

# Process Map for Practitioners and Individuals Seeking Housing In Toronto After Brain Injury

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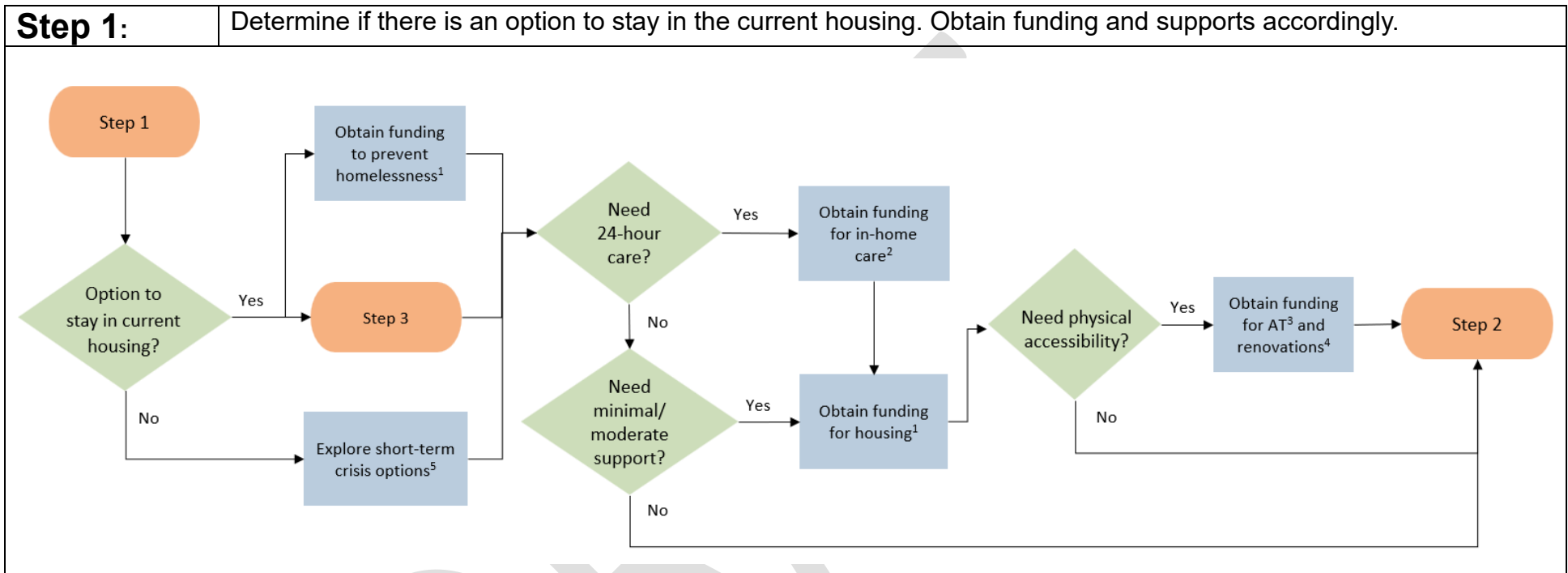
## Instructions

This guideline was developed to assist practitioners and individuals in locating safe and affordable or supportive housing in Toronto, Ontario, for people living with brain injury. An accessible version is also available. The goal was to provide a comprehensive list of government programs and other funding resources available at the time of this document's release. In addition to brain injury-specific programs and housing options, it is important to explore resources that serve individuals with other health needs, disabilities, age groups, or community backgrounds relevant to the person seeking housing.

Things to note while using this document:

- The term "client" hereinafter refers to the person with a brain injury
- Flowcharts have been used to replace detailed written steps
  - The accessible version of this document provides written step-by-step instructions corresponding to each flowchart
- Some of the steps should be taken concurrently
- Lists of resources can be found within the footnotes
  - Some of the resources listed below are not specific to people with brain injury
- If assistance is needed with navigating this document, please contact [info@bist.ca](mailto:info@bist.ca) or 416-830-1485

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<sup>1</sup> Potential sources of funding for housing (and housing-related costs) may include:

<ul style="list-style-type: none"> <li>• See Step 2 (footnotes 2 and 3) and Step 5 (footnote 2) for potential financing options, and government benefits and programs for:             <ul style="list-style-type: none"> <li>• Current homeowners</li> <li>• Purchasing a home</li> </ul> </li> <li>• For preventing homelessness:             <ul style="list-style-type: none"> <li>• Community Homelessness Prevention Initiative (CHPI) may provide funding to avoid homelessness</li> <li>• Housing Stability Plan (HSP) may offer one-time aid to cover rent arrears or first and last month's rent to prevent eviction or secure housing</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• For those experiencing homelessness:             <ul style="list-style-type: none"> <li>• Canada-Ontario Housing Benefit (COHB) (priority groups: persons experiencing homelessness, survivors of gender-based violence and human trafficking, Indigenous persons; other factors considered: disability, seniors). Note: Households receiving COHB cannot receive Rent-Geared-to-Income (RGI) housing or any other form of housing benefit at the same time.</li> <li>• Community Homelessness Prevention Initiative (CHPI) supports low-income individuals and families experiencing homelessness</li> </ul> </li> <li>• For those requiring 24-hour medical care:</li> </ul>
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<ul style="list-style-type: none"> <li>• Housing Stabilization Fund (HSF) may offer funds or reimbursements for last month’s rent, household items or furniture, rental or energy arrears, moving costs (for recipients of Ontario Works (OW), Ontario Disability Support Program (ODSP), or Emergency Assistance (EA) under Emergency Authorization for humanitarian reasons)</li> <li>• Toronto Rent Bank grants rental arrears</li> <li>• Low-Income Energy Assistance Program (LEAP) – Emergency financial assistance for electricity or natural gas bills</li> <li>• Ontario Electricity Support Program (OESP) from Ontario Energy Board (OEB)</li> <li>• Canada-Ontario Housing Benefit (COHB) (priority groups: persons experiencing homelessness, survivors of gender-based violence and human trafficking, Indigenous persons; other factors considered: disability, seniors). Note: Households receiving COHB cannot receive RGI housing or any other form of housing benefit at the same time.</li> <li>• Contact the municipality and find local service managers to see what homelessness prevention programs are available in the community.</li> </ul>	<ul style="list-style-type: none"> <li>• Long-Term Care Rate Reduction Program through Ontario Health atHome</li> <li>• Privately operated long-term care homes may have programs for subsidized fees</li> <li>• For those with minimal to moderate support needs (or at least one member of the household that can live independently, with or without support services):             <ul style="list-style-type: none"> <li>• RGI assistance (subsidy in social housing) for abuse and trafficking survivors (apply for the Special Priority Policy (SPP))</li> <li>• City of Toronto’s Commercial Rent Supplement Program for Subsidized Housing in private market rental buildings</li> </ul> </li> <li>• Specific to Indigenous peoples:             <ul style="list-style-type: none"> <li>• Indigenous Supportive Housing Program (ISHP) for Indigenous people living off-reserve</li> <li>• Indigenous peoples are on the priority list for COHB</li> </ul> </li> </ul>
<p><sup>2</sup> Potential sources of funding or support for in-home or respite care may include:</p>	
<ul style="list-style-type: none"> <li>• Motor Vehicle Accident (MVA) insurance (Attendant Care Benefit)</li> <li>• WSIB (Personal Care Allowance)</li> <li>• Disability insurance (personal or employment). See Step 2 for details.</li> <li>• Ontario Health atHome provides the following in-home services for people with ABI: professional services, home care, personal support services, homemaking, and respite care</li> <li>• Direct Funding Program for Self-Managed Attendant Services in Ontario</li> <li>• March of Dimes Canada provides funding for respite services through the Ministry of Children, Community and Social Services (MCCSS) Passport Program</li> <li>• COTA Health (Cota) ABI Behavioural Therapy Service</li> <li>• Apply for attendant services in Toronto and York Region through the centralized point of access, Attendant Service Application Centre (ASAC) at the Centre for Independent Living in Toronto (CILT)</li> </ul>	<ul style="list-style-type: none"> <li>• Specific to children:             <ul style="list-style-type: none"> <li>• Special Services at Home (SSAH) (through the MCCSS) provides funding for respite care for children with developmental or physical disabilities</li> <li>• Assistance for Children with Severe Disabilities (ACSD)’s financial assistance may be used for arranging respite care services</li> </ul> </li> <li>• Specific to Indigenous peoples:             <ul style="list-style-type: none"> <li>• Ontario Health atHome allows care plans to include Traditional Healing and/or Indigenous cultural support services</li> <li>• First Nations and Inuit Home and Community Care Program (provides funding for in-home care for Indigenous individuals with disabilities)</li> <li>• Assisted Living Program (through Indigenous Services Canada) provides assisted living services such as in-home care, adult foster</li> </ul> </li> </ul>

