



# Need welfare?

How to  
apply to  
Ontario  
Works





## Is this booklet for you?

Read this to find out how to apply to Ontario Works (OW) for **financial assistance** to help you with costs like food, housing, and prescription drugs. It explains:

- what information OW can ask you for
- what to do if OW refuses to give you assistance



## Other booklets that may help you

- **Participation Agreements and Ontario Works** has more detailed information about the types of things OW can ask you to agree to do
- **Disability benefits in Ontario: Who can get them and how to apply** explains how to apply to the Ontario Disability Support Program (ODSP), which is for people with serious health problems
- **Appealing a decision about social assistance** explains what to do if OW cuts off, reduces, or refuses to give you assistance

CLEO has more booklets on social assistance and other legal topics. You can read them on our website or order free copies. Go to [www.cleo.on.ca](http://www.cleo.on.ca) or call **416-408-4420**.

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## **If you speak French**

Ask a lawyer or a community legal clinic about your language rights. You have the right to get government services related to Ontario Works (OW) in French.

If you are appealing a decision about your right to social assistance from OW, 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.

## **Si vous parlez français**

Communiquez avec un avocat ou une clinique juridique communautaire, et informez-vous de vos droits linguistiques. Vous avez droit à ce que les services gouvernementaux reliés à Ontario au travail (OT) vous soient fournis en français.

Si vous avez fait appel d'une décision concernant votre droit à l'aide sociale d'OT, vous pourriez avoir droit à une audience devant un membre du Tribunal de l'aide sociale qui parle français, de même qu'à d'autres services en français.

## Social assistance programs

If your income is low and you live in Ontario, you may be able to get financial help from one of these social assistance programs:

### Ontario Works (OW)

Some people call this program welfare. OW is run by municipal or local governments, for example, towns, cities, counties, districts, or regions, and by First Nations.

### The Ontario Disability Support Program (ODSP)

Some people call this program disability benefits. ODSP is for people with serious health problems. It is run by the Ontario government's Ministry of Community and Social Services.

Both OW and ODSP give people money to help pay for living expenses, like housing and food. They also help pay for some prescription drugs and may help pay for some dental services. And some people can get:

- extra money to help pay for a special diet
- other benefits, such as costs for travelling to medical appointments

This kind of help to pay for things you need is called financial assistance or income support.

## Who can get assistance from OW?

OW assistance is for people who need money for one of the following reasons:

- they cannot find work
- they are not able to work right now
- they are earning so little money that they qualify for assistance
- they are applying to ODSP and need assistance while waiting for disability benefits

OW has rules about who can get assistance and what you must do to keep getting it.

You must **qualify financially**. This means that you must need financial help so that you have enough money to live on.

You must also meet OW rules about:

- **income**, which is how much money you already get
- **assets**, which are things you own and any money or savings you have

## Income and assets of people I live with

OW usually includes the income and assets of other people in your household when they figure out if you qualify financially.

They have rules about who they include as part of your **household**, which they call your “benefit unit”. For example, if you live with your parents, OW does not include them if you are an adult and you qualify for OW on your own.

OW includes your **spouse** if the two of you live together.



Your spouse can be someone of the same or opposite sex. You could be married to one another or not.

Living with a spouse can affect whether you get assistance. So, you may want to get legal advice about whether OW might consider someone you live with to be your spouse.

A community legal clinic may be able to help you. See [How can I get legal help and information?](#) on [page 26](#).

## What if my spouse does not live with me?

Usually, OW includes your spouse as part of your household only if you are living together.

But sometimes they treat your spouse as if you are living together, even if you are not. For example, your spouse might be:

- away at school
- looking for work somewhere else
- in another country waiting to get a visa so they can come to Canada

If your spouse is not living with you but OW includes them as part of your household, this can affect whether you will get assistance. And if you do get assistance, it can affect the amount you get.

If this is your situation, it is important to get legal advice. A community legal clinic may be able to help you. See [How can I get legal help and information?](#) on [page 26](#).



## How do I apply to OW?

To start your application, you can contact your local OW office. Or you may be able to use OW's online application form.

The next step is an appointment with an intake worker to complete your application.

