



Thinking About the Future - Who to Call

A listing of local resources and programs that support citizenship, home life 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 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) with the selection of a COHB on the application's location preference sheet.

The CHR will determine the applicant's eligibility for social housing and/or the COHB. By applying and selecting the COHB the applicant will be placed on the COHB waitlist. Based on the availability of program funds, applicants will be contacted on a first come first serve basis.

For further information on how to apply and express interest in a COHB, interested parties can contact the Central Housing Registry - Windsor Essex County (CHR) with the following link:

<http://www.chrwec.com/cohb.php>

and/or by: **Phone: 519-254-6994**

Federal Programs for Home Buyers

FIRST-TIME HOME BUYER INCENTIVE

National Housing Strategy, Government of Canada

The First-Time Home Buyer Incentive helps people across Canada purchase their first home. The program offers 5 or 10% off the home's purchase price to put toward a down payment. This addition to your down payment lowers your mortgage carrying costs, making homeownership more affordable.

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.

For more information check out this flyer:

[Get more details on the First-Time Home Buyer Incentive \(PDF\)](#)

GST/HST NEW HOUSING REBATE

The GST/HST new housing rebate allows an individual to recover some of the GST or the **federal part** of the HST paid for a new or substantially renovated house that is used as the individual's, or their relation's, primary place of residence, when all of the other conditions are met.

In addition, other provincial new housing rebates may be available for the **provincial part** of the HST whether or not the GST/HST new housing rebate for the federal part of the HST is available.

You can link to more information here: [GST/HST New Housing Rebate](#)



HOME BUYERS' AMOUNT

You can claim up to \$10,000 for the purchase of a qualifying home in 2022 if **both** of the following apply:

- You (or your spouse or common-law partner) acquired a **qualifying home**
- You did **not** live in another home that you (or your spouse or common-law partner) owned in the year of acquisition or in any of the four preceding years (first-time home buyer).

Persons with disabilities: You do **not** have to be a first-time home buyer if either of the following applies to you: You are eligible for the **disability tax credit** OR You acquired the home for the benefit of a related person who is eligible for the disability tax credit.

Note: The purchase must be made to allow the person with the disability to live in a home that is more accessible or better suited to their needs. For the purposes of the home buyers' amount, a person with a disability is a person who is eligible for the disability tax credit for the year that the home is acquired.

You must intend that you, or a related person with a disability, will occupy the home as a principal place of residence no later than one year after it is acquired.

For more information use this link: [Line 31270 - Home buyers' amount](#)

HOME BUYERS' PLAN (HBP)

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**.

You may withdraw up to \$35,000 from your registered retirement savings plan (RRSP) tax-free to buy your first home. 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 \(HBP\)?](#)

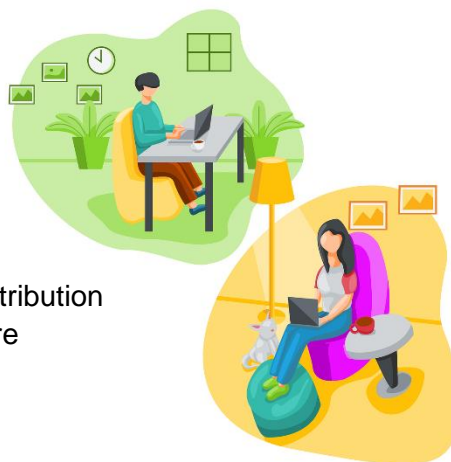
TAX-FREE FIRST HOME SAVINGS ACCOUNT (FHSA)

This new registered plan would give prospective first-time home buyers the ability to save \$40,000 on a tax-free basis.

Like a Registered Retirement Savings Plan (RRSP), contributions would be tax-deductible, and withdrawals to purchase a first home – including from investment income – would be non-taxable, like a Tax-Free Savings Account (TFSA).

Key design features of the FHSA, include an \$8,000 annual contribution limit in addition to the \$40,000 lifetime contribution limit. For more background information, use the following link:

[Design of the Tax-Free First Home Savings Account](#)



Federal Programs for Home Renovation

MULTIGENERATIONAL HOME RENOVATION TAX CREDIT

This is a new tax credit for families wishing to add a secondary unit to their home for the purposes of having an immediate or extended family member live with them. This tax credit took effect January 1, 2023 for expenses related to building a secondary unit for a family member who is a senior or an adult with a disability. The secondary unit needs to be a self-contained housing unit that has a private entrance, kitchen, bathroom and sleeping area.

Families will be able to claim a 15% tax credit on renovation and construction expenses up to \$50,000 to a maximum of \$7,500. The intention is to make communities more livable while bringing families closer together and better able to care for one another. For more information go to the following links:

- [Federal tax credit for multi-generational home renos now available](#)
- [Help different generations of a family live together](#)

HOME ACCESSIBILITY EXPENSES

Renovating your home for accessibility: You can claim an amount when filing your income tax on eligible expenses for qualifying renovations to an eligible dwelling if you are a **qualifying individual** OR you are an **eligible individual** making a claim for a qualifying individual.

A qualifying individual is an individual who is eligible for the disability tax credit at any time in the year OR an individual who is 65 years of age or older at the end of the year.

A qualifying renovation is a renovation or alteration that is of an enduring nature and is integral to the eligible dwelling (including the land that forms part of the eligible dwelling). The renovation must meet **one** of the following conditions: 1/ allows the **qualifying individual** to gain access to, or be mobile or functional within, the dwelling; Or 2/ reduces the risk of harm to the qualifying individual within the dwelling or in gaining access to the dwelling.

A qualifying individual can claim up to \$20,000 per year in eligible expenses.