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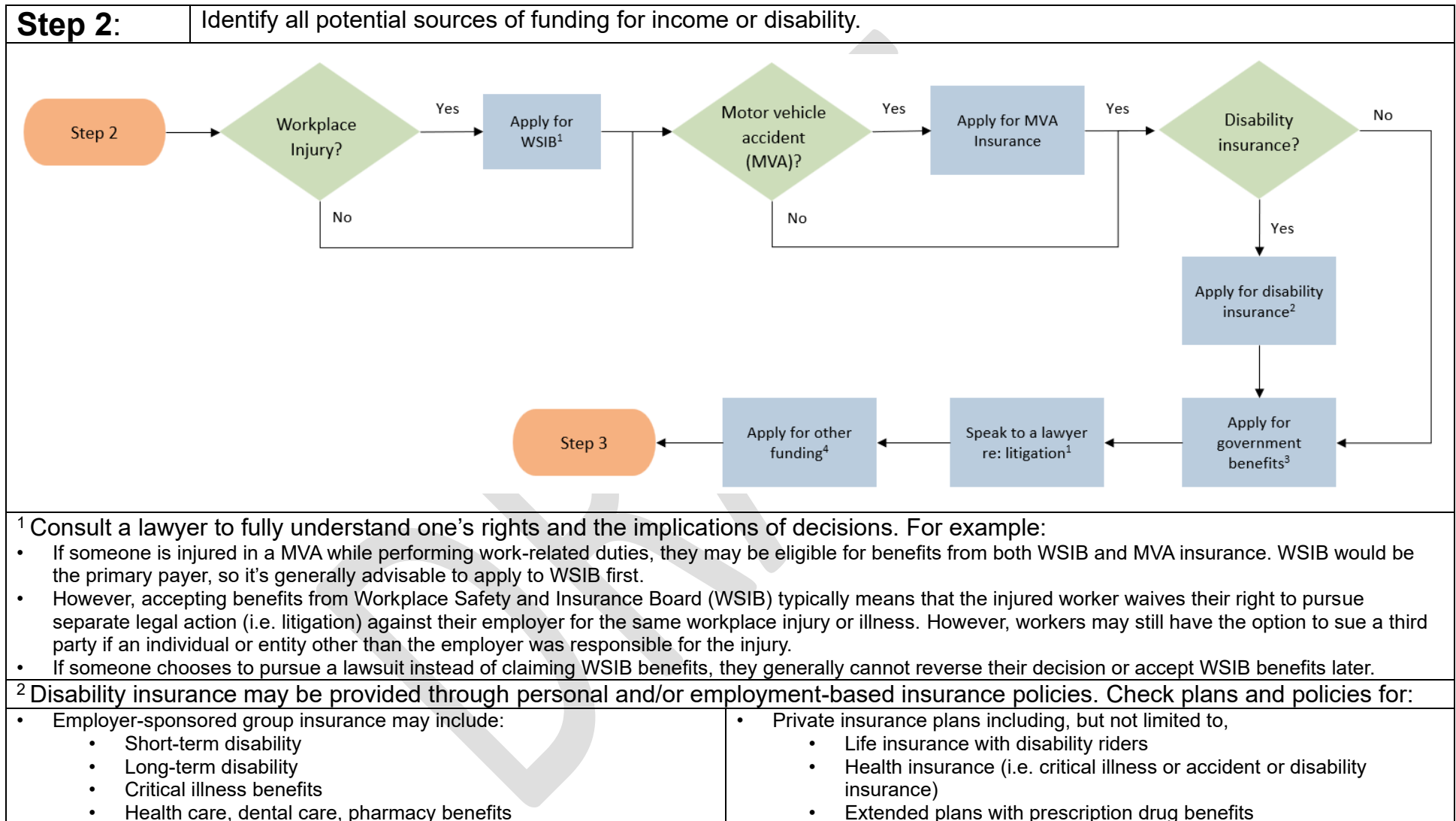
<ul style="list-style-type: none"> <li>Ontario Health atHome Medical Equipment and Supplies Reimbursement</li> <li>LOFT Community Service offers ongoing support to clients with low and intermediate support needs living in their own homes (for people facing complex challenges including chronic physical health conditions, HIV/AIDs, mental health issues, addiction, etc.)</li> <li>Specific to veterans:             <ul style="list-style-type: none"> <li>Veterans Independence Program</li> </ul> </li> </ul>	<p>care and institutional care to those that are ordinarily resident on reserve. It may also provide funds to identified service providers to help provide non-medical, social support services to people living on-reserve with chronic illness or disability.</p>
<p><sup>3</sup> Potential sources of funding for assistive technology (AT) - including mobility aids, communication aids, environmental controls, and activities of daily living (ADL) aids - may include:</p>	
<ul style="list-style-type: none"> <li>Disability Supports Deduction - Income tax deduction to cover costs of support services required to earn income or attend educational institutions (e.g. sign language, interpretation, job coaching)</li> <li>For those not receiving provincial assistance, City of Toronto Hardship Fund may offset 25% of the assistive device cost</li> <li>Ontario Assistive Devices Program (ADP) – 100% coverage for ODSP and OW recipients</li> </ul>	<ul style="list-style-type: none"> <li>Disability insurance (see Step 2 for details)</li> <li>The War Amps (Children, Adult, and Veterans programs)</li> <li>Easter Seals Ontario's Equipment Funding Program (for children and youth)</li> </ul>
<p><sup>4</sup> Approval may need to be obtained from the landlord for major renovations. Potential sources of funding specific to accessible home modifications include, but are not limited to:</p>	
<ul style="list-style-type: none"> <li>MVA insurance</li> <li>WSIB</li> <li>Disability insurance (personal or employment). See Step 2 for details.</li> <li>March of Dimes Canada Home and Vehicle Modification Program (HVMP)</li> <li>Ontario Renovates Program</li> <li>Federal Home Accessibility Tax Credit (HATC)</li> <li>Canada Mortgage and Housing Corporation (CMHC) home renovation financing options</li> </ul>	<ul style="list-style-type: none"> <li>Specific to Indigenous peoples:             <ul style="list-style-type: none"> <li>Insured Loans for On-Reserve First Nation Housing through Canada Mortgage and Housing Corporation (CMHC)</li> <li>On-Reserve Residential Rehabilitation Assistance Program (RRAP)</li> <li>Ontario Priorities Housing Initiative (OPHI) Ontario Renovates Home Repair Program offers forgivable loans to off-reserve Indigenous renters or first time homebuyers</li> </ul> </li> <li>For homeowners:             <ul style="list-style-type: none"> <li>Property tax exemption through Municipal Property Assessment Corporation (MPAC)</li> </ul> </li> </ul>
<p><sup>5</sup> If immediate crisis lodging is required, reassure the client and search for safe crisis options until long-term housing may be secured. Potential short-term options may include:</p>	
<ul style="list-style-type: none"> <li>In-patient rehabilitation centres for brain injury (if applicable):             <ul style="list-style-type: none"> <li>Toronto Rehabilitation Institute (TRI)</li> <li>Hennick Bridgepoint Hospital</li> </ul> </li> <li>Transitional housing:</li> </ul>	<ul style="list-style-type: none"> <li>Sublets</li> <li>Short-term rentals</li> <li>Airbnb or Vrbo rentals</li> <li>Hostels</li> </ul>

