

2025

SENIORS GUIDE



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Dear Neighbour,

University–Rosedale is home to many seniors who help make our community strong, vibrant, and full of life. As your MPP, I've had the chance to meet many of you at community events, tenant meetings, and town halls. You've shared your stories and concerns, and one thing has come through clearly: seniors want better access to reliable information about the services and supports available to them.

This guide was created to help. It brings together key resources for seniors in one place. Whether you're looking for health services, housing support, transit options, or ways to stay active and connected, I hope this guide empowers and informs you, making it easier to access services, programs and opportunities that will benefit you most.

The pandemic reminded us just how important it is to have clear, dependable information at our fingertips. Many of you told me you felt overwhelmed or unsure about where to turn. This guide is here to cut through the noise and give you straightforward answers.

You've spent your lives giving back to your families, neighbours, and this city. My team and I are committed to making sure you get the support, respect, and opportunities you deserve. Whether you're looking to stay independent, find community, or get help with everyday needs, we're here to help.

Thank you for all you've done and continue to do for University–Rosedale. It's an honour to be your representative.

Sincerely,



Jessica Bell MPP for University–Rosedale

Community Office

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HOW TO READ THIS GUIDE

This guide is structured to be both informative and easy to navigate. Here's how to make the most of it:

Start with the Table of Contents: Get an overview of the topics covered and jump to the sections most relevant to you.

Take it One Section at a Time: Each section is designed to stand alone, so you don't need to read the guide in order. Feel free to start with the areas that interest you the most.

Engage with the Community Resources: Many sections offer insights into local programs and facilities. We encourage you to explore these opportunities for socializing, learning, and staying active.

Seek Clarification When Needed: If anything in the guide is unclear or you need more information, don't hesitate to reach out to my office. We're here to help.

Remember, this guide is for you. It's a tool to help you live your best life by staying informed, connected, and engaged with the wealth of resources our community offers. Your well-being and happiness are paramount, and we're dedicated to supporting you every step of the way

STAYING HEALTHY AND ACTIVE

University—Rosedale is home to many community centres and third spaces that help seniors remain active, healthy, and social in their neighbourhood. Listed below are locations with senior-specific programming:

Access Alliance Multicultural Health and Community Services

This centre offers various programs and services to support seniors, focusing on health, wellness, and community engagement. Some of their key services for seniors include:

- ▶ Health and wellness programs
- ▶ Arts, crafts, and fitness programs
- ▶ Senior social clubs
- ▶ Workshops on healthy aging, mental health, and nutrition
- ▶ Settlement and advocacy services
- ▶ Home and community support
- ▶ Diverse language services

📍 340 College Street, Suite 500
Toronto, ON M5T 3A9

☎ 416-324-8677

🖱 accessalliance.ca



The Neighbourhood Group Community Services

Active Seniors Program

This program is offered in English, Korean, Portuguese, and Chinese. It includes:

- ▶ Morning refreshment and lunch
- ▶ Gentle fitness like chair exercise
- ▶ Fun and stimulating activities, such as art, games, current events, and celebrations
- ▶ Transportation to and from our centre
- ▶ Making new friends!

📍 340 College Street, Suite 260
Toronto, M5T 3A9

☎ 416-684-9037

✉ melissa.khedar@tngcs.org

🖱 tngcommunityto.org/Programs-Services/Programs/Active-Seniors-Program?cat=4146

West Neighbourhood House

Offers several leisure and recreational programs to help seniors stay healthy and active!

The Adult Day Program in person program includes:

- ▶ Activities such as arts and crafts, yoga, gardening, and memory games
- ▶ A daily hot meal, beverages, and snacks
- ▶ Assistance with personal care and feeding

The virtual program also offers a wide range of activities:

- ▶ Music
- ▶ Gentle fitness
- ▶ Chair yoga

- ▶ Relaxation and meditation
- ▶ Bingo
- ▶ Personalized activation plan (which may include recommendations for walks, books, arts and crafts, etc.)

Health Promotion and Education Program

- ▶ All activities/classes are free. To participate, you must register with the Older Adult Centre. Please call Seniors Intake at **416-532-7586, ext. 146** to sign up.
- ▶ Activities have both in person and online options

Eligibility: older adults (55+)

What they offer:

- ▶ Zumba, Chair Yoga, Falls Prevention Fitness, Functional Fitness, Power Walk, Art Studio, Knitting Club

How to Register: Call Seniors Intake at **416-532-7586, ext. 146**

📍 248 Ossington Avenue
Toronto, ON M6J 3A2

☎ 416-532-4828

✉ info@westnh.org

🖱 www.westnh.org

Toronto Public Library Seniors Programs

University—Rosedale includes several public library branches. Libraries offer book clubs, tech help, educational workshops, and fitness classes for seniors.

Locations:

📍 Lillian H. Smith Branch:
239 College Street, Toronto, ON M5R 2S7

📍 Spadina Road Branch:
10 Spadina Road, Toronto, ON M5R 2S7

📍 College/Shaw Branch:
766 College Street, Toronto, ON M6G 1C4

🖱 www.torontopubliclibrary.ca

Second Mile Club – Kensington Gardens Senior Recreation Centre (Kensington Health)

This community centre for older adults offers a wealth of activities, including:

- ▶ Line dancing, Dancercise, Weight class, Yuan Ji
- ▶ Exercise, Body Flow, Stretch
- ▶ Arts and crafts
- ▶ Games (Mahjong, bingo, ping pong)
- ▶ Computer Class (English and Chinese)
- ▶ Knitting Club
- ▶ Garden Club
- ▶ Meditation
- ▶ Music and Art Therapy
- ▶ Daily hot lunch

📍 25 Brunswick Avenue
Toronto, ON, M5S 2L9

☎ 416-597-0841 ext. 83611

✉ contactsmc@kensingtonhealth.org

🖱 www.kensingtonhealth.org/community-care

University Settlement

This seniors centre provides activities such as:

- ▶ singing groups (Cantonese opera, Mandarin)
- ▶ Chinese calligraphy class
- ▶ karaoke
- ▶ dance classes (line dancing, ballroom)
- ▶ table tennis
- ▶ fitness classes (tai chi, Taiji Qi Xie, Wise Chi Kung)
- ▶ day trips

They also provide wellness seminars which include drop-in sessions on healthy eating, exercise, chronic disease prevention, and overall health and wellness for older adults.

- 📍 23 Grange Road
Toronto, ON, M5T 1C3
- ☎ 416-598-3444 ext. 240
- ✉ seniors@universitysettlement.ca
- 🖱 universitysettlement.ca/seniors

Local Fitness and Wellness Centres

Various gyms and wellness centres in and around the University—Rosedale area offer senior discounts or specialized fitness classes, such as YMCA Toronto and Goodlife Fitness.

YMCA Locations:

West End YMCA

- 📍 931 College Street
Toronto, ON M6H 1A1
- ☎ 416-536-9622
- ✉ memberservices@ymcagta.org

Toronto Dewson YMCA

- 📍 65 Concord Avenue
Toronto, ON M6H 2N9
- ☎ 647-278-8529
- ✉ Dewson@ymcagta.org

Central YMCA

- 📍 20 Grosvenor Street
Toronto, ON M4Y 2V5
- ☎ 416-975-9168
- ✉ memberservices@ymcagta.org

FitnessTO

The FitnessTO program is an initiative that aims to make physical fitness more accessible to residents, particularly for those who face financial or other barriers. It is part of the city's commitment to promoting health and wellness in local communities. The program provides free or low-cost access to fitness facilities, programs, and services for various groups, including seniors, youth, and individuals from underserved communities. There are several Senior membership rate options, including All Access and FitnessTO Plus Swim. To find more information and register please visit: www.toronto.ca/explore-enjoy/parks-recreation/program-activities/fitness

TRANSPORTATION

Toronto Transit Commission (TTC)

University—Rosedale has many TTC options including the 505/506/510/511 streetcars, portions of Line 1 and 2, and a network of buses. TTC buses and streetcars have been made accessible for mobility needs and they are working to make all subway stations accessible.

Accessible Subway Stations in University—Rosedale:

- ▶ Bathurst
- ▶ Spadina
- ▶ St George
- ▶ Bloor-Yonge

TTC elevators are specially designed for people using wheelchairs, scooters, walkers, and other mobility devices.

Seniors Discounted TTC Fare

The Toronto Transit Commission offers reduced fares for seniors aged 65+.

Cost: Seniors pay the following discounted rate when using PRESTO cards or tickets for buses, subways, and streetcars.

- ▶ Single Fare \$2.30
- ▶ Presto Fare \$2.25
- ▶ Monthly TTC Pass \$128.15

PRESTO is a card-based electronic fare payment system. You can get a PRESTO card at your local Shoppers Drug Mart or in a TTC subway station using the PRESTO card machines. After your 65th birthday, set the PRESTO card to “Senior” at a Shoppers Drug Mart or TTC station to get the senior’s fare.

TTC fares paid using PRESTO include unlimited transfers on transit for two hours.

▶ www.prestocard.ca/en

GO Transit

Serving the Greater Golden Horseshoe, GO is a provincially operated transit service offering both train and bus service. GO connects to 17 municipal transit providers to help make regional trips seamless. While fares vary depending on the length of the trip, seniors age 65+ can save 55% on fares using a PRESTO card. PRESTO is a card based electronic fare payment system.

Bus & Train Schedules:

- ▶ Call **1-888-438-6646** or visit www.gotransit.com/en/see-schedules

PRESTO cards:

- ▶ Call **1-877-378-6123** or visit www.presto.ca/en/about/get-a-presto-card

Wheel-Trans

Wheel-Trans is a safe and reliable door-to-door transport option provided by the TTC for individuals with disabilities, including seniors.

Eligibility:

Seniors with physical or cognitive disabilities that can make using conventional public transit difficult.

How to Use:

The TTC requires eligible customers to submit a completed application to use the Wheel-Trans service. Visit ttc.ca/wheel-trans/how-to-apply.

Cost:

Once registered, trips can be booked either by phone or online and the cost is the regular TTC fare.

Toronto Ride

A collaborative service between thirteen not-for-profit, community support service agencies offering escorted transportation to medical appointments, shopping trips, Adult Day Programs, social visits, and more!

Eligibility: The service is available to seniors aged 55+ and adults with disabilities and mobility challenges who are not eligible for Wheel-Trans.

- ▶ Reside within the City of Toronto
- ▶ Be able to enter and exit our vehicles with limited assistance
- ▶ Have foldable walkers and wheelchairs, if required

How to Use:

Clients must first register with the partner agency that services their neighbourhood.

- ▶ To register, contact Toronto Ride at **416-481-5250** or **admin@torontoride.ca** to determine which partner agency you need to register with. Once registered, trips can be booked by calling their home agency or by calling Toronto Ride directly.

Cost:

Cost of the ride is determined by distance travelled. Subsidies may be available, if required, within resources available.

Transportation Safety

The Safe TTC App is a mobile app for iOS and Android devices. It offers TTC customers a quick and discreet way to report harassment, safety concerns or suspicious activity directly to the TTC's Transit Control Centre.

Note: The app does not summon emergency services. **Always call 911 in an emergency.**

- ▶ www.ttc.ca/riding-the-ttc/safety-and-security/safe-ttc-app

The TTC also offers a Travel Training Program. This is a free in-person travel support program for Wheel-Trans users who must take conventional TTC. Learn how to travel safely and independently using accessible buses, streetcars or subways.

- ▶ www.ttc.ca/wheel-trans/family-of-services/travel-training

For more information on walking and cycling safely in Toronto, the city also put together this handy Safety Guide for Older Adults.

- ▶ www.toronto.ca/wp-content/uploads/2021/01/8dda-TS_VisionZero_Older-Adult-Brochure_Web.pdf

Cycling & Walking

Riding a bicycle is a low-cost, environmentally friendly way to get around Toronto and stay fit. Don't forget your helmet and always have lights when riding in the dark! Take to the streets and use the bike lane to visit friends, do some light shopping, or visit a cafe.

For those who enjoy cycling, there are several discounted membership options available for using Toronto Bike Share.

Are you a Toronto Community Housing Tenant? As a current subsidized TCHC tenant you qualify for the \$5 reduced fare Annual 30 Membership. Market TCHC tenants qualify for

20% off an annual membership of their choice.

Or perhaps you are an Ontario Disability Support Program (ODSP) recipient. If so, you may qualify for a membership at a reduced rate with zero e-bike usage fees.

