

# **Community Start Up and Maintenance Benefit**



**If you qualify for social assistance from Ontario Works (OW) or the Ontario Disability Support Program (ODSP), you might be able to get money to help you when you are moving to a new home or if you need help to stay in the home you are living in now.**

### **If you speak French**

Ask a lawyer or a community legal clinic about your language rights. You may have the right to get your OW- and ODSP-related government services in French.

If you are appealing a decision about your right to social assistance from OW or ODSP, this could mean that you have the right to a hearing before a French-speaking member of the Social Benefits Tribunal, as well as other French-language services. Information about appealing a decision begins on page 11.

This pamphlet is about the Community Start Up and Maintenance Benefit for people on social assistance. It begins with some general information about social assistance.

## Social assistance in Ontario

If you have no income or a low income and you live in Ontario, you may qualify for help from one of these social assistance programs:

1. **Ontario Works (OW)**, which some people call welfare. This program is delivered by municipal governments. In other words, it is run by the local government of the town, city, county, district, or region you live in.
2. **The Ontario Disability Support Program (ODSP)**, which some people call disability benefits. This program is for people with serious health problems. It is run by the Ontario government's Ministry of Community and Social Services.

OW and ODSP both provide income support and employment support.

When you get **income support**, you get money to help with living expenses, such as food and housing. You also get help to pay for prescription drugs and some dental services. You may also be eligible for benefits such as the Community Start Up and Maintenance Benefit. If you own your home, you might be eligible for help with necessary home repairs.

When you get **employment support**, you get help to find a job or upgrade your skills.

To get income support from OW or ODSP, you must qualify financially. This means that you must be in financial need and meet other rules about income and assets.



## What is the Community Start Up and Maintenance Benefit?

The Community Start Up and Maintenance Benefit or CSUMB is money to help pay for things you need to set up a new home, such as:

- deposits and hook-up fees for heat or utilities such as water or electricity (which some people call hydro),
- a last month's rent deposit,
- clothing, furniture, and other household goods,
- storage costs for up to 3 months,
- transportation and moving costs, and
- help with your move if you are a person with a disability.

The CSUMB can also help you to stay in the home you are living in now by giving you money for things such as:

- rent you owe, which is also known as “arrears”, so that you will not be evicted,
- payments to keep your heat or utilities from being cut off, and

- payments to get your heat or utilities back if they have been cut off.

You might also be able to get the CSUMB if you need it to protect your health or well-being, or the health or well-being of a member of your household, by paying for costs such as:

- getting rid of bed bugs in your home,
- buying or repairing necessary home appliances, such as a fridge or stove,
- buying new or replacement smoke alarms, or batteries for the smoke alarms.

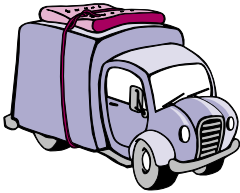
## **Who can get the Community Start Up and Maintenance Benefit?**

To get the CSUMB, you must qualify for social assistance from OW or ODSP. And you must show that you are in one of the following situations:

- You are leaving an institution that provides for your basic needs and shelter.

- You have been evicted.
- Your landlord has begun the process to evict you, but you can stay if you make a payment. You will need to show that getting the CSUMB will help you keep your housing for more than just a month or two.
- You have received a final demand for payment of your mortgage, but you can stay if you make a payment. You will need to show that getting the CSUMB will help you keep your housing for more than just a month or two.
- Your heat or one of your utilities, such as your electricity or water, is about to be cut off, but will not be cut off if you make a payment.
- Your heat or one of your utilities has been cut off, but you will get it back if you make a payment.
- You need to move because staying where you are would be harmful to your health or well-being, or to the health or well-being of a member of your household.

- You need to pay for an item or service in your home that will protect your health or well-being, or the health or well-being of a member of your household.



## **When will health and well-being be considered a good reason for me to move?**

If you are moving because staying where you are is harmful to your health or well-being, or to the health or well-being of a member of your household, you might qualify for a CSUMB. Here are some examples of reasons for this kind of move:

- You need to get away from family violence or abuse.
- You are homeless.
- Your new rent will be more affordable.
- You live in housing that is overcrowded or so unfit to live in that it could be called “uninhabitable”.
- You are being harassed in the place where you live.