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<ul style="list-style-type: none"> <li>• LOFT Community Service’s Transition from Hospital Alternate Level of Care (ALC) program offers specialized housing for adults and seniors with high support needs (for people facing complex challenges including chronic physical health conditions, HIV/AIDs, mental health issues, addiction, etc.)</li> <li>• Adam’s House (from COTA Health through The Access Point) offers temporary residential options for individuals with serious mental illness who are homeless or at significant risk of becoming homeless</li> <li>• Staying with family or friends</li> </ul>	<ul style="list-style-type: none"> <li>• Motel or hotel rooms</li> <li>• 24-hour respite sites (several locations throughout Toronto)</li> <li>• Day centres (several locations throughout Toronto)</li> <li>• Streets to Homes (S2H) Street Outreach and Support Program</li> <li>• Emergency shelters for those experiencing homelessness or in crisis (e.g. Homes First)</li> <li>• Shelters for women, trans women, non-binary people, and children escaping violence (e.g. Ernestine’s Womens Shelter, YWCA Toronto)</li> <li>• Short Term Safe Beds Program (<i>coming soon</i>)</li> </ul>
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<ul style="list-style-type: none"> <li>• Health Spending Accounts (HSAs)</li> <li>• Assistive technology (AT) benefits</li> <li>• Employee and family assistance programs</li> <li>• Travel insurance, life insurance</li> <li>• Specific to business owners:             <ul style="list-style-type: none"> <li>• Business insurance plans may help maintain operations during disability, however, will not meet personal financial needs</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Home insurance with home accident insurance riders</li> <li>• Mortgage disability insurance</li> <li>• Credit disability insurance</li> <li>• Travel insurance</li> </ul>
<p><sup>3</sup> Government benefits, reimbursements, and rebates may include:</p>	
<ul style="list-style-type: none"> <li>• Canada Disability Benefit (CDB) (planned July 2025; for those approved for Disability Tax Credit (DTC))</li> <li>• EI Sickness</li> <li>• Self-Employed Program for EI Benefits:             <ul style="list-style-type: none"> <li>• Family caregiver benefit for adults</li> <li>• Compassionate care</li> </ul> </li> <li>• CPP, CPP-D</li> <li>• OW</li> <li>• ODSP, Extended Health Benefits (EHB)</li> <li>• Registered Disability Savings Plan (RDSP) for those approved for DTC</li> <li>• Canadian Dental Care Plan (CDCP) for those that qualify for DTC (adults)</li> <li>• Specific to seniors:             <ul style="list-style-type: none"> <li>• Old Age Security (OAS)</li> <li>• Guaranteed Income Supplement (GIS), GIS Allowance</li> <li>• Ontario Senior Homeowners' Property Tax Grant (OSHPTG)</li> <li>• Ontario Seniors Dental Care Program (OSDCP)</li> <li>• CDCP for seniors aged 65 and over</li> </ul> </li> <li>• Specific to children:             <ul style="list-style-type: none"> <li>• Child Disability Benefit (CDB)</li> <li>• CPP-D Children's Benefit</li> <li>• Incontinence Supplies Grant (Diaper) Program through Easter Seals Ontario</li> <li>• Assistance for Children with Severe Disabilities (ACSD)</li> <li>• Special Services at Home (SSAH) provides funding to compensate certain family members for helping with personal growth, family relief, or respite</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Tax Credits             <ul style="list-style-type: none"> <li>• Ontario Energy and Property Tax Credit (OEPTC)</li> <li>• Medical Expenses Tax Credits</li> <li>• Disability Tax Credit (DTC)</li> <li>• Federal Excise Gasoline Tax Refund Program</li> <li>• Disability Supports Deduction</li> <li>• Child Care Expenses</li> <li>• Amount for an Eligible Dependant</li> <li>• Canada Caregiver Credit</li> <li>• Tuition, education, and textbook amounts</li> <li>• Home Accessibility Tax Credit (HATC)</li> <li>• Tax deductions for FHSA contributions</li> <li>• Home Buyers' Amount (if approved for DTC, criteria for first-time homeowner is waived)</li> </ul> </li> <li>• Specific to homeowners:             <ul style="list-style-type: none"> <li>• GST/HST New Housing Rebate (may apply to purchased new or substantially renovated mobile homes and floating homes)</li> <li>• Provincial Land Tax Deferral Program for Low-Income Seniors and Low-Income Persons with Disabilities</li> <li>• Ontario Senior Homeowners' Property Tax Grant (OSHPTG)</li> </ul> </li> <li>• Specific to Indigenous peoples:             <ul style="list-style-type: none"> <li>• On-reserve Income Assistance Program</li> <li>• Tax exemption for personal property and income situated on a reserve</li> </ul> </li> </ul>