To find out more visit bikesharetoronto.com

Walking is also a great way to keep your body in motion while getting around. Set a step count goal for yourself, head outside, and get those steps in! Did you know that Toronto is home to one of the largest ravine systems in the world? This city in a forest has countless trails to explore for a leisurely stroll/ride or for some exercise:

- ▶ Martin Goodman Trail
- ▶ Rosedale Ravine Trail
- ▶ Lower Don Trail
- ▶ Great Lakes Waterfront Trail
- ▶ Humber River Recreational Trail
- ▶ Beltline Trail
- ▶ And many more!

Driving Courses for Mature Drivers

As someone who has likely been on the road for many years, you may consider taking a refresher course to sharpen your driving skills and address age-related driving challenges. Along with learning new strategies, you can review driving rules and regulations, common causes of collisions, and avoidance techniques.

Some resources include:

- ▶ Canada Safety Council 55 Alive Driver Refresher Course – call **613-739-1535 ext. 230**
- ▶ Canadian Automobile Association (CAA) toolkit for seniors – call toll-free **1-800-222-4357**

Warning Signs for Aging Drivers

Be aware of the following warning signs that you may be an unsafe driver:

- ▶ You are nervous behind the wheel
- ▶ Other drivers frequently honk at you
- ▶ You have had a few fender benders and near misses
- ▶ Family or friends worry about your driving
- ▶ Your children don't trust you to drive the car
- ▶ Your children won't let you drive with your grandchildren in the car
- ▶ You often become lost when driving or forget where you were going

If you've increasingly experienced any of the above as a senior driver, it may be time to consider alternate forms of transportation.

Volunteer Transportation Services

If you are unable to drive or use public transit, there are local organizations who offer rides for seniors. These services require advance notice for requests, so be sure to call ahead.

The Canadian Red Cross

☎ 416-480-0195

Weekdays 8:30 a.m. – 4:30 p.m.

Native Canadian Centre of Toronto Seniors Program

Service is available to Indigenous adults 59 and older.

☎ 437-826-9007 ext. 108

ACCESSIBILITY

The Accessibility for Ontarians with Disabilities Act (AODA) is a law that outlines and enforces accessibility standards provincially. It applies to five areas of daily life: customer service, communications, transportation, design of public space, and employment.

For more information and resources on accessibility for seniors, visit www.ontario.ca/page/ministry-seniorsaccessibility or call toll-free 1-888-910-1999.

Mobility Devices

The Assistive Devices Program (ADP) helps cover the cost of equipment and customized devices for individuals with long-term disabilities, regardless of income. A long-term disability is defined as requiring an assistive device for six months or longer. The ADP typically covers 75% of the cost of the item.

Types of devices that are covered include:

- ▶ Mobility aids
- ▶ Hearing aids and other devices (fixed amount)
- ▶ Communication aids
- ▶ Visual aids
- ▶ Diabetic equipment and supplies (grant paid to recipient directly)
- ▶ Respiratory equipment and supplies
- ▶ Home oxygen therapy
- ▶ Artificial eyes and facial prosthetics
- ▶ Custom orthotic braces, compression garments, and lymphedema pumps
- ▶ Prosthetic breasts or limbs (grant paid to recipient directly)
- ▶ Enteral-feeding pumps and ostomy supplies (grant paid to recipient directly)

For more information about ADP authorization for a device you need, consult with your family physician or personal support worker/case worker.

Accessible Parking Permits

An Ontario Accessible Parking Permit (APP) allows disabled permit holders to use accessible parking spaces with their own vehicle, or a vehicle used to transport people with a disability. Permits are provided at no cost to those with a health condition that meets eligibility requirements. Applications can be submitted alongside the required documentation three ways:

- ▶ Online at www.sus.gov.on.ca/lc/content/mgcs/app/profiles/default.html
- ▶ In person at a ServiceOntario location
- ▶ By mail with an application form available at ServiceOntario

To learn more about Accessible Parking Permits, call toll-free 1-800-387-3445.

Toronto Public Library

The library offers many senior programs and programs that consider mobility or accessibility needs. Programs such as bingo, aging and wellness, and digital literacy courses for seniors may be available. Along with these programs, you can ask your local library if they have access to your favourite books in large print or an audiobook format.

DAISY Program

A DAISY player is used to listen to books for those who are blind or have low vision. They are also referred to as “Talking Books” with elements of their device that are user-friendly to blind patrons. There is a limited supply of DAISY players so call ahead to receive one.

To confirm your eligibility:

☎ 416-395-5557

✉ hls@tpl.ca

Home Delivery

Free of charge you can request up to 20 library items to be delivered to your home once a month. This can be books, CDs, DVDs or DAISY Player books and you must be homebound for at least 3 months to access the service.

To confirm your eligibility:

☎ 416-395-5557

✉ hls@tpl.ca



ID RENEWAL

Driver's Licence

Senior Driver Renewal Program

Please be aware that the government no longer sends out renewal reminders in the mail.

You can, however, sign up for text, email or phone reminders by visiting this link and signing up at www.ontario.ca/page/get-serviceontario-renewal-reminders

You have two renewal options:

1. **Online:** \$90 fee (fee varies if you are over 76 years of age)

You can renew online if you:

- ▶ have a full licence (G, M or GM class) that isn't cancelled or suspended
- ▶ have a combination class of G1M, G2M, GM1, or GM2 (only the full portion will be renewed online)
- ▶ haven't updated your address within the last 90 days
- ▶ don't need tests (vision, written, or road)
- ▶ are not removing a vision condition
- ▶ have no new medical conditions that may prevent you from driving
- ▶ don't have outstanding fines or penalties

2. **In person at a ServiceOntario location:**

\$90 fee (fee varies if you are over 76 years of age)

Go in person if you:

- ▶ need to pay an outstanding fine
- ▶ have a new medical condition
- ▶ need to update your address
- ▶ need testing done (vision, written or road)
- ▶ need to lift a suspended licence

For seniors age 80+, you must fulfil the following requirements to renew your driver's licence:

- ▶ Renewal every 2 years
- ▶ Undergo a driving record review, complete a vision test, and participate in a Group Education Session followed by an in-class cognitive screening exercise.

Tests, assessments, and mandated education related to licence renewal take place at ServiceOntario.

For full details of the Senior Driver renewal process, please check out this link:

www.ontario.ca/page/renew-g-drivers-licence-80-years-and-over

Photo ID Card

The Ontario Photo Card is a wallet sized card that provides government-issued identification to those Ontarians who do not have a driver's licence, making it easier for them to do things such as open a bank account and any other activities that require official identification.

This is a good option for seniors who no longer drive, but still need official ID.

Applying for a photo ID card

You can apply for an Ontario Photo Card in person at a ServiceOntario centre if you:

- ▶ do not have a driver's licence
- ▶ are a resident of Ontario
- ▶ are 16 years of age or older

Renewing an Existing Photo ID Card

An Ontario Photo Card is valid for 5 years, after which time it must be renewed.

You can apply for a renewal online if you don't need a new photo. You are required to get a new photo every 10 years, and if you are due for a new photo, you must apply for a renewal in person at a ServiceOntario centre.

To renew you will need to:

- ▶ pay a renewal fee of \$35
- ▶ provide an additional piece of ID (only if your Ontario Photo Card is expired)

Licence Plate

Please be aware that you no longer need to renew your physical licence plate sticker and you do not have to pay a fee.

You will no longer receive a licence plate sticker in the mail for passenger vehicles, light commercial vehicles, motorcycles, and mopeds. However, you must continue to renew your licence plate online and update your auto insurance information every 1 or 2 years, usually before your birthday.

Once you complete your renewal online or in-person, law enforcement will be instantly aware your licence plate has been renewed.

How do I renew?

Online

- ▶ You can renew online easily by visiting www.ontario.ca/page/renew-your-licence-plate#section-4

In person

- ▶ ServiceOntario Locations:

📍 846 Dundas Street W
Toronto, ON M6J 1V5

📍 777 Bay Street Lower Level
Toronto, ON M7A 2J3

Health Card

Renewing your health card can easily be done online IF you have either a drivers licence or a photo ID card, and can be done by visiting: cxp.mgcs.gov.on.ca/cxp-web/product-renewal/eligibility-terms-and-conditions

If you do not have a driver's licence or photo ID card, you will need to renew in person at a ServiceOntario location:

📍 846 Dundas Street W
Toronto, ON M6J 1V5

📍 777 Bay Street Lower Level
Toronto, ON M7A 2J3

When you go to the centre, bring the following with you:

- ▶ your current health card
- ▶ proof of your Ontario residency and personal identity
- ▶ check Ontario Health Coverage Document List for acceptable documents
- ▶ if your Canadian Citizenship or immigration status has changed since receiving your current health card, bring your most recent Citizenship or immigration document
- ▶ your marriage certificate, if you are applying under your married name for the first time
- ▶ optional: a printed health card renewal form, if you have one

ServiceOntario is now offering Virtual Appointments for health card renewals

A virtual appointment is a video call with a ServiceOntario customer service representative to help you renew your health card from home, without visiting in-person at a ServiceOntario centre.

Call ServiceOntario at **1-866-532-3161** to book a virtual appointment or visit: cxp.mgcs.gov.on.ca/eab-web/home

Birth Certificate Replacements (Ontario Only)

If you need to replace a lost or stolen birth certificate, you can do so in two ways:

- ▶ Online at www.ontario.ca/page/get-or-replace-ontario-birth-certificate#section-13
- ▶ Fee: \$35

Mail in Application

- ▶ If you do not have access to a computer, a physical application can be printed off for you at my office.
- ▶ If you require assistance with this, please call **416-535-7206**.
- ▶ The \$35 fee still applies to process the application.

Citizenship/Proof of Citizenship Documents

In some cases, the province requires proof of citizenship to renew your ID if you were born outside of Canada. If this is the case, you can contact the MP's office at **416-928 1451** or chrystia.freeland@parl.gc.ca for assistance in filing those applications if you no longer have the physical paperwork.

LEGAL AND CONSUMER RESOURCES

ACE: Advocacy Centre for the Elderly

📍 55 University Avenue #1500
Toronto, ON M5J 2H7

This community-based legal clinic provides support to low-income seniors 60 years and older. ACE is the first and oldest legal clinic in Canada to specialize in the legal problems of seniors.

☎ 416-598-2656
Toll Free: +1-855-598-2656

Kensington-Bellwoods Community Legal Services (KBCLS)

📍 489 College Street Unit 205
Toronto, M6G 1A5

KBCLS provides free legal services for low-income residents in the community. Services include legal advice, representation, and referrals to other agencies.

They provide legal assistance in the following areas:

- ▶ Employment Insurance
- ▶ General Administration
- ▶ Housing
- ▶ Immigration and Refugee
- ▶ Income Security
- ▶ Social Insurance

They cannot advise but do provide information and referrals in the following areas: Aboriginal Rights, Child Welfare, Correctional Law, Criminal Law, Employment Law, Family Law, Public Services, Environmental Law, Healthcare, Wills, and Estates

If you need legal help, please complete the online intake form or call **416-924-4244 ext. 21** for an appointment.

Don Valley Community Legal Services

📍 765 Queen Street East, Mezzanine Level
Toronto, ON M4M 1H3

They provide free legal services for low-income people living in the catchment from Lake Ontario to York Mills/the 401 and from Yonge Street/the Don River to Victoria Park Avenue. They provide legal advice and representation in the following areas:

- ▶ Affidavits and Notarial True Copies
- ▶ Immigration Law
- ▶ Employment Law
- ▶ Income Supports
- ▶ Housing Law
- ▶ Human Rights (limited)

They do not help with but can provide referrals in the following areas: Abuse and Family Violence, French Language Rights, Criminal Law, Health and Disability, Tribunals and Courts, Help from Lawyers and Paralegals, Wills and Powers of Attorney, Family Law, Refugee Law.

They do not take walk-ins. For advice or to book an appointment, call the Intake Line at **416-441-1764 ext. 1**.