For more information use this link: [Line 31285 - Home Accessibility Expenses](#)

Funding for Supports and Services

Development Services Ontario (DSO) Southwest Region

This is the **access point** to apply for Adult Developmental Services including direct funding like Passport (a form of individualized funding). This type of funding can be used to purchase services to assist with community participation, things like self-employed supporters or memberships to a fitness centre. Families are encouraged to contact the local DSO when their family member turns 16 to determine eligibility, and by 17.5 years of age to begin the process of applying. Check out this resource from the My Home My Choice initiative called: [Start Early: Connect with Developmental Services Ontario \(DSO\)](#)



Family leaders from Windsor-Essex recommend that during the DSO application process people ask for person-directed planning/independent facilitation in order to receive support developing a vision and for ongoing facilitation into the future. Currently, it will mean going on a waiting list for receiving support from Windsor-Essex Brokerage for Personal Supports (Brokerage). This is the current situation with most other supports and services for adults with a disability. Note: The DSO will make applicants aware of all direct supports and services available through agency programs in Windsor and Essex County, including the DSO Housing Navigator for the region.

People who are interested in planning for an individualized home option with funding for supports will need to tell the DSO assessor they would like that checked off on their application for services. They can also later choose to complete an ‘Individualized Residential Housing Proposal’ for submission in the future. (For an outline for an individualized proposal, Windsor-Essex residents can contact Brokerage, found on page 6 of this resource.) Submitting such a proposal, demonstrates to government this is the direction you would like: creating an individualized tailored life, your own home option, and individualized funding for supporters, etc.

To apply for Adult Developmental Services for Windsor and Essex County:

Phone DSO Southwest Region: 519-945-3797 or 1-855-437-6797

Website: <https://www.dsontario.ca/agencies/dso-southwest>

Home and Community - Health Care, Personal Support ———

Erie St. Clair - Home and Community Care Support Services (HCCSS)

When health care and/or personal support at home, at school or in the community is needed, 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 also look into Family Managed Home Care (FMHC). This direct funding program offers more flexibility and puts the control for hiring the supporter with the person and/or their substitute decision-maker.

Call the toll-free number: **1-888-447-4468** Or the local number: **519-258-8211**

Erie St. Clair HCCSS Website: <https://healthcareathome.ca/region/erie-st-clair/>

For more information about FMHC: **Family Managed Home Care**

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: <https://www.ontario.ca/page/social-assistance>

Phone: (519) 254-1651

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

Independent Facilitation and Planning

Windsor-Essex Brokerage for Personal Supports (Brokerage)

Independent facilitation involves people with developmental disabilities, families and friends/support networks. An independent facilitator meets with people, has ongoing conversations, develops a trusting relationship, and ‘walks’ with them over time through the ebb and flow of life.

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, relationship building, and thinking about a home option. Facilitation is based on a person’s strengths, capacities and self-determination - their direction and choices.

Independent facilitation for adults (18 and over) must be accessed through Developmental Services Ontario (DSO) Southwest Region by requesting it on your application for adult services. However, people are welcome to contact Brokerage in advance for information to help decide if this is an option for them.

Youth Planning for 13- to 18-year-old students. This initiative is designed to assist young people with developmental disabilities who are still in school to prepare for adult life. Contact Brokerage directly if interested in youth planning and facilitation (not the 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. A common example of support that people may need assistance with (offered by both places) are 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: <https://www.legalassistanceofwindsor.com/>

Windsor-Essex Bilingual Legal Clinic

Phone: 519-253-3526

For more info: <https://www.blc-cjb.com>



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

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

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

For more info: <https://fswe.ca/programs/other/cmwe/>

Preparing for the Future - Planning Ahead ---

(FREE RESOURCES AND SERVICES)

Inspiring Possibilities Estate Planning Guide

This free resource was developed for people who have a disability, and their families/networks. The objective of this book is to provide a plain language but comprehensive guide to the complex web of resources, funding, tax, trusts, and estate planning options you can use to improve your life and the life of your family today to secure that quality of life for tomorrow. Commissioned by Community Living Ontario, it was written by legal, tax, and accounting professionals who specialize in and are dedicated to serving individuals and families with disabilities. For a copy:

https://cdn.agilitycms.com/partners-for-planning/clo-booklet-asset/Wills-Estate-Planning-Guide_ENG.pdf

Pro Bono/Free Legal Services for People with Disabilities in Windsor-Essex

Local 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

Transition Planning Windsor-Essex – Website For Youth with Developmental Disabilities

This 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 the information helpful as well. The website offers contacts, tips, resources and practical information to assist with the transition from school, and into life as an adult. 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 transition planning 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.

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

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

Work / Employment Support

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

UHC - Hub of Opportunities

The UHC offers a wide variety of Employment services. Whether between jobs or just browsing around for a new opportunity, UHC's employment programs and services can help.

Phone: (519) 944-4900

Employment Services Website: <https://www.uhc.ca/employment-services/>

Youth Job Connection: Must be 15-29 years old, currently unemployed, and not be attending full-time school or training, and an Ontario resident. If your career path has been rough, consider their 60 hours of paid pre-employment training to help transition you into employment while overcoming any obstacles you may have been facing. *Offered bi-weekly year-round.*

For more information: <https://www.uhc.ca/youth-job-connection/>

Youth Job Connection Summer: Must be 15 -18 years old and an Ontario resident. If you are looking for part-time employment while a student, UHC can connect you to an employer for up to 8 weeks. If you want to earn some money and work experience while you continue your education, we can help you with that! *Offered during the summer months only; up to 8 weeks.*

For more information: <https://www.uhc.ca/youth-job-connection-summer/>

New Beginnings - Youth Job Connection Programs

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.

To apply to this program please contact the office for an application form. For more information, please contact the Youth Job Connection, Youth Employment Workers. Their individual contact information is found at the bottom of their webpage.

Office Phone: (519) 254-2363

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