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<ul style="list-style-type: none"> <li>• Self-Employed Program for EI Benefits: Family caregiver benefit for children</li> <li>• CDCP for children under age 18</li> <li>• Specific to Veterans:             <ul style="list-style-type: none"> <li>• Canadian Forces Income Support</li> <li>• Veterans Affairs Canada (VAC) Disability Benefits</li> <li>• The War Veterans Allowance (WVA)</li> <li>• Treatment Benefits program</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• The Victims Fund provides financial assistance to support Canadians victimized abroad through the foreign criminal justice process</li> </ul>
<p><sup>4</sup> Other potential sources of funding may include:</p>	
<ul style="list-style-type: none"> <li>• See Step 1 for funding sources for:             <ul style="list-style-type: none"> <li>• housing</li> <li>• assistive technology</li> <li>• accessible home and vehicle modifications</li> </ul> </li> <li>• Consider liquidating RRSP, TFSA, investment securities (if applicable)</li> <li>• Consider applying for bank loans, line of credit (if appropriate)</li> </ul>	<ul style="list-style-type: none"> <li>• For homeowners to consider:             <ul style="list-style-type: none"> <li>• Home Equity Line of Credit (HELOC)</li> <li>• Reverse mortgage</li> <li>• Shared Appreciation Mortgage (SAM)</li> <li>• Sale-Leaseback Agreement</li> </ul> </li> <li>• See Step 6 for funding options to offset other living and treatment-related costs</li> </ul>

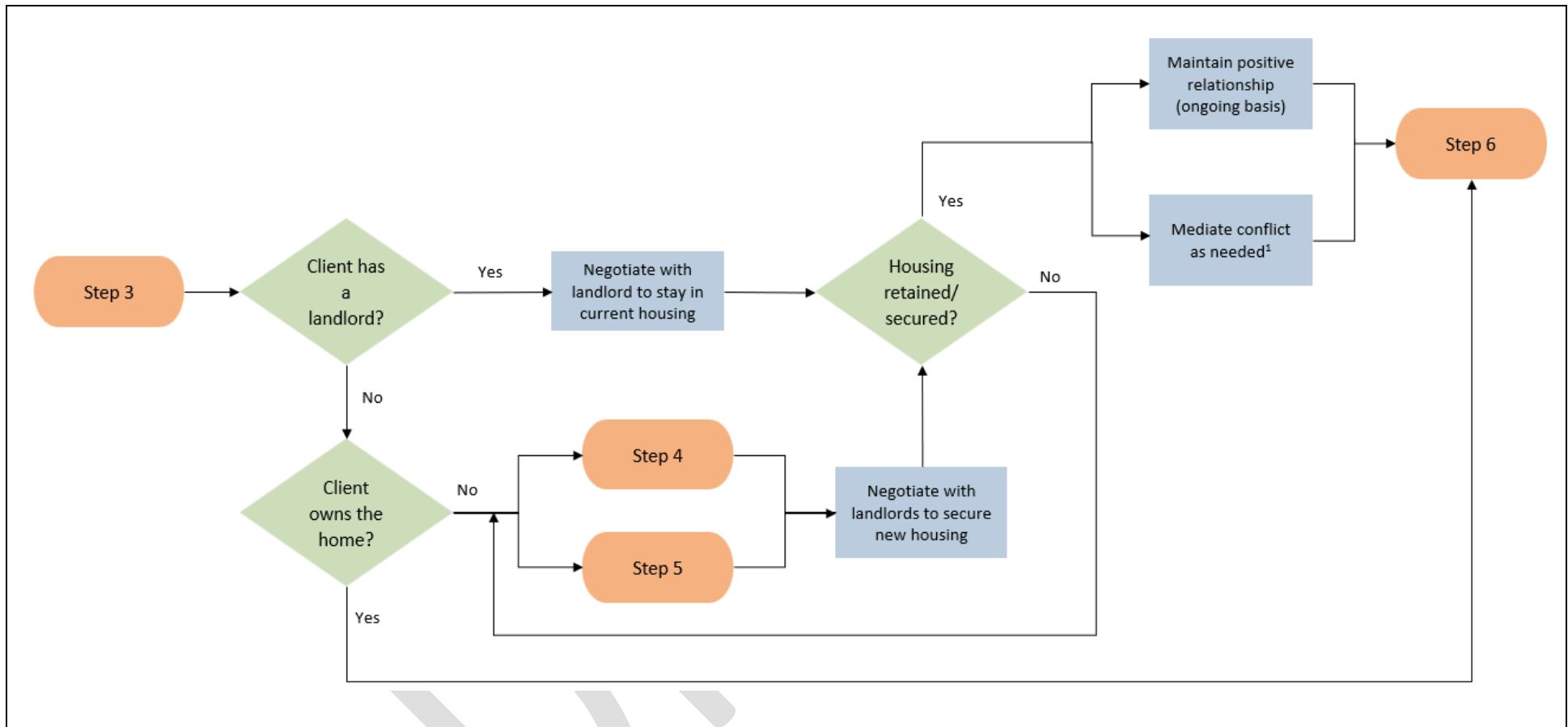
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<b>Step 3:</b>	Develop and manage the relationship between the landlord and tenant on an ongoing basis.
<p><u>Communication with Landlords</u></p> <p>The practitioner may overcome housing barriers by establishing positive communication between the landlord and tenant (including the practitioner in communications, if applicable). Ensure to protect the client’s dignity and confidentiality throughout this process. Discuss how much information the client is comfortable with divulging. Keep in mind that authorized disclosure may impact a landlord’s willingness to accept the client in a competitive market. Balance the landlord’s needs with the client’s needs carefully. Practitioners can support the development and management of this relationship by:</p> <ul style="list-style-type: none"> <li>• Negotiating terms with the existing landlord for the client to remain in their current housing</li> <li>• If facing eviction, negotiating for more time to vacate (see resource list below)</li> <li>• Introducing the client and negotiating with potential landlords to secure housing             <ul style="list-style-type: none"> <li>○ Ask the landlord if they’re willing to take on a tenant that’s receiving subsidies. If so, explain that they can receive payments directly from ODSP/OW (if applicable) and that they’ll need to complete some paperwork</li> </ul> </li> <li>• Checking in regularly with both sides to prevent misunderstandings and issues</li> <li>• Mediating conflict resolution when needed (see resource list below)</li> </ul>	
<p><u>Communication with Clients</u></p> <p>It is equally important to ensure that the client understands the following concepts. Review them with the client regularly.</p> <ul style="list-style-type: none"> <li>• Landlord-tenant dynamics</li> <li>• Realistic expectations             <ul style="list-style-type: none"> <li>• e.g. pet ownership, long-term visitors, etc.</li> </ul> </li> <li>• Tenant responsibilities and appropriate behaviour             <ul style="list-style-type: none"> <li>• e.g. rent payment, home maintenance (indoors and outdoors), etc.</li> </ul> </li> <li>• Tenant rights and resources</li> <li>• Landlord obligations</li> <li>• Tenant Information Guide from local MPP’s office</li> </ul>	

