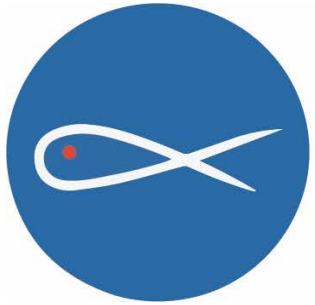
Navigating Social Services and Supports



Society of Saint Vincent de Paul

Greater Toronto Central Council

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Financial Support

- Ontario Works (OW): The purpose of Ontario Works is to provide temporary financial assistance to those most in need while they satisfy obligation to become and stay employed.
- Ontario Disability Support Program (ODSP): Monthly income support and other benefits for eligible people with disabilities
- Compassionate Care Benefits: You can apply if you have to take time off from work to care for a very sick family member.
- Child Benefits: Provides money to eligible families to help them with a cost of raising children.
- Maternity and Parental Benefits
- Employment Insurance (EI): provides temporary financial assistance while looking for alternative work.

Ontario Works / My Benefits Portal

- MyBenefits is an online service available 24/7 to Ontario residents who receive Ontario Works or Ontario Disability Support Program.
- Ontario Works covers costs for vision care, dental, special diet allowance, as well as employment and school-related costs.
- For example; individuals may receive money when beginning an employment-related activity such as training, or starting part-time employment. They will receive a fixed amount to assist with purchasing new clothing, and/or training materials that may be necessary.
- Ontario Works also provides a Fair Discount Program: eligible OW recipients can receive the discounted **$2.10 TTC fare** (instead of $3.30/ride) on PRESTO.Application can be found on www.Toronto.ca/community-people

Income Eligibility
Canada's Low-Income Measure After- Tax

Family Size	Net Annul Income (2024)
1 person	$31,317
2 persons	$44,289
3 persons	$54,243
4 persons	$62,634
5 persons	$70,027
6 persons	$76,711
7 persons	$82,857
8 persons	$88,578
9 persons	$93,951
10 persons	$99,033

* Statistics Canada –Low Income Measure (LIM)

Filing Taxes

- It is important for your taxes to be filed yearly as it determines eligibility for certain government benefits and credits. It is crucial to file your taxes if you are already receiving certain benefits/credits in order to prevent any interruption to benefit payments.
- Free tax clinics - Canada.ca (CRA Website)
- Toronto Public Library offers tax clinics during the season

Shelter Streams:

1. Definition of a shelter: Shelters provide temporary accommodation in addition to support services that assist individuals to move into their own housing. Shelter support includes access to meals, harm reduction resources, as well as mental and physical health supports as part of case-management.

2. Types of shelters in the City of Toronto

Current Shelter System Data

People actively homeless in the last three months:

8,664 (as per City of Toronto data)

Gender of people actively homeless in the last three months:

- Women 39%
- Men 59%
- Transgender/Non-Binary: 2%

Current Shelter System Data – Part II

- Age of People actively homeless in the last three months:
- < 16 – 12%
- 16-24 - 13%
- 25-34 – 18%
- 35-44 – 22%
- 45-54 – 15%
- 55-64 - 12%
- 65+ - 5%

There are over **7,400** people in Toronto who are homeless on any given night. There are many reasons why people become homeless – loss of employment, family break-up, family violence, mental illness, poor physical health, substance use, physical, sexual or emotional abuse just to name a few.

Types of Social Housing / Toronto Market Rent

- Rent Geared to income Subsidy

RGI is 30% of a household monthly adjusted family net income. This is determined by each household members (over the age of 16) Notice of Assessment.

Rent Geared to Income/Priority Access: Survivors of family/domestic abuse and human trafficking, tenants already living in subsidized units, terminally ill applicants (less than 2 years to live), tenants re-locating from supportive housing, youth who are 16 or 17 years old when applying for RGI and who are heads of households, applicants who identify as indigenous to Canada

Social Housing Application

- Toronto. Housing Secretariat. Housing Stability Services - MyAccesstoHousingTO Rent-Geared-to-Income Information and Application Support (211ontario.ca)

Social Housing Waiting List Reports: (Q2,Q3,Q4 date is not available)

Activity	Q1	Q2	Q3	Q4	2026
New	4,361				4,361
Housed	750				750
Removed from waiting list	2,282				2,282
Total active waiting list	104,851				104,851

Community Housing Partners

Community Housing Providers are alternative housing providers who have specific eligibility criteria.

Supportive Housing can be a good option for people with special circumstances.