Downtown Legal Services

📍 655 Spadina Avenue
Toronto, ON M5S 2H9

Operating out of the University of Toronto as the Faculty of Law community legal clinic, Downtown Legal Services has been offering free legal services to low income communities and UofT students for over 45 years. They provide service in the following areas:

- ▶ Criminal Law
- ▶ Family Law
- ▶ Housing Law
- ▶ University Affairs
- ▶ Refugee and Immigration Law
- ▶ Employment Law

To request an appointment, call the intake line at **416-978-6447** or fill out the intake form here: downtownlegalservices.ca/request-an-intake-interview

Please note the clinic is open Monday – Thursday from 9 a.m. to 5 p.m. and closed on Fridays

Chinese and Southeast Asian Legal Clinic (CSALC)

📍 123 Edward Street, Suite 505
Toronto, Ontario M5G 1E2

CSALC is a community-based legal clinic funded by Legal Aid Ontario which provides free legal services to low-income, non-English speaking clients from the Chinese, Vietnamese, Laotian, and Cambodian communities in Ontario. They provide free legal advice primarily through a telephone intake system.

They provide legal advice and referrals primarily in the areas of:

- ▶ Immigration
- ▶ Tenant’s Rights
- ▶ Employment Standards
- ▶ Human Rights
- ▶ Canada Pension Plan
- ▶ Old Age Security
- ▶ Social Assistance (Ontario Works and Ontario Disability Support Program)

They make appointments only on an as-needed basis. If you have a legal matter you wish to discuss, call the office at **416-971-9674** to speak to an intake worker.

JusticeNet

JusticeNet is a non-profit organization that helps people in Ontario whose income is too high to get legal aid and too low to afford legal fees. JusticeNet refers people to lawyers, paralegals, and mediators who provide legal services at lower rates for some clients, depending on income.

How does it work?

- ▶ Visit www.justicenet.ca to search their online directory of low-cost legal professionals OR,
- ▶ Email JusticeNet directly for assistance at info@justicenet.ca

Income Requirements & Rate Fee Schedule

In general, your household must make less than \$70,000 net annually to be eligible for reduced lawyer rates through JusticeNet. Hourly rates range from \$120-\$180 depending on your exact income and the number of dependents you have.

Please visit www.justicenet.ca/fee-schedule for exact rates.

Pro Bono Ontario

Pro Bono Ontario is a non-profit organization committed to helping Ontarians with their everyday civil legal needs. If you can't afford a lawyer, you can call their Free Legal Advice Hotline for up to 30 minutes of free legal advice and assistance with civil law matters in Ontario (no family law, immigration or criminal).

☎ 1-855-255-7256 (toll free)

🖱 www.probonoontario.org

Consumer Protection Ontario

Consumer Protection Ontario is an awareness program that promotes consumer rights and public safety. You can find information on your rights or file complaints about various situations such as:

- ▶ Identifying a scam or fraud
- ▶ Buying or renting a home/condo
- ▶ Renovations
- ▶ Door-to-door sales
- ▶ Planning funerals and arrangements
- ▶ Credits, loans, debts
- ▶ Contracts
- ▶ Wireless Service Plans
- ▶ Identity Theft
- ▶ Warranties
- ▶ Shopping online or in store
- ▶ Buying/selling a car, car repairs, towing

Filing a complaint:

To file an official complaint, there are two steps:

- ▶ First inform the business/company that you will be filing a complaint. It is best to do this in writing

If no resolution is reached, you can proceed with filing a complaint either online at: www.consumerbeware.mgs.gov.on.ca/research/compform/english/complaint.jsp OR by calling 1-800-889-9768.

The Better Business Bureau (BBB)

The BBB helps consumers across Canada find or make complaints about accredited businesses across the country.

How do I file a complaint?

- ▶ Visit www.bbb.org/file-a-complaint
- ▶ Your complaint will be sent to the business within two business days
- ▶ The Business has 14 calendar days to respond to the complaint, and you will be notified when a response has been provided
- ▶ Complaints are usually closed within 30 days

Contact the BBB

For assistance in filing a complaint or for more information, please call 1-800-459-8875.

Consumer Affairs

Consumer Affairs Canada is similar to Consumer Protection Ontario, except they only deal with the federally regulated issues listed below. Beside each topic, you'll find the name of the organization in which you can file a complaint with:

- ▶ Problems with your bank – Financial Consumer Agency of Canada (FCAC)
- ▶ Unauthorized credit or debit transactions – Financial Consumer Agency of Canada (FCAC)

- ▶ Wireless Service charges & unsolicited calls – The Canadian Radio-television and Telecommunications Commission
- ▶ False Advertising – Competition Bureau
- ▶ Food Safety – Health Canada
- ▶ Vehicle Safety – Transport Canada

For more information on federal government resources, or for specific contact information for any organization listed above, please contact your MP's office or visit www.canada.ca

ELDER ABUSE AND FRAUD

Elder abuse is a serious and often overlooked issue that impacts older adults. It can take various forms, including physical, emotional, sexual, and financial abuse, as well as neglect. These abuses can happen within families, care facilities, or the community, causing severe physical and psychological harm to victims. Recognizing the signs and understanding the dynamics of elder abuse is vital for protecting the well-being and dignity of our aging population.

Common signs of possible abuse:

- ▶ Unexplained injuries or a history of “accidents,” poor hygiene, bed sores.
- ▶ Depression, fear, anxiety, withdrawal, malnourishment or weight loss.
- ▶ Dehydration or lack of food, clothing, medicine, or other necessities of life.
- ▶ Unnecessary purchases, repairs to house or property or loss of money
- ▶ Unexplained loss or misuse of property items such as banking records or wills.

Below are emergency service lines and safety contacts you can reach out to if you or someone you know is experiencing elder abuse:

Emergency Services:

☎ 911 or text T911

Toronto Police Service

Non-Emergent issues and general reporting of senior abuse or senior supports, please call **416-808-2222**.

Elder Abuse Prevention Ontario (EAPN) – 3 Toronto Branches

EAPN works collaboratively with agencies and seniors to prevent elder abuse and create a safe community where older adults are valued and respected within University–Rosedale.

They also provide a wealth of resource and fact sheets relating to Elder Abuse and Fraud which can be found here: eapon.ca/factsheets

Additionally, they hold information sessions and workshops on how to identify and avoid scams and frauds, especially in the digital world.

Crisis Outreach Centre for Seniors (COSS)

☎ 416-645-6000

Alzheimer Society of Toronto

☎ 416-322-6560

CRIME STOPPERS Toronto

☎ 416-222-8477

Safety Line

☎ 1-866-299-1011

- ▶ 24/7 confidential and free resource that provides information, referrals, and support in over 150 languages for seniors experiencing abuse

Family Service Toronto

The Seniors and Caregivers Support Service (SCSS) at Family Service Toronto provides social work services to seniors and their caregivers, including counselling, group work, advocacy, training, and educational sessions.

They provide counselling services for those facing issues such as:

- ▶ Dealing with chronic or degenerative illness
- ▶ Stress in family relationships
- ▶ Bereavement
- ▶ The uprootedness and difficulty of adapting to a new culture at an advanced age
- ▶ Caregiver stress
- ▶ Elder abuse

📍 355 Church Street
Toronto, ON M5B 0B2

☎ 416-595-9230 ext. 0

Scams and Fraud

Seniors are often targets for criminals who try to use scams to defraud their victims of money or steal their identity.

Common scams include the “grandparent phone call”, where scammers try to sound like a relative or grandchild who has been in an accident or another traumatic event. They may say their phone is broken and try to convince you to text them on a new phone number. They may ask for you to send them money or gift cards as a way to resolve the accident or traumatic event. They will likely tell you they don’t have time for you to hang up and they will insist that you can’t tell anyone about their situation, because they know if you do, you may catch on to their scam.

Never send money or gift cards to anyone without checking in with someone you trust.

You can also always contact the Canadian Anti-Fraud Centre at **1-888-495-8501** before agreeing to anything. You can also contact the Toronto Police Non-Emergency line at **416-808-2222** to ask for their advice.

If the person who is calling you is pressuring you to not hang up or not tell anyone else about the call and does not want to give you a chance to call them back after checking with people you trust, that is a warning sign that they are trying to scam you.

Another common scam call is the “computer virus” scam, where the caller claims to be from Microsoft or another agency. They may claim that your computer or tablet has a virus and will pressure you to let them “remove” it. Ultimately, their goal is to gain access to your device so they can search it for banking information and other valuable data that they can use to extort you. Never give access to your information or devices to someone who calls you unsolicited.

Scams can also come in the form of texts, such as fraudulent texts pretending to be from your bank, or from the Canada Revenue Agency, or from the City of Toronto parking authority. These agencies will never text you asking for your information or payment. Always check in with someone you trust or contact the organization directly using a number from a trustworthy source, such as your bill, or the official website for the agency or organization.

To learn more about common scams and how to protect yourself from being scammed, or what to do if you are the victim of a scam, please visit the Advocacy Centre for the Elderly website at:

➤ www.ancelaw.ca/consumer-protection-resources/warning-scams-targeting-seniors

GOVERNMENT FINANCE AND INCOME SUPPORTS

ODSP

The **Ontario Disability Support Program (ODSP)** offers money to help you and your eligible family members with living expenses, including food, rent, health benefits (prescription drugs and vision care), and employment support to help you find and keep a job. If you are eligible for ODSP, the amount of money you get will depend on your specific situation. However, you may receive up to \$1,408 as a single person plus additional benefits, such as money for transportation services.

Considerations for seniors:

When a person turns 65, there's a risk that they'll no longer qualify financially for the Ontario Disability Support Program (ODSP), including ODSP health benefits. These health benefits cover things like prescription drugs, routine eye examinations, and dental care. You may no longer qualify for ODSP because at 65, you are automatically eligible to receive the Old Age Security (OAS) pension and might also be eligible for the Guaranteed Income Supplement (GIS) and the Guaranteed Annual Income System (GAINS). Receiving these income supports likely means that your income will be too high to qualify for ODSP. So, before applying for GIS or GAINS, you should consider whether getting these income supports will affect your ODSP and prescription drug coverage eligibility.

ODSP's Extended Health Benefit (EHB)

Even if you are no longer eligible for the monthly ODSP benefit, you may still be eligible for drug coverage if you are 65 or over, through the EHB. The EHB can help with the cost of:

- ▶ prescription drugs and medical supplies
- ▶ dental and vision care
- ▶ travelling to medical appointments
- ▶ assistive devices, such as hearing aids

To qualify, the person must still be eligible for ODSP except for the fact that their income is too high. For example, they must be a resident of Ontario and have no more assets than what ODSP allows. But, after the age of 65, they no longer have to prove that they meet ODSP's definition of a "person with a disability".

As well, to qualify for the EHB, their health costs must be higher than the difference between:

- ▶ their current income, and
- ▶ the amount of ODSP income support that they had been getting each month

Ontario Works (OW)

If you need financial assistance for food and housing, and are in financial need, you can apply for financial and employment assistance through Ontario Works for help with living expenses, food, rent, and health benefits. If you are eligible for Ontario Works, the amount of money you get will depend on your specific situation. In most cases, you must participate in employment related activities to receive financial help. You could receive up to \$733 a month for basic needs and shelter if you are single.

How to apply

Online: visit www.sada.mcass.gov.on.ca/intake/home-page to start a new application

In Person: If you want to apply in person, please use the office locator to find your nearest office.

Here are several offices convenient to the University—Rosedale Riding:

▶ **Parkdale ODSP:**

📍 340 Dufferin Street
Toronto, M6K 1Z9

☎ 416 531 6001

▶ **Toronto (ACSD) Office:**

📍 375 University Avenue, 5th Floor
Toronto, M5G 2J5

☎ 416-325-0500

▶ **Yonge Eglinton Employment & Social Services Office (OW):**

📍 150 Eglinton Avenue East, Suite 900
Toronto, M4P 3E2

☎ 416-397-1800 416-392-2635

Old Age Security Pension (OAS)

The Old Age Security (OAS) Pension is a monthly payment available to individuals aged 65 and older. Your employment history does not affect eligibility. You can receive the OAS pension even if you have never worked or are still working. To qualify, you must be 65 or older, a Canadian citizen or legal resident at the time your OAS pension application is approved and have lived in Canada for at least 10 years after turning 18.

How much could you receive?

Age 65 to 74

- ▶ Maximum Monthly Payment: \$734.95
- ▶ Annual net income in 2023: Less than \$148, 451

Age 75 and over

- ▶ Maximum Monthly Payment: \$808.45
- ▶ Annual net income in 2023: Less than \$154, 196

How do I apply?

You are automatically enrolled for OAS when you turn 65, however there are certain instances where you need to apply directly through Service Canada.