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<sup>1</sup>Resources for mediating landlord-tenant conflict or evictions include:

Start with these resources in this order:

- RentSafeTO (to create a dated file number with the city)
- Federation of Metro Tenants' Associations (FMTA) Tenant Hotline
- Advocacy Centre for Tenants Ontario (ACTO) operates the Tenant Duty
- Association of Community Organizations for Reform Now (ACORN)

Other resources to try:

- Counsel Program (TDCP) through Legal Aid Ontario to provide free legal support for tenants facing eviction
- Legal Aid Ontario also offers community legal clinics
- Unison Health and Community Services' Community Legal Clinic

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The following free classes are strongly recommended:

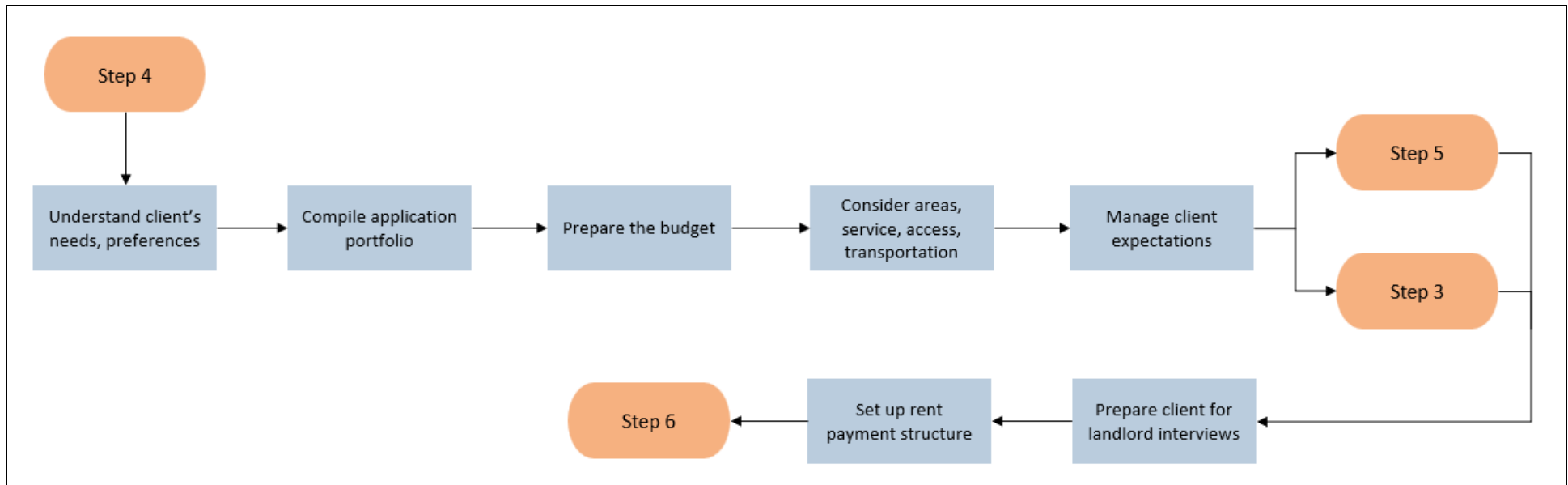
- FMTA's The Tenant School (legal workshop)
- ACORN's Tenant Rights Workshop
- The Neighbourhood Group (TNG) Community Mediation
- Rental Housing Enforcement Unit (RHEU)
- Landlord and Tenant Board (LTB)

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<b>Step 4:</b>	Plan and prepare logistics for the housing search.	
<p><u>Logistics Planning Steps</u></p> <ul style="list-style-type: none"> <li>• Have discussions to understand the client’s needs and preferences. If the client is comfortable sharing, explore other health needs, disabilities, age groups, or community backgrounds relevant to them that may qualify them for housing resources.</li> <li>• Compile the client’s housing application portfolio:             <ul style="list-style-type: none"> <li>• Cover letter, personal references</li> <li>• Rental history, landlord references</li> <li>• Bank statements, pay stubs, employment letter</li> <li>• Identification (driver’s license or passport)</li> <li>• Guarantors or co-signers (if possible)</li> </ul> </li> <li>• Prepare the budget and discuss personal finance management</li> <li>• Compile a list of the client’s essential services and consider their proximity to potential housing options and neighbourhoods; for example:             <ul style="list-style-type: none"> <li>• Food banks, community centres</li> <li>• Medical treatments, ABI programs and services</li> <li>• Social circle (family, friends, opportunities to grow support network)</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Ensure public transportation is accessible if needed (consider distance and cost; apply for Wheel-Trans if applicable)</li> <li>• Manage their expectations and discuss the reality of their budget and options</li> <li>• Search for publicly funded and non-profit housing options (see Step 5)</li> <li>• Search for private housing options that meet the client’s needs (see Step 5)</li> <li>• Provide information about viable housing options and support the client in making their own decisions</li> <li>• Submit applications for housing programs and wait-lists (see Step 5)</li> <li>• Apply for private rental options (see Step 5)</li> <li>• Communicate with the client to ensure they understand their responsibilities as tenants (see Step 3)</li> <li>• Communicate with potential landlords and consider accompanying the client (or arranging client’s family member) when meeting the landlord (see Step 3)</li> <li>• Prepare the client for an interview with the landlord (e.g. perform mock interviews)</li> <li>• Support the client in developing the rent payment schedule and structure (e.g. pay direct from ODSP/OW)</li> </ul>	