When you apply, you will have to:

- give personal and financial information about yourself, each member of your family, and anyone else who lives with you
- provide documents that relate to yourself and other people in your household
- sign a number of forms that the OW worker fills out with you

### How to find the local OW office

Call **ServiceOntario** and give them your postal code:

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

Toronto area ..... **416-326-1234**

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

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

Call **211** and give them your postal code.

Look in the **government section** of your phone book or on the website of your local or **municipal government**. This might be your town, city, county, district, or region.

Use the provincial government's online **Ontario Social Assistance Office Finder** where you enter your address or postal code to find the OW office nearest you. Go to [www.ontario.ca/socialassistance](http://www.ontario.ca/socialassistance) and look in the section about Ontario Works.

## How to apply online

You may be able to start your application online. Go to [www.ontario.ca/socialassistance](http://www.ontario.ca/socialassistance) and click on “Apply Online”.

The information you enter online goes to your local OW office. Within 3 business days, a worker from that office is supposed to phone you to set up an appointment to complete the application.

If you do not have a phone number, call your local OW office to make the appointment.

## **What happens when I meet with an OW worker?**

At the appointment, an OW worker will interview you and ask you for information to show that you qualify for assistance.

You will also have to sign forms that you fill out with the OW worker.

The interview is usually at the local OW office. If getting to the local OW office is hard for you, ask to have the interview at your home or somewhere that is better for you.

## **Important things to remember when meeting with OW**

You have the right to bring someone with you for support. For example, you could bring a family member, a friend, or someone from a community group or agency.

You will have to sign documents and give information that OW uses to decide if you will get assistance. So, it is important that you understand what you are signing and what the OW worker tells you.

If you need more time or help to understand the documents, ask for copies to take away and read before you sign them.

If your **spouse** lives with you, they should come to the interview because they will have to sign documents as well.

If you need an **interpreter** who speaks your language, tell the OW office. You may need to bring your own interpreter with you. Contact your local community information centre if you need help to find an interpreter. To find a community information centre, call **211** or go to [www.211ontario.ca](http://www.211ontario.ca).

## What information do I have to give OW?

You have to give information about yourself, each member of your family, and anyone else who lives with you.

This includes:

- how many people are in your family and their ages
- immigration status

- what type of housing you live in
- what education you have
- whether you are working now and information about past jobs

## What information do I have to give about my financial situation?

You have to give information about:

- income of any kind, which includes money from a job, support payments, or benefits such as Canada Pension Plan (CPP) or Employment Insurance (EI)
- assets, which include money in bank accounts, registered retirement savings plans (RRSPs), registered education savings plans (RESPs), Guaranteed Investment Certificates (GICs), insurance policies, and vehicles
- debts, which include money you owe on credit cards, to the bank, and to other people

To qualify financially for OW, your **income** cannot be more than a certain amount. The

amount depends on the size of your family and the cost of your housing.

OW looks at your **assets** because your assets cannot be worth more than a certain amount. This amount also depends on the size of your family.

There are some types of income and assets that OW does **not count**. For example, they do not count your home, one car, and most household items like furniture and appliances.

But you still have to provide information about all of your income and assets.

## **What documents do I have to give OW?**

OW will ask you for documents that relate to yourself and the other people in your household who are included in your application.

The types of documents OW can ask for are listed below.

### **Personal identification documents, such as:**

- birth certificates or passports
- health cards

- Indian status cards
- immigration documents

**Documents related to housing, such as:**

- rent receipts and leases or tenancy agreements
- mortgage agreements and statements
- other bills related to housing costs, such as bills for hydro, water, gas, property tax, and home or apartment insurance

**Legal documents, such as:**

- separation or divorce papers
- custody documents
- support orders

**Proof of income and assets, such as:**

- bank statements or bank records
- evidence of income from any source, including employment, support payments, workers' compensation, and payments from tenants, roomers, and boarders

- income tax notices, called **Notice of Assessment from Canada Revenue Agency**
- information about assets, including RRSP statements, car ownership papers, life insurance policies, and bonds

**Proof of work and education, such as:**

- pay stubs, Records of Employment, or letters of termination
- documents showing school attendance

**Proof of debts, such as:**

- credit card bills or cash advances
- student loans, such as loans from the Ontario Student Assistance Program (OSAP)
- other loans, even if the loan is from a relative or friend



**Keep copies** of any documents that you give to the OW worker. You can ask the worker to make copies of any documents that you bring to the appointment.