Mandate Housing

Housing Providers who have special requirements for people who live in their buildings. For example, they might require that tenants be seniors, artists, or member of a specific cultural community.

The Canada-Ontario Housing Benefit (COHB)

It is a housing allowance program that provides eligible households with a housing benefit to assist with the cost of rent.

For **Toronto**, the City reports that COHB helped **more than 8,400 households** move into affordable private-market rental housing since the program began in 2020. That includes **1,703 new households in 2024–25**. These figures count *households*, not individual people; one household may include several people.

Market Rent Housing

- Toronto is registered second on the list of 35 Canadian cities for the high rent prices. The average 1 bedroom unit will now cost you $2,300.00 while a two- bedroom apartment will cost you 2, 900.00 in the Greater Toronto Area.
- Based on a report by the Canadian Centre for Policy Alternatives, the rental wage for a one-bedroom apartment is $37.66 ($78,333/year) more than double the provinces minimum wage of $17.60. For a two-bedroom unit, the report said that the rental wage in Toronto is $44.80 ($93,184/year).

For **2025**, the official Market Basket Measure poverty threshold for **one person in Toronto was $31,440 a year**, or **$2,620 a month**. For a **family of four**, it was **$62,880 a year**. The single-person amount is half the four-person reference threshold under Statistics Canada's family-size calculation.

Financial Support for Renters

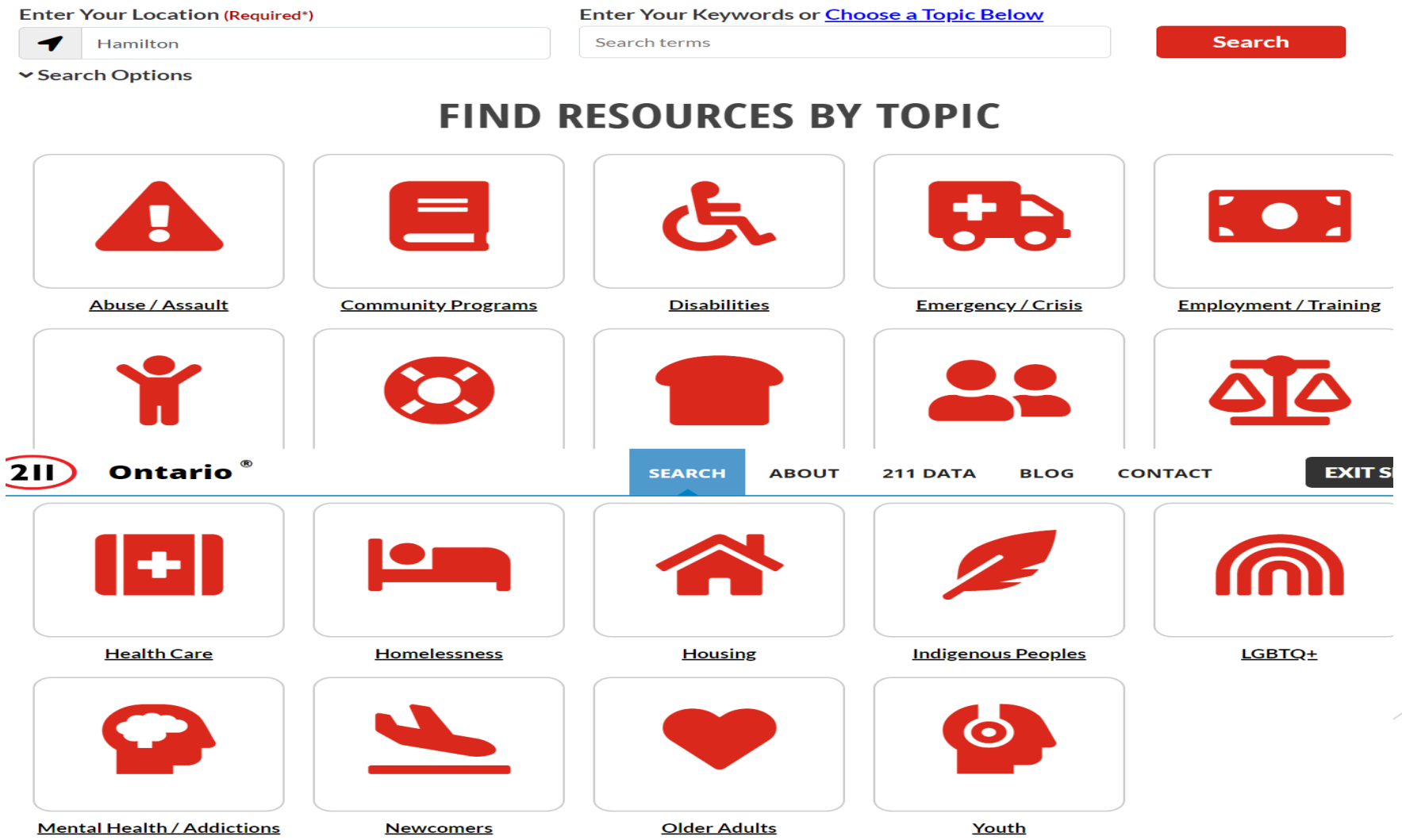
- HSF – Housing Stabilization Fund provides money for emergency housing needs (one time). Those receiving Ontario Works are eligible for this assistance through their Ontario Works caseworker.
- The Toronto Rent Bank is a partnership between the City and Neighbourhood Information Post and provides grants to eligible Toronto (all over the province) residents who are behind on their rent. Individuals can apply once every 12 months for assistance with rental arrears up to $5,000 or three months of rent.
- Emergency Energy Fund helps low-income residents with energy-related emergencies. This fund can help reconnect, prevent disconnections or assist in the payment of energy arrears for hydro, gas, or oil services.