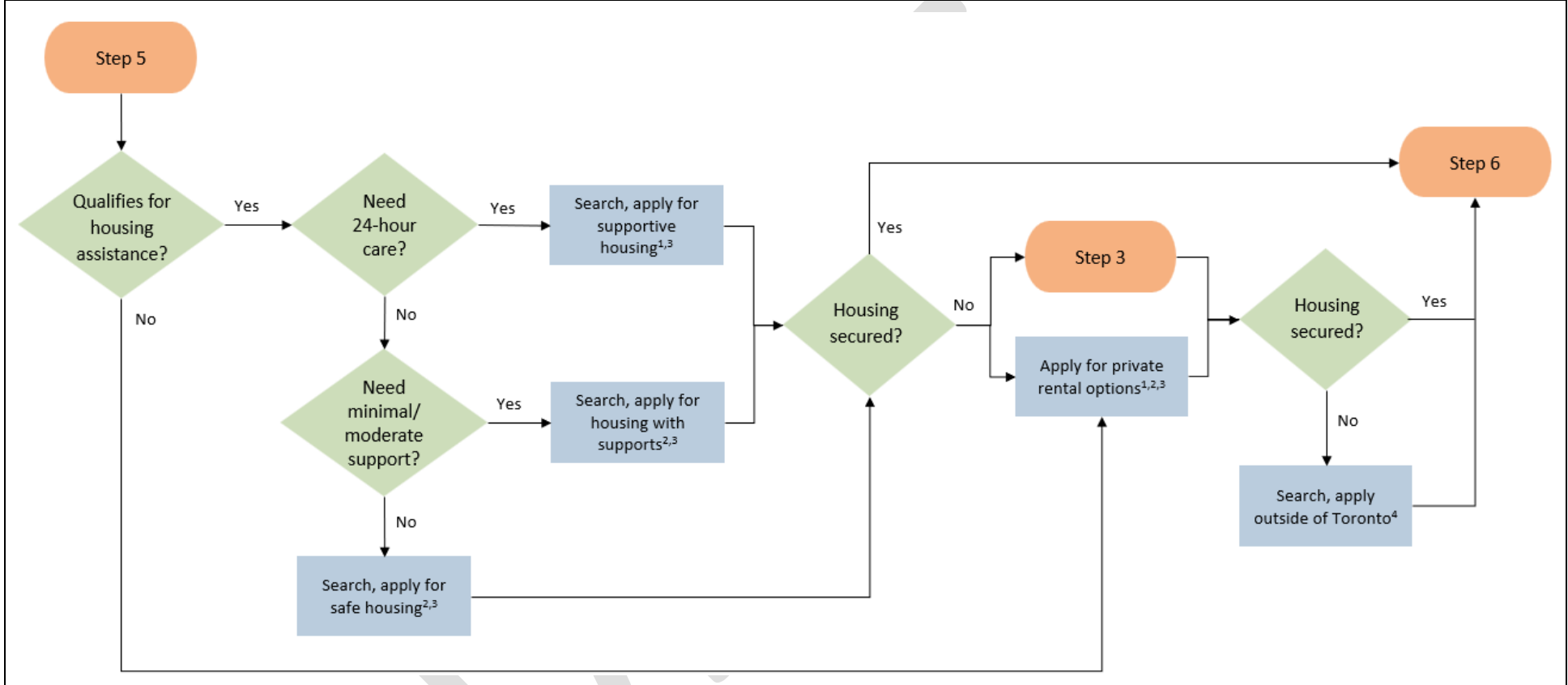
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**Step 5:** Search and apply for long-term housing options.



<sup>1</sup>For clients that require 24-hour medical care, search and apply for supportive housing options. Keep in mind any physical accessibility needs. Key search terms include:

- Supportive housing
- Assisted housing
- Nursing homes
- Long-term care homes

Supportive housing options may include: (Note: May be publicly funded, non-profit, or privately managed.)

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<ul style="list-style-type: none"> <li>• March of Dimes Canada Ontario Brain Injury Housing Programs (24-hour personal care assistance)</li> <li>• PACE Independent Living Supportive Housing Program (Note: Clients must be able to communicate their service needs to staff)</li> <li>• Community Head Injury Resource Services (CHIRS) – <u>Note</u>: Supportive housing options are currently unavailable</li> </ul>	<ul style="list-style-type: none"> <li>• COTA Health (through The Access Point) offers supportive housing accommodations for those with mental health challenges including those with 24-hour high support needs</li> <li>• Toronto Mental Health and Addictions Supportive Housing Network (through The Access Point)</li> <li>• Privately owned options may include:             <ul style="list-style-type: none"> <li>• Bayshore Healthcare’s Residential and Community Rehab, NRIO</li> </ul> </li> </ul>
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<sup>2</sup>For clients that have minimal to moderate support needs, search and apply for safe housing options. Keep in mind any physical accessibility needs. Contact the municipality and find local service managers to see what housing supports, affordable housing, and social housing programs are available in the community.

Key search terms include: (Note: Includes publicly funded, non-profit, and privately managed.)

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| <ul style="list-style-type: none"> <li>• Private rental options:             <ul style="list-style-type: none"> <li>• Ask the leasing office if they have rent supplement programs</li> <li>• Check local sources of advertisements (e.g. bulletin boards, bus stops, community centres, Kensington Market, lamp posts, telephone pole ads, Facebook Marketplace, Kijiji, laundromat apartments, word of mouth, etc.) for:                 <ul style="list-style-type: none"> <li>• Sublets</li> <li>• Roommates</li> <li>• Housemates</li> <li>• Rooms</li> <li>• Boarding houses</li> <li>• Multi-tenant houses</li> <li>• Rooming houses</li> </ul> </li> </ul> </li> <li>• Other private rental options for long-term stay (up to 1 year):             <ul style="list-style-type: none"> <li>• Airbnb</li> <li>• Vrbo</li> <li>• Hostels</li> <li>• Short term rentals</li> </ul> </li> <li>• For government-supported/subsidized or non-profit housing options: (Note: Long wait lists may apply.)             <ul style="list-style-type: none"> <li>• Low-income housing</li> <li>• Accessible housing</li> </ul> </li> </ul> | <ul style="list-style-type: none"> <li>• For vulnerable adults requiring some supervision:             <ul style="list-style-type: none"> <li>• Domiciliary hostels</li> <li>• Group homes</li> </ul> </li> <li>• Other housing options:             <ul style="list-style-type: none"> <li>• Retirement homes (with or without assisted living)</li> <li>• Community living</li> <li>• Communal living</li> <li>• Co-living</li> </ul> </li> <li>• For purchasing a home, the government offers:             <ul style="list-style-type: none"> <li>• First-Time Home Buyer Incentive (FTHBI) program</li> <li>• First Home Savings Account (FHSA)</li> </ul> </li> <li>• Non-traditional purchasing options:             <ul style="list-style-type: none"> <li>• Sweat equity programs (e.g. Habitat for Humanity)</li> <li>• Co-housing</li> <li>• Tiny homes</li> <li>• Laneway homes</li> <li>• Modular or prefabricated homes</li> <li>• Life lease housing</li> <li>• Co-ownership</li> <li>• Home Equity Sharing with Investors</li> <li>• Crowdfunded Home Buying</li> <li>• Property auctions (i.e. foreclosure sales or power of sale auctions)</li> </ul> </li> </ul> |
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<ul style="list-style-type: none"> <li>• Community housing</li> <li>• Subsidized housing</li> <li>• Social housing</li> <li>• Co-operative housing</li> <li>• Not-for-profit housing</li> <li>• Affordable housing</li> <li>• Subsidized housing</li> <li>• Rent-geared-to-income (RGI) housing</li> <li>• Alternative housing (in the context of social housing)</li> <li>• Mandate housing</li> </ul>	<ul style="list-style-type: none"> <li>• Specific to Indigenous peoples:             <ul style="list-style-type: none"> <li>• Ontario Aboriginal Housing Services (OAHS)</li> <li>• Ontario Priorities Housing Initiative (OPHI) Home Ownership Program assists off-reserve Indigenous renters or first-time homebuyers to purchase affordable homes by providing down payments and closing cost assistance in the form of forgivable loans</li> <li>• Insured Loans for On-Reserve First Nation Housing through Canada Mortgage and Housing Corporation (CMHC)</li> </ul> </li> </ul>
<p>Safe housing options may include:</p>	
<ul style="list-style-type: none"> <li>• Toronto Community Housing (TCHC) affordable housing rental units</li> <li>• Dixon Hall's Rooming House Project which also provides support services</li> <li>• Rent-geared-to-income (RGI) housing – Priority groups in order are survivors of abuse and trafficking, households of existing subsidized units moving to smaller units, terminally ill applicants, households exiting supportive housing, applicants experiencing homelessness, aged 16/17 and head of household, Indigenous peoples</li> <li>• March of Dimes Canada Ontario Brain Injury Housing Programs (24-hour personal care assistance for activities of daily living)</li> <li>• LOFT Community Service offers housing and shared housing to people with low and medium support needs (for people facing complex challenges including chronic physical health conditions, HIV/AIDs, mental health issues, addiction, etc.)</li> </ul>	<ul style="list-style-type: none"> <li>• COTA Health (through The Access Point)             <ul style="list-style-type: none"> <li>• ABI Supportive Housing, Colledgeview Site (RGI accommodation), for those that need support with activities of daily living (Note: applicants must be able to live independently with the available supports)</li> <li>• Several affordable housing options (including a new one coming soon to Noth York) for people with low or medium support needs that have mental health and                 <ul style="list-style-type: none"> <li>• Exiting homelessness or</li> <li>• Addiction or</li> <li>• Involvement with the criminal justice system or</li> <li>• Diabetes</li> </ul> </li> </ul> </li> <li>• Specific to Indigenous peoples:             <ul style="list-style-type: none"> <li>• Ontario Aboriginal Housing (OAHS)</li> </ul> </li> </ul>
<p><sup>3</sup>Housing service navigation resources, hubs, and application portals may include: (Note: Search for local organizations serving the community.)</p>	
<ul style="list-style-type: none"> <li>• The Access Point</li> <li>• MyAccesstoHousingTO account for RGI applications</li> <li>• Housing Connections</li> <li>• Cortree</li> <li>• Ontario List of Local Service Managers</li> <li>• Homeless Individuals and Families Information System (HIFIS) for real-time homelessness data for service providers</li> <li>• Ontario Non-Profit Housing Association (ONPHA)</li> </ul>	<ul style="list-style-type: none"> <li>• Agincourt Community Services Association (ACSA) Community Services</li> <li>• Albion Neighbourhood Services</li> <li>• Brain Injury Society of Toronto (BIST)</li> <li>• Specific to Indigenous peoples:             <ul style="list-style-type: none"> <li>• Anishnawbe Health Toronto</li> <li>• Wigwamen Incorporated</li> </ul> </li> <li>• Co-op housing directories:             <ul style="list-style-type: none"> <li>• Co-operative Housing Federation of Toronto (CHFT)</li> </ul> </li> </ul>