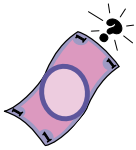
- You are a single parent who needs independent housing.
- You are a person with a disability and you are moving out of your family home because your caregiver can no longer look after you.
- You are a person with a disability and you are moving into supportive housing.
- You need to move for work or training.

## **What if I am leaving an institution?**

You can also get a CSUMB if you are leaving an institution that provides for your basic needs and shelter. Some examples of these institutions are:

- hostels or emergency shelters,
- group homes for people with developmental disabilities,
- hospitals,
- chronic care facilities,
- nursing homes,

- special care homes,
- interval or transition houses,
- women's shelters, and
- prisons.



## How much money can I get?

If you have one or more dependent children below the age of 18, you can get a CSUMB of **up to \$1500**. This amount is **in addition to** the regular amount of income support you get from OW or ODSP. Otherwise, you can get up to \$799 in addition to your regular OW or ODSP amount. This is the usual maximum amount for 24 months. But not everyone gets the maximum.

If you need it, you can get the CSUMB more than once in 24 months, as long as you have not already received the 24-month maximum amount.

In exceptional circumstances, you might be able to get more than the maximum in a 24-month period. If you need to move because of domestic violence, fire,

flood, or a disability, your circumstances are exceptional. There could be other exceptional circumstances. You need to show that staying where you are would be harmful to your health or well-being, or to the health or well-being of other members of your household.

Some OW offices can pay **discretionary benefits** in addition to or instead of the CSUMB. Ask your OW worker about discretionary benefits, especially if you need more than the maximum CSUMB within a 24-month period.

Income support includes a **shelter allowance** for housing costs. You may want to ask your OW or ODSP worker to explain how your shelter allowance has been calculated. If you have been getting less than the maximum amount, you might be entitled to get more, depending on your housing costs.

See page 16 to find out about other programs that can help people who owe money for rent or other housing costs.



## How do I apply for the CSUMB?

Contact your local OW or ODSP office to apply. If you need the contact information for your local office, call ServiceOntario:

Toll-free . . . . . **1-800-267-8097**

Toll-free TTY . . . . . **1-800-268-7095**

In Toronto . . . . . **416-326-1234**

TTY in Toronto . . . . **416-325-3408**

Contact information for OW and ODSP offices is also available on the web site of the Ministry of Community and Social Services at <[www.mcscs.gov.on.ca](http://www.mcscs.gov.on.ca)>.

You should apply as soon as you know you need the money. If you have already moved, you are expected to apply within one month of the date you moved into your new home.

Make a list of what you need, with the actual or estimated cost of each item, and give it to the OW or ODSP office where you apply. List everything you need, even if the total cost is more than the maximum CSUMB, because some things might not be approved.

Include something to show how you calculated the costs. For example, to show how much you have to pay for the last month's rent deposit, you could attach a copy of your lease or a letter from your landlord. If you have already paid for some things, include receipts for those payments.

If you need the CSUMB because of health or well-being, it can be helpful to include a letter from a doctor.

If you need help with your application, contact your community legal clinic. See page 15 for information about finding a community legal clinic.



## What if I do not get the CSUMB that I applied for?

Ask for the decision in writing immediately.

If you are refused the CSUMB or if the amount you get is less than you asked for, you can appeal to the **Social Benefits Tribunal (SBT)**. The SBT is independent from OW and ODSP. It has the power to make a different decision.

But first you must **write** to the office that made the decision and ask for an **internal review**. An internal review means that a different person reviews the original decision and decides whether or not to change it.

Discretionary benefits are not the same as the CSUMB. Decisions about discretionary benefits cannot be appealed to the SBT. But you can still ask for an internal review.