For more information, call Service Canada directly at **1-800-277-9914** or visit a local Service Canada location:

📍 559 College Street
Toronto, ON M6G 1A9

Guaranteed Income Supplement (GIS)

GIS is a monthly payment you can get if you are 65 or older. The Supplement is based on income and is available to low-income seniors already receiving the Old Age Security pension.

Do I qualify?

You may be able to get this benefit if you are 65 or older, you live in Canada and you receive the Old Age Security (OAS) pension.

Have questions about GIS? For more information, call Service Canada directly at **1-800-277-9914** or visit a local Service Canada location.

📍 559 College Street
Toronto, ON M6G 1A9

For direct support, you can contact your Federal MP, Chrystia Freeland's office.

☎ 416-928-1451

✉ chrystia.freeland@parl.gc.ca

Ontario Guaranteed Annual Income System (GAINS)

GAINS provides a monthly, non-taxable benefit to low-income Ontario seniors. You qualify for GAINS payments if you are 65 years or older, have lived in Ontario for the past 12 months or for a total of 20 years since turning age 18, have been a Canadian resident for 10 years or more, receive the federal OAS pension and GIS payments.

How do I apply?

If you currently receive the OAS pension and GIS, you do not have to apply. Your GAINS benefits will be determined based on information received from Employment and Social Development Canada and the details provided on your personal income tax and benefit return.

If you DO NOT currently receive Old Age Security or the Guaranteed Income Supplement, you must apply for GIS by doing the following:

- ▶ file your tax return every year by April 30, even if you don't have income to report, or
- ▶ complete a GIS application and send it to your nearest Service Canada office.

For more information, visit a Service Canada location or call **1-800-277-9914**.

The Canada Pension Plan (CPP)

The CPP retirement pension is a monthly, taxable benefit that replaces part of your income when you retire. If you qualify, you'll receive the CPP retirement pension for the rest of your life. To qualify for a Canada Pension Plan (CPP) retirement pension, you must be at least 60 years old and have made at least one valid contribution to the CPP program. The standard age to start the pension is 65. However, you can start receiving it as early as age 60 or as late as age 70.

How much can I receive?

The amount of your CPP retirement pension depends on different factors, such as:

- ▶ the age you decide to start your pension
- ▶ how much and for how long you contributed to the CPP
- ▶ your average earnings throughout your working life

How do I apply?

You can apply for CPP in two ways:

- ▶ Apply online through your Service Canada Account
- ▶ Apply by paper application
- ▶ Applications can be picked up at Service Canada locations, be printed and downloaded online, or can be printed off by your MP's office

Tax Credits for Seniors

Ontario Trillium Benefit (OTB)

OTB is a combination of the Ontario Sales Tax Credit, Ontario Energy and Property Tax Credit, and Northern Ontario Energy Credit. You can claim the credit on Form ON479 – Ontario Credits included in your personal Income Tax and Benefit Return tax package.

Many social housing buildings are exempt from property tax. Taxpayers who are claiming the OTB should not include the rent they paid for a principal residence that was not subject to property tax. If you are living in Toronto Seniors Housing, you can check here to find out whether your building is tax exempt: www.torontoseniorshousing.ca/building-tax-status

Ontario Seniors Care at Home Tax Credit

A refundable tax credit for seniors 70+ to help with eligible medical expenses. The tax credit provides 25% of up to \$6,000 in claimable medical expenses, with a maximum credit of \$1,500 for seniors aged 70+ in 2024 - including their spouses.

You can claim the credit on Form ON479 – Ontario Credits included in your personal Income Tax and Benefit Return tax package

Senior Homeowner Tax Credits

Seniors' Home Safety Tax Credit

A temporary, refundable personal income tax credit for renovations aimed at making your home safer and more accessible. The tax credit provides 25% of up to \$10,000 in eligible expenses for a senior's principal residence in Ontario, with a maximum credit of \$2,500 for seniors 65+ or those living with senior relatives. You can claim the credit on your Income Tax and Benefit Return.

Senior Homeowners' Property Tax Grant

A tax credit of up to \$500 back on property taxes for low to moderate income seniors over the age of 64 that own or occupy their principal residence. You can apply for this credit when filing your annual tax return using the ON-BEN Application Form.

City of Toronto Property Tax, Water & Solid Waste Relief Programs

If you qualify for the programs, the amount of the deferral, cancellation, water and/or solid waste rebate will be applied to your account.

For up to date relief and rebate programs, visit www.toronto.ca/services-payments/property-taxes-utilities/property-tax/property-tax-water-solid-waste-relief-and-rebate-programs/property-tax-and-utility-relief-program/

For direct support, contact your City Councillor, Dianne Saxe:

☎ 416-392-4009

✉ Councillor_Saxe@toronto.ca

Senior Transportation Tax Credits

Seniors Public Transit Tax Credit

A refundable tax credit for public transit expenses. Claim up to \$3,000 in public transit expenses to receive up to \$450 each year for seniors aged 65+. You can submit a claim when you file your personal Income Tax and Benefit Return.

Senior Utility Support Programs

Low-Income Energy Assistance Program

Ontario offers emergency assistance for electricity and natural gas bills, which is eligible to low-income customers who are behind on bills or facing service disconnection. The program provides up to \$500 assistance for electricity bills (\$600 if heated electrically), and \$500 for natural gas bills.

Apply by contacting the LEAP Program.

☎ Toll-free: 1-855-831-8151
TTY: 1-800-855-1155

Ontario Electricity Support Program

The program provides a monthly on-bill credit to lower electricity bills for lower-income households, which is eligible to lower-income customers with accounts with electricity distributors or unit sub-meter providers.

Apply by contacting Ontario's Electricity Board.

☎ Toll-free: 1-855- 831-8151
TTY: 1-800-855-1155

Emergency Energy Fund

Low-income Toronto residents who are not receiving assistance from Ontario Works or Ontario Disability Support Program (ODSP) may qualify for help from the City of Toronto with energy-related emergencies to reconnect, prevent disconnection, or to assist in the payment of energy arrears for hydro, gas or oil services.

To apply for the Emergency Energy Fund, call the Neighbourhood Information Post at **647-727-8988** between 9 a.m. and 4:30 p.m. Monday to Friday.

HEALTHCARE AND HOME CARE

You are covered under the Ontario Health Insurance Plan (OHIP), as long as you have a valid Ontario Health Card. Eligibility for medically necessary health care services covered by OHIP vary according to age and other requirements. For general health advice and information about accessing the health care you need, dial **8-1-1** to speak to a registered nurse 24 hours a day, 7 days a week.

For emergencies, dial 9-1-1.

Finding a Family Doctor

If you do not have a family doctor, Ontario's Health Care Connect can help you find a nurse or doctor to be your primary care provider. Learn more by calling **811** to register, or by visiting www.ontario.ca/page/find-family-doctor-or-nurse-practitioner.

Ontario Health atHome

Formerly called CCAC, LHIN, and HCCSS, Ontario Health atHome coordinates in-home and community-based care services. In addition, Ontario Health atHome can direct you to the health care services and resources that you need. An Ontario Health atHome care coordinator can help you access the following services:

- ▶ Routine home visits by a nurse or personal support worker
- ▶ Locating a family doctor
- ▶ Applying for long-term care
- ▶ Adjustment to at-home living after a hospital discharge

To speak to a care coordinator 7 days a week, 365 days a year, dial **310-2222** (no area code required), or visit ontariohealthathome.ca/region/toronto-central

For more information on how Ontario Health atHome can help you or a loved one apply for home care or long-term care, please refer to page healthcareathome.ca/making-a-referral

Health 811 (formerly Health Connect Ontario and Telehealth Ontario)

☎ 8-1-1

➤ health811.ontario.ca

Free, confidential health advice by phone from experienced Registered Nurses, to help a person decide whether to go to a hospital, see a doctor, or monitor themselves at home. A person can also ask about quitting smoking, food and healthy eating (with a Registered Dietitian), depression, suicide, or mental health and medical assistance in dying.

Drugs/Medications

Each person needs to discuss any new medications with their doctor and pharmacist. Always carry a list of current medications in case of emergency. Do not share medications with anyone else or use someone else's medication.

Ontario Drug Benefit Program (ODB)

As a senior, your Ontario Drug Benefit (ODB) coverage begins automatically on the first day of the month after your 65th birthday. ODB covers roughly 5,000 commonly prescribed drugs, vaccines, over-the-counter products, diabetes monitoring products, and nutrition products with a valid prescription.

Low-income seniors can have their ODB deductible waived by applying to the Seniors Co-Payment Program—learn more by calling **416-503-4586**. Eligibility requirements apply—call or check the ODB webpage for details.

➤ www.ontario.ca/page/seniors-ontario-drug-benefit-deductible-and-prescription-co-payment#section-1

For more information on what's covered for you, consult your pharmacist or search the E-Formulary database at www.formulary.health.gov.on.ca/formulary

Vaccines

As of 2023, the recommended free vaccines (covered by OHIP) for adults aged 65+ are the:

- ▶ Annual flu vaccine (two vaccines for seniors)
- ▶ Pneumonia-P23 vaccine
- ▶ Shingles vaccine (2 doses), for adults aged 65 to 70
- ▶ Diphtheria, tetanus, pertussis vaccine (once as an adult, then diphtheria and tetanus boosters every 10 years)
- ▶ COVID-19 vaccine

If a person has insurance or can pay for these, the recommended vaccines not currently funded by OHIP are the:

- ▶ Pneumonia-C13 vaccine
- ▶ Hepatitis A and B vaccines
- ▶ Respiratory Syncytial Virus (RSV) vaccine

Medical Equipment, Assistive Devices, and Accessibility Renovations

For help with the cost of assistive devices, start with the Ministry of Health's Assistive Devices Program (ADP). Some support is also available through the City of Toronto, contact **416-338-8888** to check eligibility.

Assisted Devices Program (ADP)

This program covers up to 75% or a fixed amount of the cost of equipment such as prostheses, wheelchairs, mobility aids, hearing aids, visual and communication aids, specialized seating systems, ostomy supplies, enteral feeding supplies, some diabetes equipment, respiratory equipment, braces or splints, and oxygen equipment. Applications must be assessed by a healthcare provider, have a valid OHIP card, and must buy from an ADP authorized vendor.

Call **416-327-8804** for more information.

March of Dimes

This program helps applicants who have substantial mobility impairment that is expected to last at least one year to pay for basic home and/or vehicle modifications

For more information:

☎ 1-866-765-7237

➤ www.marchofdimes.ca

Dental Care

The Ontario Seniors Dental Care Program (OSDCP) provides free, routine dental services at participating dental clinics for low-income seniors age 65 or older. Eligibility requirements apply—call or check the OSDCP webpage for details.

OSDCP coverage includes:

- ▶ Examinations and assessments
- ▶ Cavity treatment and broken tooth repair
- ▶ X-rays
- ▶ Dental surgeries
- ▶ Anaesthesia
- ▶ Root canals
- ▶ Periodontal procedures
- ▶ Dentures (partially covered under the OSDCP)

You must present a valid OSDCP card at your service provider to access coverage. To apply to the program and receive a dental card, mail in an application form. You must use a dental clinic that participates and accepts OSDCP cards.

For more questions and to apply:

☎ 416-338-7600

➤ www.ontario.ca/seniorsdental

Participating Dental Clinics in/near University—Rosedale:

Kaplan Dental Clinic

📍 1354 Dundas Street W
Toronto, ON M6J 1Y2
☎ 416-533-4275

Dawson Dental Rosedale

📍 120 Bloor Street E, Suite 100A
Toronto, ON M4W 1B7
☎ 416-353-8444

Downtown Dental Clinic

📍 700 University Avenue
Toronto, ON M5G 1Z5
☎ 416-593-5111

Federal Dental Care Program

The federal government provides the Canadian Dental Care Plan (CDCP), a phased-in program to make dental care more affordable for eligible Canadians.

Note: If you are covered under the provincial dental plan (OSDCP), you can still qualify for federal coverage under the CDCP. Your coverage will be coordinated between the two plans to prevent duplication and gaps in coverage.

Eligibility requirements apply—call or check the CDCP webpage for details. Application and information can be found at www.canada.ca/en/services/benefits/dental/dental-care-plan or call 1-833-537-4342.

Seniors Health Benefits: Did You Know?