# Process Map for Practitioners and Individuals Seeking Housing In Toronto After Brain Injury

<ul style="list-style-type: none"> <li>• CILT Ontario Attendant Services Directory (Supportive Housing)</li> <li>• COSTI Immigration Services – North York Centre</li> <li>• East York East Toronto Family Resources</li> <li>• The Housing Help Centre in York Region</li> <li>• Margaret’s Housing and Community Support Services</li> <li>• Parkdale Activity – Recreation Centre</li> <li>• The Neighbourhood Organization (TNO)</li> <li>• Unison Health and Community Services</li> <li>• West Toronto Community Legal Services – Housing Help Services</li> </ul>	<ul style="list-style-type: none"> <li>• Co-operative Housing Federation of Canada</li> <li>• Findhousinghelp.ca</li> <li>• Assertive Housing First Teams (AHFT) for homeless adults in the City of Toronto that are living with a serious mental illness</li> <li>• Your Support Services Network (YSSN) for mental health, addiction, and dual diagnosis services</li> <li>• Developmental Services Ontario (DSO) Housing Navigators Contact List</li> </ul>
<p><sup>4</sup>Consider searching areas outside of Toronto, including the Greater Toronto Area (GTA) or other cities within Ontario. Contact the municipalities and find the local service managers to see what supportive housing, housing supports, affordable housing, and social housing programs are available in those areas. Be sure to check resources from the local YMCA and libraries, as well.</p> <p>Some options include:</p>	
<ul style="list-style-type: none"> <li>• Funding for housing:             <ul style="list-style-type: none"> <li>• York Region Subsidized Housing</li> <li>• Housing Stability Program (HSP) in Durham</li> <li>• Peel Region programs:                 <ul style="list-style-type: none"> <li>• Community Housing subsidy in Peel</li> <li>• Private Housing Subsidies in Peel (2 types: Housing Services Act subsidies and Peel Region subsidies)</li> <li>• Portable Subsidies in Peel</li> </ul> </li> <li>• Housing Emergency Fund (HEF) provides help with utility and rent arrears in Hamilton</li> <li>• The Region of Waterloo offers Rent Supplement Programs and Below Average Market Rent</li> <li>• The Tillsonburg Non-Profit Housing Corporation offers RGI subsidy</li> </ul> </li> <li>• Transitional and emergency housing:             <ul style="list-style-type: none"> <li>• York Region programs:                 <ul style="list-style-type: none"> <li>• Drop-in programs (various throughout York Region)</li> <li>• Street Outreach Van provides mobile services and supports for people experiencing homelessness in York Region</li> </ul> </li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Supportive housing:             <ul style="list-style-type: none"> <li>• March of Dimes Canada Ontario Brain Injury Housing Programs (24-hour personal care assistance for activities of daily living)</li> <li>• March of Dimes Canada Non-Profit Housing Corporation</li> <li>• Community Homes for Opportunity (CHO) offers supportive housing and 24-hour care for individuals with serious mental health issues in Ontario (but not City of Toronto)</li> <li>• Head Injury Rehabilitation Ontario offers residential homes in Hamilton, Vineland, and St. Catharines</li> <li>• Brain Injury Community Re-entry offers residential services that include rehabilitation in St. Catharines and Welland</li> </ul> </li> <li>• Affordable ABI housing with supports in Kitchener: Traverse Independence</li> <li>• Traverse Independent</li> <li>• Safe housing:             <ul style="list-style-type: none"> <li>• Housing Access manages a centralized wait list for subsidized rental housing units in York Region</li> <li>• LOFT Community Service offers housing and shared housing to people with low and medium support needs in York Region, Simcoe, Muskoka (for people facing complex challenges including</li> </ul> </li> </ul>