Community Resources

The City of Toronto website provides resources on the following:

- Animals and Pets
- Children, Youth, Parents and Seniors
- Community Partners
- Financial and Employment Support
- Health and Wellness
- Housing and Shelter
- Public Safety and Alerts

211 Ontario - 211 Ontario



211 Ontario Cont'd.

- Food Programs
- Cooking / Budgeting Programs
- Libraries – offer multiple programs/services i.e. Financial literacy
- Older Adult Programs
- Assistive Devices etc.
- Language / Interpretation Services
- Kids / Youth Services

Legal Aid Ontario

- Legal Aid Ontario (LAO) provides free or low-cost legal services to financially eligible low-income Ontarians, covering areas such as criminal, family, immigration/refugee, mental health, and clinic law, with services accessible through its website, Service Finder tool, and toll-free line 1-800-668-8258.

Non-Insured Clinics - Medical

The Non-Insured Clinic (NIC) offers confidential primary care services to immigrants and refugees in Toronto who do not have health insurance.

You can use the Non-Insured Clinic if you:

Are an immigrant or refugee who lives in the City of Toronto; **and**

Do not have a primary care provider (family doctor, nurse practitioner; obstetrician/midwife for pregnant clients); **and**

Do not have medical insurance or current coverage under the Ontario Health Insurance Program (OHIP) due to:

- No legal immigration status (non-status).
- Refugee claim process and IFH is expired or refugee claim was rejected/suspended/ineligible.
- Moving to Toronto from another country for temporary work *and* making minimum wage (or less) *and* cannot afford private health insurance.

Homelessness Crisis 2026

Toronto faces a severe homelessness crisis in 2026, with over 15,000 people estimated to be unhoused, driven primarily by housing affordability, systemic inequities, and inadequate income supports.

Toronto's unhoused population has more than doubled since 2021, reaching an estimated **15,400 people** in 2024, reflecting a continuing upward trend into 2026 (CBC) www.cbc.ca. The city's shelter system accommodated over **9,800 people per night in 2025**, including additional winter spaces, but demand remains high due to ongoing housing affordability challenges and limited income supports (Toronto Shelter and Support Services). Homelessness in Toronto mirrors provincial trends, where Ontario reported **85,000 people experiencing homelessness in 2025**, with projections indicating worsening conditions if economic and housing pressures persist (CBC)

Causes of Homelessness

The primary driver of homelessness in Toronto is **inability to afford rent**, cited by **72% of homeless individuals** (WorldMetrics) worldmetrics.org. Other contributing factors include unemployment, mental health and addiction issues, and systemic barriers in social assistance programs. The COVID-19 pandemic exacerbated these pressures, with homelessness increasing by **49% between 2021 and 2025** (CBC) www.cbc.ca+1. Indigenous and Black populations are disproportionately affected: **9% of the unhoused population is Indigenous** and **58% is Black**, despite their smaller share of the general population (CBC) www.cbc.ca+1.

Seniors Guide

- Every GTA municipality/region provides its own online directory or information page for seniors and older adults. These directories can help residents find supports such as housing, transportation, recreation, health and home care, financial assistance, food programs, caregiver supports and social programs.
- A good starting point:
- 211 Ontario – Search by location and service type or dial 2-1-1 for help navigating community and social services.
- Ontario Seniors Services – Province-wide search for government and community-funded programs.

Question Period