## What other information can OW ask for?

OW can **only** ask you for information that relates to whether you are eligible for financial assistance.

If you think the OW office is being unfair or asking you for information that has nothing to do with whether you are eligible for assistance, contact your community legal clinic. To find the clinic nearest you, see [How can I get legal help and information?](#) on [page 26](#).

## What if I have trouble getting documents?

You should **not** have to give OW any documents that you:

- cannot get
- cannot afford to get

If the OW office asks you to do this, ask them to check the information some other way. Or ask them to pay for the cost of getting the documents.

If you need extra time to get documents, ask the OW office for more time.

If you have trouble getting documents, contact your community legal clinic. See [How can I get legal help and information?](#) on [page 26](#).

## What if someone in my household needs a special diet?

People who have certain medical conditions might be able to get a **special diet allowance** as part of the assistance they get from OW.

The amount someone gets depends on the medical condition they have.

If you or other members of your household qualify for a special diet, OW must look at this when they decide:

- whether you qualify for financial assistance
- how much assistance you should get

To apply for a special diet allowance, you must use the special diet allowance application form. You can ask an OW worker for this form when you apply for OW. You can also apply for the special diet allowance when you are on OW.

A health professional has to fill out the form.

The health professional has to be approved to practise in Ontario as one of the following:

- a family doctor or a specialist
- a dietitian
- a nurse practitioner
- a midwife, if a woman needs a special diet because she is pregnant or breastfeeding



A woman who is pregnant or breastfeeding can get a **nutritional allowance**. This is separate from a special diet allowance. You apply for it using a different form.

You also have to sign a consent form. This lets your doctor or other health professionals give OW more medical information if they ask for it.

OW can:

- ask for more information to show that you need a special diet
- ask a different health professional to fill out another special diet allowance application form

The application form lists all the medical conditions that qualify for a special diet allowance. If a medical condition is not on the list, you cannot get an allowance for it.

And for each medical condition on the form, there is a maximum amount of money you can get.

If OW refuses your application for a special diet allowance, you can appeal the decision. There is information about time limits and how to appeal in CLEO's booklet [Appealing a decision about social assistance](#).

To find out more about special diets and which medical conditions are listed, contact your community legal clinic. See [How can I get legal help and information?](#) on [page 26](#).

## What if OW will not accept my application?

The law says that OW **must** take your application. And they must do this even if they say that you will not qualify for assistance.

If you are talking to an OW worker on the phone and they do not want to give you an appointment to complete your application, ask to speak to a supervisor. Say that you want to complete your application.

If there is still a problem, contact your community legal clinic right away. See [How can I get legal help and information?](#) on [page 26](#).

You might not be able to appeal a decision unless it is in writing.

So, it is important to:

- make an appointment to complete your application, and
- go to the appointment and complete your application.

That way, you can get OW's decision in writing. And, if OW refuses to give you assistance, you can appeal that decision.

## **What if I do not have a permanent address?**

OW cannot refuse to give you assistance just because you do not have a permanent address. So even if you do not have an address, you can apply.

If you know that you can get a certain room or apartment when you have the rent money, tell OW.

Ask the landlord to give you something in writing that says they are willing to rent the place to you.

The OW office might have a form that you can give the landlord.

You can either ask the landlord to:

- fill out the form, if your OW office has one that you can use

- sign a note that says they are willing to rent the place to you and that also includes the following information:
  - ▶ the address of the place you want to rent
  - ▶ the date you can move in
  - ▶ the amount of the rent
  - ▶ if you have to pay for heat or other utilities
  - ▶ if you have to pay a last month's rent deposit
  - ▶ the landlord's name and phone number

## **Can an OW worker visit without letting me know before they come?**

Yes, an OW worker can visit you at home without telling you they are coming. But any visits must be during the OW office's normal business hours.

OW can decide that they want to do a home visit to check information about whether you

are eligible for assistance. This could happen when you apply or while you are on assistance.

The OW worker can come into your home only if you let them in. But if you do not let them in and do not have a “valid” reason, OW can refuse to give you assistance.