# Process Map for Practitioners and Individuals Seeking Housing In Toronto After Brain Injury

<ul style="list-style-type: none"> <li>• Seasonal Shelter Programs</li> <li>• Cold Weather Response Plan</li> <li>• Heat Relief Strategy for People Experiencing Homelessness</li> <li>• Adult and Family Emergency Housing Facilities</li> <li>• Adult and Family Transitional Housing</li> <li>• Women’s Shelters</li> <li>• Youth Emergency and Transitional Housing</li> <li>• Head Injury Rehabilitation Ontario’s Transitional Living Services (TLS) offers housing to semi-independent ABI clients near downtown Hamilton</li> <li>• Waterloo Region has various:             <ul style="list-style-type: none"> <li>• Emergency shelters in Waterloo, Cambridge, and Kitchener</li> <li>• Interim Housing and Transitional Housing providers</li> <li>• ABI in the Streets program in Kitchener</li> </ul> </li> <li>• YMCA of Greater Toronto operates:             <ul style="list-style-type: none"> <li>• Emergency shelter and drop-in centre for youth experiencing homelessness</li> <li>• Transitional housing program for 2SLGBTQIA+ youth</li> </ul> </li> <li>• Brain Injury Community Re-Entry’s Programs:             <ul style="list-style-type: none"> <li>• Supported Independent Living provides transitional living opportunities in Niagara Falls and Fort Erie</li> <li>• Transitional Living Program in Niagara Falls</li> </ul> </li> <li>• LOFT Community Service’s Transition from Hospital (ALC) program offers specialized housing for adults and seniors in York Region, Simcoe, Muskoka</li> <li>• Enrichment Centre for Mental Health’s Transitional Housing Program in Belleville</li> </ul>	<p>chronic physical health conditions, HIV/AIDs, mental health issues, addiction, etc.)</p> <ul style="list-style-type: none"> <li>• Durham Access to Social Housing (DASH)</li> <li>• Community Housing Provider buildings in Peel</li> <li>• Community Housing in London and Middlesex County through The Housing Access Centre, Housing Stability Services</li> <li>• Community Housing Access Centre (CHAC) offers affordable/community housing in Waterloo Region including co-operative, non-profit, and Waterloo Region Housing</li> <li>• Subsidized Housing (RGI Housing) through Oxford County Human Services in Woodstock</li> <li>• The Tillsonburg Non-Profit Housing Corporation offers affordable housing</li> <li>• SouthWesthealthline.ca (search for Affordable Housing – South West) lists several housing options across the South West region of Ontario including co-op, affordable housing, community housing, Habitat for Humanity, as well as housing services</li> <li>• Housing service navigation resources:             <ul style="list-style-type: none"> <li>• Next Step Housing Connection servicing Belleville, Quinte West, Picton, Napanee</li> <li>• Red Book by Hamilton Public Library</li> </ul> </li> </ul>
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# Process Map for Practitioners and Individuals Seeking Housing In Toronto After Brain Injury

<b>Step 6:</b>	Search for other local programs and supports that increase income or offset living, medical, or therapy costs. This will help the client allocate more funds toward housing. Be sure to include a search for services and programs that will improve independence, social connection to community, and quality of life.
Types of community services, programs, or benefits may include:	
<ul style="list-style-type: none"> <li>• See Step 1 for funding sources for:             <ul style="list-style-type: none"> <li>• Assistive technology</li> <li>• Accessible home and vehicle modifications</li> <li>• In-home care or caregiver support and respite services</li> </ul> </li> <li>• See Step 2 for other government benefits and tax credits</li> <li>• WSIB Independent Living Allowance for items that improve quality of life and ability to live independently (e.g. internet, home maintenance/repairs services, supportive therapy and programs and related taxi services, devices (including household items), etc.)</li> <li>• Free tax clinics through Community Volunteer Income Tax Program (CVITP)</li> <li>• Free legal support services (various)</li> <li>• Food programs or services that provide free or low-cost meals, food delivery, or food access for people with disabilities or seniors. For example:             <ul style="list-style-type: none"> <li>• The Stop Community Food Centre primarily focuses on addressing food insecurity, offering programs like food banks, community kitchens, and gardens</li> <li>• Food banks</li> <li>• Meals on wheels programs</li> </ul> </li> <li>• Discounted public transportation fares. For example:             <ul style="list-style-type: none"> <li>• TTC's Fair Pass Transit Discount Program</li> <li>• CNIB Transit Card</li> <li>• Support Person Assistance Card</li> <li>• Fares for post-secondary students, seniors, youths, and children</li> </ul> </li> <li>• March of Dimes Canada Fee-for-Service Care (for those that don't qualify for Ontario Health's Funded Services)</li> <li>• Drug reimbursement programs (public)             <ul style="list-style-type: none"> <li>• Ontario Drug Benefit (ODB) Program</li> <li>• Ontario Trillium Drug Program (TDP)</li> </ul> </li> <li>• Drug reimbursement programs (private)             <ul style="list-style-type: none"> <li>• Disability insurance (see Step 2)</li> <li>• GreenShield Cares' Essential Medicines Program (must not have coverage under OW, ODSP, TDP or ODB)</li> <li>• Prescription drug discount cards (e.g. Innovicares and RxHelpONE are both free)</li> <li>• Hospital compassionate drug programs specific to individual hospitals (i.e. internal subsidy programs for medications)</li> <li>• Patient Assistance or Support Programs (PAPs or PSPs) specific to individual pharmaceutical companies</li> </ul> </li> <li>• Consider purchasing a personal health insurance plan that covers drugs and/or health - including mental health - services (e.g. Ontario Blue Cross, Manulife FlexCare or FollowMe, Desjardins Insurance, Sun Life Financial)</li> <li>• Employment and job skills services. For example:             <ul style="list-style-type: none"> <li>• Employment assistance, supports, and/or programs through OW, ODSP, WSIB, insurance companies</li> <li>• March of Dimes Canada's Employment Services</li> <li>• Spinal Cord Injury Ontario's Accessible Employment Services</li> <li>• Corbrook Awakening Abilities' Employment Services</li> <li>• Canadian Mental Health Associations' (CMHA) Employment Program</li> <li>• TNG Community Services Employment Programs (various)</li> <li>• CILT's Independent Living Skills Training includes employment options workshops</li> <li>• JVS Toronto offers Project GOLD for people with learning disabilities</li> <li>• Specific to veterans:                 <ul style="list-style-type: none"> <li>• Career Transition Services government program</li> </ul> </li> </ul> </li> <li>• Specific to Indigenous peoples (living off reserve):             <ul style="list-style-type: none"> <li>• Non-Insured Health Benefits (NIHB) program for First Nations and Inuit provides health coverage including disability-related health</li> </ul> </li> </ul>	

## Process Map for Practitioners and Individuals Seeking Housing In Toronto After Brain Injury

- Note: Disease-specific drug reimbursement programs exist for cancer, degenerative diseases, eye conditions, inherited metabolic diseases, other serious or chronic conditions
- services (e.g. drugs, dental, vision care, medical supplies, mental health counseling, medical transportation)
- Indigenous Skills and Employment Training (ISET) Program provides employment counseling, skills training funding, training supports, and job search assistance

We encourage the submission of additional resources and feedback to:  
[bistadvocacycommittee@gmail.com](mailto:bistadvocacycommittee@gmail.com)