides summer, part-time and after-school job opportunities to high school students, aged 15 to 18, who are facing challenging life circumstances and may need support transitioning between school and work. Applications must be submitted by **June 1st** to be considered for the summer component.

For more information including getting an application for the program, please contact the Youth Employment Workers. Contact information is found at the bottom of the webpage.

Phone: (519) 254-2363

Website: <https://www.newbeginningswindsor.com/programs/youth-opportunities-strategy>