MedsCheck: Are you taking 3 or more prescription medications? Living with diabetes? You qualify for a free 30-minute consultation with a pharmacist to make sure you're taking your prescribed medications properly. Ask your pharmacy about the MedsCheck program on your next visit.

Shingles Vaccine: Shingles is caused by the varicella virus, the same virus that causes chickenpox. Shingles occurs most often among older adults and those with a weakened immune system. However, shingles is preventable. If you're a senior aged 65-70, the shingles vaccine is covered for you under OHIP. Ask your family doctor for a prescription.

Colon Cancer Screening Program: Colon cancer screening increases the chance of finding cancer early when it is more likely to be cured. When colon cancer is caught early, 9 out of 10 people can be cured. As a senior, you are covered under OHIP for an at-home test or a colonoscopy.

Physiotherapy: Whether you're recovering from an injury, or surgery, have a pre-existing condition, or simply need some support to remain healthy and mobile, your physician may recommend physiotherapy for you. With a valid referral, OHIP covers this service for seniors aged 65 and up.

Pharmacist Services: If you don't have a family doctor, you can consult a pharmacist for a prescription to treat a number of minor ailments. Pharmacists with proper certification are also able to administer injections like vaccinations, vitamins, and other routine medications in a pharmacy setting. Ask your pharmacy if these services are available on your next visit.

More information can be found here:
www.ontario.ca/page/pharmacies#section-2

Vision Care

As of September 1, 2023, under the new Optometry Services Agreement, there have been changes made to eye care services provided under OHIP. Seniors without a diagnosed eye condition are now eligible for one eye exam every 18 months.

These seniors are eligible for two minor follow-up assessments in the following 18-month period before their next exam. Seniors diagnosed with glaucoma, diabetes, or macular degeneration are eligible for an annual exam every 12 months. With these diagnoses, seniors are eligible for two minor follow-up assessments in the following 12-month period before their next exam.

Canadian National Institute for the Blind Foundation – Toronto Region

Provides assessment, care, support, and information about financial help and jobs for people with vision loss. The CNIB Store provides many types of accessibility devices and visual aids.

For more information:

☎ 1-800-563-2642

🖱 www.cnib.ca

Hearing

If you're having trouble hearing, talk to your family doctor about getting a referral for a hearing assessment covered by the Ontario Health Insurance Plan (OHIP). You can access specialized audiology care, hearing aids, counselling, and hearing clinics through the organizations listed here, or call 211 for more information and support.

Canadian Hearing Society

Provides hearing care counselling for individuals aged 55 and older who are living with hearing loss. They offer support and information on assistive listening devices, specialized telephones, and alerting systems, and are an authorized vendor for hearing aids and related equipment.

For more information:

☎ 1-888-510-0000

🖱 www.chs.ca

Blood or other lab testing at home

If you or your family member cannot travel to a lab, several lab testing companies, such as LifeLabs, Dynacare, and Med-Health, provide the option to have a technician visit your home for a fee.

These technicians can collect lab samples, ECGs or connect Holter monitors, as long as you have a valid requisition and health card.

For more information, contact the lab of your choice.

Dementia Care and Supports

If you or a loved one may be showing signs of Alzheimer's disease or dementia, you should see their family doctor to get assessed. If officially diagnosed, the doctor can connect the person and their family to their local Alzheimer Society through referral programs such as First Link. Those who do not have a family doctor can contact the Alzheimer's Society directly.

Early Signs of Alzheimer’s and Dementia:

- ▶ Difficulty with recent memory, trouble finding words
- ▶ Impaired reasoning
- ▶ Behavioural and mood changes
- ▶ Confusion and disorientation
- ▶ Difficulty with tasks
- ▶ Visual and spatial issues
- ▶ Decreased or poor judgement

Alzheimer Society of Toronto

☎ 416-322-6560

Explore programs and services available for people living with dementia and their caregivers, including free counselling, care navigation, education, and social or recreational activities.

Behavioural Supports Ontario (BSO)

➤ www.behaviouralsupportsontario.ca

Access local services that support seniors experiencing behaviour changes related to dementia, mental health challenges, substance use, or other neurological conditions. Support is also available for caregivers.

Home Care Supports

Ontario Health atHome

Reach out to find out if you or a senior you support qualifies for assistance with daily tasks that can help them remain at home and give caregivers a break. Services may include help with dressing and bathing, nursing care, meal preparation, light housekeeping, and laundry. If the person doesn’t qualify for government-funded home care, is on a waitlist, or needs additional hours, follow up or call 211 to connect with agencies that offer paid support.

Some home care agencies are led by and focused on supporting Indigenous seniors and Elders, as well as members of Francophone, Black, and other cultural, linguistic, or religious communities. Be sure to mention any specific language or cultural needs when reaching out.

To learn more or access services, visit www.ontariohealthathome.ca or call 310-2222 (No area code).

Circle of Care – Sinai Health

Mount Sinai’s Circle of Care is a non-profit home and community care organization that helps seniors live safely and independently at home while supporting their caregivers. Affiliated with Sinai Health, it offers services such as personal support, Meals on Wheels, transportation, caregiver support, social work, and active living and social groups and much more! Circle of Care serves older adults across Toronto and parts of York Region, with culturally responsive care available in multiple languages. To learn more or access services, visit www.circleofcare.com or call 416-635-2860.

Home at Last Program – West Neighbourhood House

West Neighbourhood House’s Home at Last program provides free, short-term support to adults aged 55+ who are being discharged from hospital and don’t have help from friends or family. A personal support worker accompanies the individual home, helps them settle in, and ensures they have what they need for a safe transition. The program also offers transportation and follow-up support. A hospital staff member must complete the referral form to access this service. To learn more or access services call 416-532-7586 ext. 142 or visit www.westnh.org/hal.

Loneliness, Mental Health and Addiction

Distress Centres of Greater Toronto

☎ 416-408-4357 (416-408-HELP)
➤ www.dcoqt.com

Find emotional support, crisis intervention, and suicide prevention over the phone.

Gerstein Crisis Centre

☎ 416-929-5200
➤ www.gersteincentre.org

Offers telephone support, a mobile crisis team, referrals to community resources, substance use crisis intervention, follow-up services, and access to short-term crisis beds.

988 Suicide Crisis Helpline

☎ 9-8-8
TTY: 7-1-1 for a relay operator.
➤ www.988.ca

Find a safe and supportive space to get help if you're experiencing suicidal thoughts. If you or someone else is in immediate danger, call 911 right away. If you're concerned about someone who may be struggling, resources are also available to help you support them.

Counselling

Toronto Rape Crisis Centre/ Multicultural Women Against Rape

☎ 416-597-8808
➤ www.trccmwar.ca

Provides counselling, group support, education, advocacy, and activism to survivors of sexual violence aged 16+ and who identify as women, trans, and non-binary.

Assaulted Women's Helpline

☎ 1-866-863-7868
➤ www.awhl.org

Provides free, confidential and anonymous crisis counselling, emotional support, information and referrals by telephone to women who have experienced any type of abuse.

Services for Male Survivors of Sexual Abuse

☎ 1-888-887-0015

Provides crisis and referral services, counselling, and peer support to male survivors of sexual abuse, whether the abuse happened recently or in the past.

Trans Lifeline

☎ 1-877-330-6366
➤ www.translifeline.org

Emotional and financial support by trans people for trans people in crisis.

Hope for Wellness

☎ 1-855-242-3310
▶ 24/7 service in English and French.
Cree, Ojibway, and Inuktitut on request
➤ www.hopeforewellness.ca

This service offers immediate help for all Indigenous Peoples across Canada, with counselling and crisis intervention via phone or online chat.

Talk4Healing

☎ Call or text 1-855-544-4325 (HEAL)

- ▶ Helpline and online counselling for Indigenous women
- ▶ Service in 14 Indigenous languages and dialects

➤ www.talk4healing.com

Free, culturally safe telephone helpline, text, chat for Indigenous women in Ontario to get emotional support or help in potentially dangerous situations.

A Friendly Voice

☎ 1-855-892-9992

➤ www.afriendlyvoice.ca

Trained volunteers offer empathetic support to seniors aged 55+ who may feel lonely or isolated. No registration needed.

Help to Quit Smoking

To find help to quit smoking or vaping, contact:

211

☎ Call or text 2-1-1
TTY: 1-888-340-1001

- ▶ 24/7 service in 150 languages

➤ www.211central.ca

Smokers Helpline

☎ 1-877-513-5333

- ▶ Text “iQuit” to 123456

➤ www.smokershelpline.ca

HOUSING

Housing Options for Seniors in Ontario

Adult Lifestyle Communities

Adult Lifestyle Communities are privately operated designated 55+ residences that blend independence and social engagement for retirees. There is no specific legislation regulating these residences.

Life Lease Housing

Life lease housing offers seniors the opportunity to purchase long-term occupancy rights in a property, typically at a lower cost than condominiums. This arrangement includes paying a lump-sum purchase price, property taxes, and monthly maintenance fees, while benefiting from reduced housing costs, reduced maintenance responsibilities, increased community engagement, and access to convenient on-site amenities.

Typically, they are developed by nonprofit organizations, and there is no regulatory or legislative oversight body for life lease housing.

Retirement Homes

The nearly 780 licensed retirement homes are regulated by the Retirement Homes Regulatory Authority (RHRA). These homes offer varied levels of service, from meals and personal care to social and recreational programs, tailored to the needs of more independent seniors. When choosing a retirement home, research and compare facilities using the RHRA’s database for inspection records and licensing status. Visiting homes and consulting with current residents can offer valuable insights.

Applications are made directly to the retirement home, with costs covering accommodation, meals, and any additional care services. For concerns or questions, contact the RHRA at **1-855-275-7472**.

Financial Assistance Programs for Senior Housing in Ontario

Navigating housing costs as a senior can be challenging. Fortunately, various financial assistance programs in Ontario offer support:

Low-Income Housing/ Rent-Geared to Income (RGI)

Rent-Geared-to-Income (RGI) housing (subsidized housing), offered by the City of Toronto, provides affordable rent based on 30% of a household's monthly Adjusted Family Net Income (AFNI) or a set rate for those on social assistance. Since demand for subsidized housing far exceeds availability, wait times are long, and RGI should be viewed as a long-term housing option rather than an immediate solution.

To apply for Rent-Geared-to-Income housing, create an online account in MyAccessToHousingTO. Through your online account, you can apply for and manage your application for Rent-Geared-to-Income (RGI) housing in Toronto. Get more information and apply:

➤ www.toronto.ca/community-people/employment-social-support/housing-support/rent-geared-to-income-subsidy

Supportive Housing for Seniors

This program, provided by the City of Toronto, has nine designated residential buildings in which seniors can live and get assistance in their daily living activities. Seniors live independently in these locations with supports such as personal care, light housekeeping, medication checks and more. The program offers the stability and safety of intermittent 24-hour support and an on-site Registered Practical Nurse.

To apply contact:

☎ 416-392-8579

➤ www.toronto.ca/community-people/children-parenting/seniors-services/seniors-housing-services/supportive-housing-program/

Canada-Ontario Housing Benefit

The Canada-Ontario Housing Benefit (COHB) offers a portable monthly subsidy to assist selected households in affording private rental housing in Ontario with an application process operated through Housing Access Toronto. Aimed at specific groups such as survivors of domestic violence, the homeless or at risk, Indigenous people, seniors, and those with disabilities, eligibility is determined via referral by Service Managers. The subsidy covers the difference between 30% of household income and local average market rent or the gap between social assistance shelter allowances and actual housing costs.

The application process is not open to the public, and must be done by referral through Housing Access Toronto at **416-338-8888**.

Regulations and Complaint Processes for Senior Housing in Ontario

Senior housing options in Ontario have distinct regulatory bodies and complaint procedures:

Retirement Homes

Governed by the Retirement Homes Act, 2010, and overseen by the Retirement Homes Regulatory Authority (RHRA). Complaints about care standards or resident rights can be filed with the RHRA. Reach out to the RHRA at **1-855-ASK-RHRA** to ask about a complaint form or **email info@rhra.ca**. By law, all retirement homes in Ontario are required to have a procedure for responding to complaints about the operation of the home.

They must acknowledge your complaint within 10 business days to let you know how they plan to resolve the issue.

Renters (LTB and RTA)

The Landlord and Tenant Board (LTB) resolves disputes under the Residential Tenancies Act, covering issues like rent, maintenance, and evictions. If you have questions about your landlord and your rights as a tenant, reach out to my office for my tenant guide. Additionally, you can visit my website to access a wide array of tenant resources, including tenant organizing tips, letter templates, tenant law guides and a list of organizations that can help and support you with housing issues.