If you have a valid reason, you can arrange to have the visit another time. Here are some examples of “valid” reasons:

- you or someone in your home is sick
- you have visitors and do not want them to know that you applied for OW
- the visit interferes with a religious practice, such as a religious holiday, prayer, or ritual

When an OW worker is in your home, they can look only at things that are in “plain view”. This means that they cannot open and look inside places where you keep things, like closets, drawers, or the refrigerator.



## What forms do I have to complete?

You and your spouse, if they live with you, have to fill out and sign the following forms.

The OW worker may fill them out with you or you can ask someone for help.

- **Application for Assistance**
- **Participation Agreement**
- **Consent to Disclose and Verify Personal Information**
- **Consent to Disclose and Verify Information (Canada Revenue Agency)**
- **Rights and Responsibilities**

Other adult family members who live with you might also have to complete these forms.

And there may be other forms that you have to fill out and sign, for example, the **Questionnaire for Applicants and Recipients who are living with another adult**.

### **Application for Assistance**

This is the form that asks for information about you and your financial situation.

## Participation Agreement

This lists activities that you must do to get financial assistance from OW. For example, this could be looking for a job or doing volunteer work.

You and an OW worker are supposed to agree on what activities will help you to:

- get ready for a job
- get a job as soon as possible

OW reviews your Participation Agreement regularly.

If your spouse is included in your application, both of you will have to complete a Participation Agreement. And other adults in your family might also have to sign a Participation Agreement.

It is very important that you understand what you are agreeing to do before you sign an Agreement. OW expects you to do what you agree to. If you do not, OW could refuse to give you assistance, or reduce or cut off your assistance.

If you cannot do what you agreed to do, you can **ask OW for changes to your Agreement**. But OW must agree to any changes.

Make sure that OW makes the changes to your Participation Agreement in writing.

If you are not able to do some activities, you must prove this to OW. For example, you might have to get a letter from your doctor.

CLEO's booklet **Participation Agreements and Ontario Works** has more details.

### **Consent to Disclose and Verify Personal Information**

This form lets OW check the information that you give them. For example, they can check with your bank, a credit reporting agency, or government agencies such as the Family Responsibility Office.

But OW should only check information that that they need to prove that you are eligible for assistance.

If you have concerns about information that OW wants, contact your community legal clinic. See [How can I get legal help and information?](#) on [page 26](#).

### **Consent to Disclose and Verify Information (Canada Revenue Agency)**

This form lets OW check the information that the Canada Revenue Agency (CRA) has about you.

This includes information related to your income tax returns and any federal government benefits you may get.

### **Rights and Responsibilities**

This form describes what you can and cannot do while you are getting financial assistance from OW.

Ask the OW worker to go over this form with you before you sign it.

## What can I do if OW refuses to give me assistance?

Ask for the decision in writing right away.

To appeal, the first thing you have to do is write to the office that made the decision and ask for an “internal review”.

After you have asked for an internal review, you can appeal to the **Social Benefits Tribunal**.

The Tribunal is not part of OW. It has the power to make a different decision.

CLEO’s booklet [Appealing a decision about social assistance](#) has more details, including important information about **time limits** and a form that you can use to ask for an internal review.

## How can I get legal help and information?

For advice or help dealing with OW or with appealing a decision OW makes, contact a community legal clinic.

To find the legal clinic that serves your area, go to [www.yourlegalrights.on.ca/find-services](http://www.yourlegalrights.on.ca/find-services).

You can also go to the Legal Aid Ontario website or call them:

Website ....	<a href="http://www.legalaid.on.ca/en/contact">www.legalaid.on.ca/en/contact</a>
Toll-free .....	1-800-668-8258
Toronto area.....	416-979-1446
Toll-free TTY.....	1-866-641-8867
Toronto area TTY .....	416-598-8867

CLEO's **Steps to Justice** is a website that gives step-by-step information about common legal problems, including social assistance issues.

Steps to Justice has practical tools like forms and checklists, and referral information for legal and social services.

Visit [www.stepstojustice.ca](http://www.stepstojustice.ca).



This booklet gives only general information. You should get legal advice about your own situation.

**Published by:**

CLEO (Community Legal Education Ontario /  
Éducation juridique communautaire Ontario)

**With funding from:**

Legal Aid Ontario

Department of Justice Canada

This booklet is part of a free 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.

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