On the next few pages we give basic information about internal reviews, appeals, and the time limits that apply to them. For more details and a blank form-letter that you can use to request an internal review, see the CLEO booklet called **Appeals and Internal Reviews**. To find out how to order it, turn to the back cover of this pamphlet. CLEO publications are also available online at <[www.cleo.on.ca](http://www.cleo.on.ca)>.

### **Ask for an internal review**

Your request must be made **in writing**. You must ask for an internal review within **30 days** from the date you receive the decision.



### Note about mail

The rules assume that if a letter is mailed to you, you receive it **3 days** after it is mailed. The mailing date should be stamped on the envelope by Canada Post. It might not be the same as the date on the letter, so keep both the letter and the envelope.

It is important to try to meet the time limit. If you miss it, you should still ask for an internal review. Make sure you ask for an extension of time in your request for an internal review and explain why your request is late.

The OW or ODSP office is supposed to make a decision on your internal review within **10 days** from the date they receive your request.

### Appeal to the Social Benefits Tribunal

If you get an internal review decision within the 10 days and it says that you are still refused or getting less than you asked for, you have **30 days** from the date of this decision to file an appeal with the SBT.

If you do not get an internal review decision within the 10 days, you can go ahead and appeal the original decision to the SBT. You must appeal within **40 days** from the date of your request for an internal review.

To make your appeal, you must use the SBT's Appeal Form. You can get one from your OW or ODSP office, a community legal clinic, or by calling the Social Benefits Tribunal at:

Toll-free . . . . . **1-800-753-3895**

Toll-free TTY . . . . . **1-800-268-7095**

The Appeal Form is also available on the SBT's web site at <**[www.sbt.gov.on.ca](http://www.sbt.gov.on.ca)**>. Look in the "Forms" section.

If you miss the time limit for appealing, you can still file an appeal. In the Appeal Form, ask the SBT for more time and explain why you missed the time limit.



## How do I get legal help?

For advice or help with the Community Start Up and Maintenance Benefit, other questions about OW or ODSP, an internal review, or an appeal, contact a community legal clinic, the local office of Legal Aid Ontario, or a lawyer.

Here are a few ways to find the nearest community legal clinic or local office of Legal Aid Ontario:

- Look in CLEO's booklet called **Getting legal help: Community Legal Clinics in Ontario**. To find out how to order it, turn to the back cover of this pamphlet. CLEO publications are also available online at <[www.cleo.on.ca](http://www.cleo.on.ca)>.
- Check Legal Aid Ontario's web site at <[www.legalaid.on.ca](http://www.legalaid.on.ca)>.
- Phone Legal Aid Ontario:  
Toll-free . . . . . **1-800-668-8258**  
Toll-free TTY . . . . **1-866-641-8867**  
In Toronto . . . . . **416-979-1446**  
TTY in Toronto. . . **416-598-8867**
- Try looking in your phone book under "Legal Aid" or "Lawyers".



## Where else can I get help with my housing costs?

If you owe rent or other payments that you need to make to stay in your home, such as payments for heat or utilities, you might be able to get help from a rent bank, an emergency energy fund, or other program.

Each rent bank has its own rules about who qualifies and whether you have to pay the money back. To find out if there is a rent bank in your area, go to the web site of the Ontario Rent Bank Network at [www.ontariorentbank.net](http://www.ontariorentbank.net) and look under “Participating Agencies”.

If you owe money for heating or utilities, you might be able to get help from an emergency energy fund or other program. For more information, go to the web site of the Low-Income Energy Network at [www.lowincomeenergy.ca](http://www.lowincomeenergy.ca) and click on “energy assistance”.

The law can change, and policies and practices can also change or vary. This pamphlet contains general information. It is not a substitute for getting legal advice about your particular situation.

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This pamphlet is part of CLEO's series on Social Assistance. Thanks to the Steering Committee on Social Assistance for their collaboration on this series. CLEO has free publications on other legal topics as well.

We revise our publications regularly to reflect changes in the law. Our Discard List tells you which publications are out of date and should be thrown away.

For a copy of our current Order Form or Discard List, please visit our web site at <[www.cleo.on.ca](http://www.cleo.on.ca)> or call 416-408-4420, extension 33.