➤ www.jessicabellmpp.ca/tenants

Rental Housing Enforcement Unit

☎ 416-585-7214

➤ www.ontario.ca/rentaloffences

Get help with offences such as a landlord withholding or interfering with the supply of vital service (water, electricity, heat, etc), entering a unit without required notice, or for a reason that is not allowed under the law, charging more rent or fees than allowed, refusing to provide a receipt, or harassment.

Tenant Advocacy

ACTO: Advocacy Centre for Tenants Ontario

ACTO is a specialty community legal clinic with the aim of advancing and protecting the interests of low-income tenants, specializing in housing related issues in Ontario.

They provide a wealth of legal advice on their website, from how to fill out or file different forms with the LTB, how to advocate for your tenant rights, FAQ, and also provide personal advice for tenants before their LTB hearings.

➤ www.acto.ca/contact

RentSafeTO

RentSafe is a bylaw enforcement program run by the City of Toronto that ensures building owners and operators comply with building maintenance standards. It applies to residential rental buildings with three or more stories and ten or more units. Landlords are required to register their buildings, undergo routine inspections, and complete necessary repairs. Tenants can report issues directly to the City, which may conduct further inspections or enforcement. RentSafeTO aims to improve living conditions for renters and hold landlords accountable for maintaining their properties.

To place a service request, phone 311 or email 311@toronto.ca

Federation of Metro Tenants' Association – Outreach and Organizing Program

☎ 416-413-9442

➤ www.torontotenants.org/outreach_organizing

Tenant groups can get help to organize and to prepare for hearings at the Landlord and Tenant Board about rent increase disputes or maintenance issue, or at the Ontario Municipal Board for demolitions or condo conversions.

Eviction Prevention

Federation of Metro Tenants Associations – Tenant Hotline

☎ 416-921-9494

➤ www.torontotenants.org

People facing eviction can find information about their rights as tenants.

Canadian Centre for Housing Rights

☎ 416-944-0087

Find information about tenant rights and how to prevent eviction.

Emergency Shelter

Central Intake

☎ Call 3-1-1 or 416-338-4766

People facing homelessness can call to find out if there is a bed available that day. Please be aware that space is limited.

LONG-TERM CARE

Moving into long-term care is a big decision and can feel overwhelming. From applying for long-term care to choosing a home, the following information should help.

How to Apply

For information about eligibility and admission, call Ontario Health atHome, previously called Home and Community Care, at **310-2222** (no area code required).

They determine eligibility for placement into long-term care homes and manage wait lists. They will assign you a care coordinator who can provide you with information about homes in your area and assist you in completing your application for placement into a long-term care home. You can even be assessed if you are currently admitted to hospital.

You can also find additional information on their website: ontariohealthathome.ca/long-term-care

Toronto Central's Ontario Health atHome local service provider is located at:

📍 250 Dundas Street West, Suite 305
Toronto, ON, M5T 2Z5

Choosing a Home

When choosing a long-term care home in Ontario, families and seniors should carefully consider several factors to ensure the facility meets their needs and expectations. Here is a list of key points to keep in mind:

- ▶ Accreditation and Licensing
- ▶ Location and Accessibility
- ▶ Quality of Care
- ▶ Safety and Security
- ▶ Medical and Personal Care Services

- ▶ Staff Qualifications and Turnover
- ▶ Resident Satisfaction and Feedback
- ▶ Meals and Nutrition
- ▶ Activities and Social Programs
- ▶ Cost and Financial Considerations
- ▶ Facility Condition and Cleanliness

Taking the time to thoroughly evaluate these factors will help families and seniors find a long-term care home in Ontario that offers a safe, supportive, and comfortable environment.

Did you know? The Ministry of Health and Long-Term Care provides comprehensive reports on long-term care homes across Ontario, aimed at offering transparency and insight into the care standards and living conditions of these facilities. To access the report, visit public reporting: publicreporting.ltchomes.net/en-ca/default.aspx

Cost and Paying for Long-Term Care

When it comes time to consider alternative living arrangements there are several options including:

- ▶ Assisted Living
- ▶ Supportive Housing
- ▶ Retirement Homes

LTC retirement homes offer three different accommodations: basic, semi-private and private. Accommodation rates are set by the Ministry of Health and Long-Term Care. All long-term care home residents are required to contribute towards the cost of accommodation and meals. This is called a co-payment fee.

Types of accommodation:

Long-stay Basic

- ▶ Daily Rate: \$66.95
- ▶ Monthly Rate/Co-Payment: \$2036.40

Long-stay Semi-private

- ▶ Daily Rate: \$80.72
- ▶ Monthly Rate/Co-Payment: \$2455.42

Long-stay Private

- ▶ Daily Rate: \$95.65
- ▶ Monthly Rate/Co-Payment: \$2909.36

Short Stay

- ▶ Daily Rate: \$43.34
- ▶ Monthly Rate/Co-Payment: N/A

Long-Term Care Rate Reduction Program

You may qualify for a rate reduction if the cost of basic accommodation is beyond your means. You can apply by informing the long-term care home to which you would like to apply. An applicant would likely qualify for a rate reduction if their annual income is \$26,244 or less.

You must reapply every year. To access the application form, visit forms.mgcs.gov.on.ca/dataset/014-4816-69

If you're a veteran, you may qualify for extra financial help. For more information, contact Veterans Affairs Canada at **1-866-522-2122**.

Reporting Abuse

Long-Term Care ACTION Line

☎ 1-866-434-0144

Call to report concerns about long-term care homes in Ontario.

Retirement Homes Regulatory Authority (RHRA)

☎ 1-855-275-7472

➤ www.rhra.ca

Call to report concerns about retirement homes in Ontario.

Hoarding, Bed Bugs and Fire Safety

Hoarding

Toronto Hoarding Support Services

☎ 416-482-4622

➤ www.torontohoardingnetwork.ca

Call for consultation, access to services, and assessment to help manage clutter along with emotional support needed to live safely.

Extreme Cleaning Services

☎ Call or text 2-1-1TTY: 1-888-340-1001

Connect with an agency that provides extreme cleaning and decluttering services to seniors at risk of eviction.

Bed Bugs

Toronto Public Health

☎ 416-338-7600 or 3-1-1 after business hours

➤ Visit www.toronto.ca and search “Bed Bugs”

Find information on how to prevent, identify, and treat bed bug infestations.

Fire Safety in the Home

Toronto Fire Services

Public Education Line

☎ Call 3-1-1 or 416-3338-9375

➤ www.toronto.ca (Search “Fire Services Public Education”)

Groups of senior tenants and residents can book education sessions on fire safety for their building.

END-OF-LIFE RESOURCES

It can be overwhelming trying to determine next steps when preparing for end-of-life care, or when a loved one passes away. Here are a few key resources to consider:

Power of Attorney (POA)

If something happens to you, for example an accident or illness that impacts your ability to make financial or health care decisions for yourself, you will need someone to make those decisions for you.

You should consider having a power of attorney in place.

A power of attorney is a legal document that gives someone you trust the right to make financial or health care decisions for you. This trusted person does not have to be a lawyer to be your POA.

Types of POA

There are two types of powers of attorney:

Personal Care

An attorney for personal care can make decisions about your health care, housing, and other aspects of your personal life such as meals and clothing.

Property

An attorney for property can make decisions about your financial affairs including paying your bills, collecting money owed to you, maintaining or selling your house, and managing your investments. Without an attorney for property, your family, including your spouse, cannot automatically step in to make financial decisions for you. In this case, the provincial government steps in and may make these decisions for you.

How do I file for Power of Attorney?

The provincial government has easy to use, standard Continuing Power of Attorney forms that can be accessed two ways:

- ▶ Online at www.publications.gov.on.ca/300975 (you will need to print these off)
- ▶ By contacting my office at **416-535-7206** and we can print them off for you!

Preparing a Will

A will is a legal document that takes effect when you die. It explains your wishes about how your property and possessions should be taken care of and distributed.

How do I prepare a will?

Online

There are a number of websites online that provide templates and guidance for creating a will. Always seek professional advice before completing an online will or using a third party template.

Hire a lawyer

A lawyer can answer your questions and tell you about tax and other things to consider when preparing a will. A lawyer can also make sure your will meets legal requirements. The Law Society of Ontario offers a referral service to help you find a lawyer. Please visit lsrs.iso.ca/lsrs/welcome

You can also use Steps to Justice's Guided Pathway for making a will at:

- ▶ stepstojustice.ca/guided-pathways/wills-and-powers-of-attorney-for-making-a-will

For more information on government & legal requirements, take a look at the Ministry of the Attorney General's page on wills at:

- ▶ www.ontario.ca/page/estate-planning-and-wills#section-1

Advance Care Planning (ACP)

Ontario has unique requirements with respect to advance care planning, substitute decision-making, and health care consent because of our laws such as the Health Care Consent Act.

As a result, **Advance Care Planning Ontario** was created in conjunction with **Hospice Palliative Care Ontario**.

ACP is about preparing you and your Substitute Decision Maker (SDM) for future healthcare situations and decisions, preparing for end-of-life care, and planning for any healthcare needs you may have in the future.

ACP resources can be found at www.advancetocareplanningontario.ca

- ▶ Information for Substitute Decision Makers is also available at the website above

☎ 1-800-349-3111 ext 231

Palliative & Hospice Care

Palliative care refers to care for patients and their families who are facing a serious, life-limiting illness. Palliative care is patient-centred coordinated care that aims to relieve suffering and improve quality of life for patients and their families at all stages of the illness. There is no cost to patients for medically necessary palliative care services in their homes, hospices or hospitals.

The types of palliative care services that may be provided include:

- ▶ physician and nursing services to assess and manage the progression of the illness (this includes providing pain and symptom management to improve comfort and quality of life)
- ▶ personal support services (such as homemaking)
- ▶ psychological, social services, spiritual and bereavement support
- ▶ other services such as physiotherapy, caregiver support, pharmacy

Accessing Palliative & Hospice Care:

- ▶ Most Palliative Care is provided or accessed through your primary health care provider, such as a family doctor
- ▶ You or your loved one can also be assessed through Ontario Health atHome (previously Home and Community Care) by calling **310-2222** (no area code required)
- ▶ A hospital can also refer you to palliative care resources
- ▶ Palliative care can also be accessed through your Long-Term Care Home

Kensington Hospice

Kensington Hospice is a 19-bed compassionate care facility in University-Rosedale providing end-of-life support for individuals and their families. It offers a peaceful, home-like environment with 24-hour medical care, emotional and spiritual support, and personalized services. The hospice emphasizes dignity, comfort, and quality of life, helping residents and loved ones navigate the final stages of life with respect and compassion.

To become a resident at Kensington Hospice, a referral for palliative care is required from your doctor, hospital, or Ontario Health atHome. Your healthcare provider completes the Palliative Care Common Referral Form, which can be faxed to the hospice at **416-963-9466** or sent through Ontario Health atHome.

📍 38 Major Street
Toronto, ON M5S 2L1

☎ 416-964-5577

Medical Assistance in Dying (MAID)

Medical Assistance in Dying allows a doctor or nurse practitioner to help an eligible individual voluntarily end their life. If you would like to learn more, consider speaking with a trusted member of your healthcare team—this could be a nurse, doctor, social worker, spiritual care provider, or another team member you feel comfortable with.

Funeral Expenses

City of Toronto- Funeral Expenses

☎ 3-1-1 or 416-338-8888 (select option 4)

🖱 www.toronto.ca

(search “Funerals and Burials”)

If a Toronto resident passes away while receiving support from Ontario Works (OW) or the Ontario Disability Support Program (ODSP), or if their estate lacks sufficient funds to cover funeral costs, the person making the funeral arrangements can apply online for assistance with the cost of a basic funeral.

Support for Caregivers

One of the most difficult roles is being a caregiver. You might be providing care for an elderly parent, friend, or family member or navigating through the complex world of long-term care, home, hospice or palliative care. Caregivers face a physically and emotionally difficult task, and access to support is crucial.

The Ontario Caregiver Organization

Supports caregivers across Ontario with a suite of programs and resources including the 24/7 Ontario Caregiver Helpline **1-833-416-CARE (2273)**, counselling and peer support groups, webinars, tip sheets and checklists.

Hospice Palliative Care Ontario

Supports caregivers with grief counselling, support groups, and programs aimed at learning skills on safety strategies, help available in the community, and easier ways to accomplish daily activities.

☎ 1-833-621-0728

🖱 www.hpcoco.ca

Alzheimer Society of Toronto

If you are caring for someone living with Alzheimer's or dementia, you can participate in workshops facilitated by the Alzheimer Society. Their Caregiver Wellness Program provides social and educational opportunities through different workshops.

Call **416-322-6560** to register or go to alz.to/dementia-support-services to complete their intake form.

Toronto Seniors Helpline

Caregivers can get supportive counselling over the phone.

☎ 416-217-2077

FOOD ASSISTANCE

Meals on Wheels

Meals on Wheels delivers hot or frozen meals, 5 days a week to eligible seniors.

To apply, please call **905-682-0333** for a phone assessment.

Cost:

- ▶ One time \$10 registration fee
- ▶ Hot meals are \$6
- ▶ Frozen Meals are \$5.50

Heart to Home Meals

Heart to Home Meals is an online food delivery platform for seniors.

- ▶ Place an order online at www.hearttohomemeals.ca
- ▶ Choose your meals, checkout and schedule your delivery
- ▶ No subscriptions and no contracts!
- ▶ For assistance, please call Heart to Home directly at **1-866-933-1516**

Food Banks/Meal Services

Fort York Food Bank

📍 380 College Street
Toronto, ON M5T 1S6

☎ 416-203-3011

FYFB's food program provides low-income individuals and families three-day supplies of groceries and hot meals on multiple days throughout the week. They also serve as a community drop-in centre, providing a range of services, from community resources, phone calls and information.

Grocery Service

- ▶ Tuesday: 9 a.m. – 4 p.m.
- ▶ Wednesday and Thursday: 9 a.m. – 12 p.m.
- ▶ Friday: 9 a.m. – 4 p.m.
- ▶ Saturday: 9 a.m. – 12 p.m.

Hot Meal Service

- ▶ Sunday: 12 p.m. – 1 p.m.

Christie Ossington Neighbourhood Centre Drop-In

📍 854 Bloor Street W
Toronto, ON M6G 1M2

☎ 416-792-8941

The Drop-In & Food Access Program, operating 5 days a week, is open to everyone and particularly supports individuals who are homeless, under-housed, or at risk of homelessness.

Operating Hours

- ▶ Monday to Friday: 11 a.m. – 1 p.m.
(a light breakfast is served at 10 a.m.)
- ▶ Saturday and Sunday: Closed

Scott Mission

📍 502 Spadina Avenue
Toronto, ON M5S 2H1

☎ 416-923-8872

The Scott Mission provides support and care to individuals and families facing poverty, homelessness, and other challenges. They have two food programs, which includes a daily hot meal service and food banks providing groceries to low-income families and individuals.

Operating Hours

- ▶ Fresh hot meals are available dine-in or take-out Monday – Saturday. Breakfast is served from 8 a.m. to 8:30 a.m. and lunch from 11:30 a.m. to 12 p.m.
- ▶ The Food Bank is open Monday – Friday from 9 a.m. – 11:30 a.m. and 1:30 p.m. to 3 p.m., but closed Wednesday afternoon.

Lighthouse

📍 1008 Bathurst Street
Toronto, ON M5R 3G7

☎ 416-535-6262

The Lighthouse Food Bank offers curbside food pick-up without appointments. Registration is done on-site, requiring photo ID and proof of address for all household members. Participants must live within the catchment area which is (north of Bloor, south of St. Clair West, west of Bathurst, east of Dovercourt/Oakwood).

Operating Hours

- ▶ Tuesday and Wednesday: 12 p.m. – 3 p.m.

VETERAN SUPPORTS

Soldiers' Aid Commission

The Soldiers' Aid Commission is a government agency in Ontario that provides financial assistance of up to \$3000 annually to Ontario's eligible Veterans and their families in financial need. The funding typically covers essential needs such as housing costs, medical expenses not covered by other programs, education and job training, and other urgent financial needs. Funding from the Soldiers' Aid Commission is additional support that does not affect your eligibility for Ontario Works or ODSP. The Commission also supplements support offered by the Royal Canadian Legion and Veterans Affairs Canada.

For more information about applying, call **416-327-4674** or email sac@ontario.ca.

Royal Canadian Legion (RCL) Ontario Provincial Command

Offers assistance to Veterans, Still Serving Members of the Canadian Armed Forces, RCMP and/or their dependents to raise awareness of and potentially obtain government support from Veterans Affairs Canada. Inquire about available programs and services at any Toronto Legion branch or visit www.on.legion.ca. Available supports include:

- ▶ Financial Assistance
- ▶ Disability Supports
- ▶ Mental Health and Wellness Programs
- ▶ Transition to Civilian Life support
- ▶ War Veterans Allowance

Toronto Legion Branch Locations

▶ Queen's Own Rifles: Branch 344

📍 1395 Lake Shore Boulevard W
Toronto, ON, M6K 3C1

☎ 416-532-8892

✉ rcl344@on.aibn.com

🖱 www.rcl344.com

▶ Maple Leaf/Swansea Legion: Branch 266/46

📍 3591 Dundas Street W
Toronto, ON, M6S 2T1

☎ 416-760-9190

✉ rcl.266.46@gmail.com

🖱 www.rcl266-46.com

Veterans Ombud

The Office of the Veterans Ombud reviews complaints and challenges the policies and decisions of Veterans Affairs Canada where individual or systemic unfairnesses are found. An independent and respected voice for fairness and a champion for the well-being of Veterans and their families.

Call toll-free **1-877-330-4343** or email info@ombudsman-veterans.gc.ca

Veteran Graphic Licence Plate (Poppy Plates)

Licence plates with a Veteran graphic are available for the vehicles and motorcycles of eligible veterans. To apply for a Veteran Plate Eligibility Certificate, visit a ServiceOntario location or visit www.ontario.ca/customplates

Veterans Parking Benefits – City of Toronto

Vehicles with an Ontario veteran's licence plate can park for free at municipal parking facilities and on-street parking meters and machines on the following days:

- ▶ Battle of Britain, September 17th
- ▶ Remembrance Day, November 11th
- ▶ D-Day, June 6th

Ontario Parks also offers free day-use access to provincial parks for Veterans and active members of the Canadian Armed Forces who are Ontario residents. To qualify, Veterans must present a valid Canadian Armed Forces ID card and proof of Ontario residency.

Veterans Transit Relief Program

Starting in March 2025, Veterans and full-time members of the Canadian Armed Forces will be able to ride GO Transit for free. There are also plans to extend this benefit to UP Express in the future. Metrolinx is currently working on making this fare available on PRESTO cards.

INDIGENOUS OLDER ADULTS RESOURCES

Seniors within local First Nations, Métis, and Inuit communities are supported in Toronto by several organizations and agencies providing a variety of programs and services.

Native Canadian Centre of Toronto

The Senior's Program at NCCT supports Aboriginal seniors in Toronto by offering client-centered services that help them live independently while addressing their physical, mental, emotional, and spiritual needs. Delivered by certified Personal Support Workers, the program includes services like medical transportation, personal support, shopping, social activities, and palliative care. Its goals are to respect Aboriginal wellness practices, promote health and independence, and connect clients with community resources. The program operates Monday to Friday, 8:30 a.m. to 4:30 p.m., and is available to Indigenous seniors aged 59 and older.

If you have any questions regarding this program and its services, please contact Program Manager Christine Lynn at **437-826-8200 x304** or visit www.ncct.on.ca.

Toronto Council Fire Native Cultural Centre

Toronto Council Fire Native Cultural Centre is one of many Aboriginal service providers in the Greater Toronto Area that work together to address the social, health, education, economic and cultural needs of the Toronto urban Aboriginal population. They have senior specific programs like their abuse prevention program for seniors that help with access to medication and signs of elder abuse.

The centre also tries to consciously include its seniors by utilizing accessibility resources for all their meetings and programs. Their team and clientele come from various First Nation home communities within Ontario, throughout the country and from other points across Turtle Island.

Open Monday – Friday, 9 a.m. – 5 p.m.

📍 439 Dundas Street E
Toronto ON M5A 2B1

☎ 416-360-4350

🖱 www.councilfire.ca

Ontario Native Women's Association (ONWA)

ONWA provides a wide range of services designed to support Indigenous women, including seniors, across Ontario. These services focus on empowering women, promoting cultural healing, and addressing the unique challenges faced by Indigenous communities. Some of the key services provided by ONWA include:

- ▶ Health and wellness programs, including Indigenous diabetes education
- ▶ Cultural support program
- ▶ Elder support and seniors services
- ▶ Community and peer support

Open Monday – Friday, 9 a.m. – 4:30 p.m.

📍 555 Parliament Street
Toronto, ON M4X 1P7

☎ 1-800-667-0816

✉ reception@onwa.ca

🖱 www.onwa.ca

Anishnawbe Health Toronto

Anishnawbe Health Toronto provides culturally relevant healthcare services to Indigenous individuals in the Toronto area. Their services include primary healthcare, mental health and addiction support, traditional healing, and social services, all designed to support the physical, emotional, and spiritual well-being of the community. The organization also hosts cultural activities to foster connection and cultural pride.

📍 4 Charles Street E
Toronto, ON M4Y 1T2

📍 425 Cherry Street
Toronto, ON M5A 0X9

☎ 416-365-1083

✉ info@aht.ca

Metis Nation of Ontario

The Métis Nation of Ontario (MNO) advocates for the rights, culture, and well-being of Métis people in the province. It offers services in health, education, cultural preservation, and economic development. The MNO ensures the protection of Métis rights under Canadian law and plays a key role in political, social, and legal advocacy, while fostering Métis identity through cultural events and activities.

📍 75 Sherbourne Street, Unit 311
Toronto, ON, M5A 2P9

☎ 416-977-9881

✉ contactus@metisnation.org

Aboriginal Legal Services

This clinic provides legal services to help with issues related to Housing, ODSP/OW, Indian Act Matters, Canada Pension, Disability, Police Complaints, Criminal Injuries Compensation, Human Rights, Victim Rights Advocacy, and Inquests. They provide free legal services to low-income Indigenous people in the City of Toronto.

Intake for the legal clinic is available:
10 a.m. to 3 p.m. on Monday, Wednesday and Friday.

Please call: **1-416-408-4041** to speak to an intake worker. Please note they do not respond to requests via email.

Open Monday – Friday, 9 a.m. – 5 p.m.

📍 211 Yonge Street, Suite 500
Toronto ON M5B 1M4

☎ 416-408-3967

✉ info@aboriginallegal.ca

🖱 www.aboriginallegal.ca

CULTURAL SUPPORTS

Whether you're a senior newcomer, established immigrant, or identify with a cultural or religious group, there are a number of organizations and cultural communities active in University–Rosedale. Many offer resources, programming, and community supports, in addition to cultural celebrations.

First Portuguese Canadian Cultural Centre of Toronto (FPCCC)

FPCCC, a non-profit and registered charity with roots in the Portuguese community, supports newcomers and offers education, programs, services, and recreation. Their First Portuguese Senior Program, running for over 35 years, provides seniors with daily meals, activities like bingo, arts & crafts, and exercise. Open Monday to Friday, 9 a.m. to 3 p.m., the program requires a \$40 annual membership and pre-booking, fostering health, connection, and independence in a respectful environment.

📍 60 Caledonia Road
Toronto, ON M63 4S4

☎ 416-531-9971

✉ fpccc@firstportuguese.com

🖱 www.firstportuguese.com

Miles Nadal Jewish Community Center

Miles Nadal JCC is a vibrant hub offering a wide range of programs, services, and community spaces designed to serve people of all ages, abilities, and backgrounds. While rooted in Jewish values, the MNJCC is inclusive and open to everyone.

Here's an overview of what the centre provides:

- ▶ Seniors fitness and recreation (aquatics, zumba, yoga, pilates, fitness centre)
- ▶ Arts and culture programs including theatre, dance, visual arts and cultural events
- ▶ Education sessions such as adult education, language classes, and workshops
- ▶ Community service such as newcomer services and support programs
- ▶ Jewish cultural programming, such as holidays celebrations and interfaith initiatives

📍 750 Spadina Avenue
Toronto, ON M5S 2J2

☎ 416-924-6211 x 0

✉ info@mnjcc.org

🖱 www.mnjcc.org

Islamic Information & Dawah Centre International

The Islamic Information & Dawah Centre International provides a range of services and programs aimed at fostering community, promoting understanding of Islam, and supporting the spiritual and practical needs of Muslims and non-Muslims alike. Some of the key offerings include:

- ▶ Religious and spiritual services such as prayer service and Qur'anic studies
- ▶ Educational sessions, including workshops, Dawah, and lectures and seminars
- ▶ Support for new Muslims, such as mentorship, Shahada support, and resources
- ▶ Interfaith and community outreach

📍 1168 Bloor Street
Toronto, ON M6H 1N1

☎ 416-536-8433

🖱 islaminfo.com

Korean Senior Citizens Society of Toronto (KSCST)

KSCST is a community organization dedicated to supporting Korean seniors by offering a range of programs and services aimed at improving their quality of life, promoting cultural preservation, and fostering community engagement. Here's some of what it provides:

- ▶ Cultural activities, community lunches, dance and art workshops, group outings
- ▶ Health and wellness services: fitness, workshops on aging and nutrition
- ▶ Language classes, translation and interpretation, and computer skills
- ▶ Settlement services, support groups and friendship circles
- ▶ Income tax clinic
- ▶ Cultural celebrations such as Lunar New Year and Chuseok

📍 476 Grace Street
Toronto, ON M6G 3A9

☎ 647-805-9775

✉ hikscst@gmail.com

Istituto Italiano di Cultura (Italian Cultural Institute)

The Institute is a cultural and academic centre, a school of Italian language and culture, a source of information on contemporary Italy, its regions, local territorial activities, and its vast cultural heritage. The Institute has an Italian library and video library, while the gallery organizes art exhibitions, conferences, and multimedia screenings.

📍 496 Huron Street
Toronto, ON M5R 2R3

☎ 416-921-3802

🖱 iictoronto.esteri.it/it

Toronto Community and Culture Centre (TCCC)

The TCCC is a charitable organization that has been serving the mainland Chinese community in Toronto and the GTA for 29 years. It focuses on supporting the underserved Mandarin-speaking immigrant population, particularly newcomers from mainland China. TCCC offers a range of services, including:

- ▶ employment training
- ▶ adult workshops
- ▶ seniors' support
- ▶ settlement services to help immigrants integrate into Canadian society
- ▶ Chinese arts and cultural events

In response to the pandemic, TCCC has expanded its focus to include personal safety, fraud prevention, and well-being initiatives

📍 222 Spadina Avenue, Suite #217
Toronto, ON, M5T 3B3

☎ 416-971-7883

✉ tccctoc@gmail.com

🖱 www.tcccto.com

St Volodymyr Institute (SVI)

SVI is a Ukrainian cultural and educational hub dedicated to preserving and promoting Ukrainian heritage while supporting community development. It offers a variety of services and programs for students, community members, and organizations including:

- ▶ Ukrainian heritage programming, such as workshops, language programs, and seminars
- ▶ Support for Ukrainian newcomers
- ▶ Cultural events
- ▶ Library and archives, preserving and celebrating Ukrainian heritage

📍 620 Spadina Avenue
Toronto, ON M5S 2H4

☎ 416-923-3318

✉ svi@stvolodymyr.org

✉ library@stvolodymyr.org

2SLGBTQIA+ SUPPORTS FOR OLDER ADULTS

Rainbow Health Ontario

Want judgment free and 2SLGBTQIA+ informed healthcare? Visit the Rainbow Health Ontario that specializes in the healthcare of queer people. They provide informed healthcare for queer residents and can provide programs for older adults to ensure their mobility and overall wellness.

To find health and social service providers who have expressed a commitment to providing competent and welcoming care to 2SLGBTQIA+ people in Parkdale-High Park, search the online map: www.rainbowhealthontario.ca/lgbt2sq-health/service-provider-directory

📍 333 Sherbourne Street
Toronto ON M5A 2S5

☎ 416-324-4100

🖱 www.rainbowhealthontario.ca

Casey House

An 2SLGBTQIA+ friendly organization that provides inpatient and day programs for people living with HIV and AIDS. They have day programs to encourage social outings with members, crafts, and exercise to encourage community socializing. Their programs change based on the season but it is a free resource.

📍 119 Isabella Street
Toronto, ON, M4Y 1P2
☎ 416-962-7600
✉ info@caseyhouse.ca
🖱 caseyhouse.ca

The 519

The 519 is a 2SLGBTQIA+ community centre that provides a wide range of services, programs, and support for 2SLGBTQIA+ individuals and communities. It has become a vital resource in promoting inclusion, advocacy, and social change, especially for marginalized groups within the 2SLGBTQIA+ community, such as seniors, people of colour, and those facing homelessness.

They provide specialized programming for marginalized seniors including support for seniors of colour and support for trans and gender non-conforming seniors. The goal is to create a space where 2SLGBTQIA+ seniors can thrive, connect, and feel safe, celebrated, and empowered.

📍 519 Church Street
Toronto, ON M4Y 2C9
☎ 416-392-6874
✉ Info@The519.org
🖱 www.the519.org

The Senior Pride Network

SPN helps to advocate for the unique challenges faced by 2SLGBTQIA+ seniors. Many experience social isolation, mental/physical health issues, and homophobia/transphobia in the services they access. This group works to advocate for policy changes at all levels of government for 2SLGBTQIA+ seniors.

Additionally, their members have compiled a list of 2SLGBTQIA+ focused and 2SLGBTQIA+ friendly organizations and services, training resources, and research findings. They link to a wide variety of resources across the Greater Toronto Area, Canada, and the international 2SLGBTQIA+ community.

✉ spntoronto@gmail.com
🖱 www.seniorpridenetwork.ca

Fudger House

Fudger House is a long-term care home that is particularly noted for its inclusive and welcoming environment. Fudger House is recognized for its efforts to create a safe, affirming space for 2SLGBTQIA+ seniors. Staff receive training on cultural sensitivity and anti-discrimination practices, ensuring that residents feel respected and included. Operated by the City of Toronto, it provides 24-hour nursing care, recreational activities, and support services for residents with a range of care needs.

📍 439 Sherbourne Street
Toronto, ON M4X 1K6
☎ 416-392-5252
✉ ltc-fh@toronto.ca
🖱 www.toronto.ca/community-people/housing-shelter/rental-housing-tenant-information/finding-housing/long-term-care-homes/long-term-care-home-locations/fudger-house/

VOLUNTEERING IN UNIVERSITY— ROSEDALE

Thinking about ways you can give back to the community? There are so many reasons to volunteer:

- ▶ Helping non-profit organizations who do excellent work for those in need
- ▶ Supporting your healthy and active lifestyle
- ▶ Getting out into the community and meeting like-minded people

One of the great things about community service is that you get to choose the area of service that you're most interested in. Here are some organizations that are actively looking for volunteers in the University—Rosedale area:

Meals on Wheels

Driving Service and Nutrition Support

Visit their website to find your closet location:

▶ www.mealsonwheels.ca/volunteer#FindMOW

☎ 416-256-3010

Fort York Food Bank

Visit this page to sign up to volunteer:

▶ fyfb.com/volunteer

☎ 416-203-3011

College Montrose Children's Place

Several positions available. To apply fill out this form: www.cmcp.ca/volunteer

☎ 416-532-9485

The Salvation Army-Bloor Central

Several positions available. To apply email greg.peterson@salvationarmy.ca

☎ 416-531-8031

The 519

To register visit www.the519.org/support-the-519/volunteer or connect with the volunteer coordinator at RGlassMachado@The519.org

☎ 416-355-6779

West Neighbourhood House

Please call 416-532-4828, ext 171 or email volunteers@westnh.org for more information. Or fill out a volunteer form at westnh.org/volunteer.

Gilda's Toronto

Several positions available. Apply by email: volunteer@gildasclubtoronto.org

☎ 416-214-9898 ext.213

Kensington Health

Several positions available. Fill out an application at kensingtonhealth.org/volunteer.

Other Ways to Volunteer

There are many more local organizations who would be happy to have your help as a volunteer. To search for the opportunity that's right for you, visit the 211 website at 211ontario.ca/search and keyword search "Volunteering."

ADVOCACY BY AND FOR OLDER ADULTS

When it comes to having your voice heard by the various levels of government, organizing with like minded individuals who share common identities and interests is key. There are several active groups in Toronto/University–Rosedale who have come together to advocate for the interests of older adults in the community. If you are interested in getting involved in amplifying the needs and wants of older adults in University–Rosedale and Toronto consider connecting with them.

Canadian Association of Retired Persons – Toronto Chapter 02 (CARP)

CARP is a non-profit, non-partisan association that advocates for financial security and better access to healthcare for older adults while fighting to end ageism. The Toronto CARP Chapter hosts (virtual and in-person) educational and social events designed to engage our community and local policy makers on issues related to our financial security, equitable access to health care, and the fight against age discrimination.

To join the Toronto Chapter, you need to become a member. Membership fees are \$19.95 per year.

➤ carp.ca/community/toronto

Toronto Council on Aging

The Toronto Council on Aging is a non-profit organization of individual groups working to identify and address the needs of seniors in Toronto, grounded in the wisdom of older adults. They are committed to educating

widely, representing and serving diverse populations, providing leadership, and aiding in the development of an age-inclusive city by building collaborative networks.

Membership fees:

- ▶ Seniors and Students – \$20
- ▶ Adults under 55 –\$30
- ▶ Organization memberships from \$40 per year

TSC Membership offers forums, networking and volunteer opportunities to support positive changes in the Toronto senior’s community.

📍 130 Merton Street, Suite 600
Toronto, ON, M4S 1A4

➤ www.torontocouncilonaging.com/join-donate

United Senior Citizens of Ontario

U.S.C.O represents over 200,000 seniors and 1,000 clubs across Ontario. Their mission is to represent the needs of seniors through unity, education, support, and cooperation with member clubs and other groups to enhance the quality of life, community participation, and independence of seniors. They provide a wealth of educational and awareness resources, as well as a newsletter. Membership is \$25 annually.

📍 3033 Lakeshore Boulevard W
Toronto M8V 1K5

☎ 416-252-2021

✉ office@uscont.ca

COMPUTER LITERACY FOR OLDER ADULTS

In the 21st century, technology is present in almost all aspects of life. You have probably encountered situations where the ability to use a computer or other technological device was required or would have been helpful. If you are an older adult who is looking to acquire or build upon computer skills, there are several resources available to you locally.

Toronto Public Library

TPL offers a wide range of ways for seniors to improve their computer skills. You can find computer classes at your local branch as well as visit eBooks & Online Content for “Getting Started” guides and FAQs about how to use TPL's digital services on your device.

Local Branches:

- ▶ Lillian H. Smith Branch (239 College Street)
- ▶ Spadina Road Branch (10 Spadina Road)
- ▶ College/Shaw Branch (766 Shaw Street)

Alexandra Park Neighbourhood Learning Centre (APNLC)

This adult literacy centre provides a wide array of classes, including digital literacy courses. You can phone, email, or visit them and they will help you find the right program for you.

📍 707 Dundas Street W

✉ info@apnlc.org

☎ 416-591-7384

Cyber-Seniors

A provincially funded program with the goal of “connecting generations”, Cyber-Seniors provides older adults with tech training by volunteers of a younger generation. In Toronto, they work with the Seniors Computer Lab Project to provide in-person tutors and technology resources for older adult learners. If you want help using and accessing technology, call **1-844-217-3057**.

KEY CONTACTS

University—Rosedale Provincial MPP

MPP Jessica Bell

☎ 416-535-7206

✉ JBell-CO@ndp.on.ca

📍 Constituency Office:
721 Bloor Street W, Unit 103
Toronto, ON M6G 1L5

University—Rosedale Federal MP

MP Chrystia Freeland

☎ 416-928 1451

✉ chrystia.freeland@parl.gc.ca

📍 Constituency Office:
622 College Street, Suite 200
Toronto, ON M6G 1B4

University—Rosedale (Ward 11) City Councillor

City Councillor Dianne Saxe

☎ 416-392-4009

✉ Councillor_Saxe@toronto.ca

📍 Constituency Office:
100 Queen Street W, Suite C47
Toronto, ON M5H 2N2

Jessica **BELL**

MPP for University—Rosedale



Contact us

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✉ JBell-CO@ndp.on.ca ☎ 416-535-7206