

Central South Regional Stroke Network

Community Partners Round Table 2025

Resources to Help with Financial Stress After Stroke



Table of Contents

Introduction.....	4
Central South Regional Stroke Network.....	5
General Support.....	6
211 Ontario	6
Caregiver Supports.....	6
The Ontario Caregiver Organization.....	6
March of Dimes Canada: After Stroke	6
After Stroke Programming.....	6
Service Canada	7
My Service Canada Account	7
VON	8
VON by Region.....	8
Brant/Haldimand/Norfolk	8
Hamilton/ Burlington.....	8
Waterloo/Wellington	9
Dental Care.....	9
Canada Dental Care Plan	9
Equipment.....	10
Assistive Devices Program	10
Equipment by Region.....	11
Brant/Haldimand/Norfolk	11
Second Hand Equipment	11
Hamilton/ Burlington.....	11
Second Hand Equipment	11
Niagara	11
Second Hand Equipment	11
Waterloo/Wellington	11
Second Hand Equipment	11
Food Insecurity.....	12
Meals on Wheels	12
Heart to Home Meals	12
Food Insecurity by Region	12

Brant/Haldimand/Norfolk	12
Hamilton/Burlington	13
Food Banks	13
Other Food Programs in Hamilton/ Burlington	15
Waterloo/Wellington	15
Niagara	16
Government Resources and Taxes	17
General Information	17
Tax Information	18
Housing and Home Renovations	20
Home Renovations	20
March of Dimes Canada’s Home and Vehicle Modification Program	20
Homelessness/ Precariously Housed.....	20
211 Ontario.....	20
Housing.....	20
Canada Mortgage and Housing Corporation (CMHC)	20
Transportation	21
Brant/Haldimand/Norfolk	21
Hamilton/Burlington	22
Niagara	23
Waterloo/Wellington	24
Vehicle Modifications	25
March of Dimes Canada’s Home and Vehicle Modification Program	25
Vision Loss	25
Vision Loss Rehabilitation Canada.....	25
Services Provided.....	25
Referral	25

Introduction

A stroke happens in the blink of an eye. While receiving treatment at acute care, in rehab or for multiple outpatient appointments, the world outside continues to go on. Bills continue to come in and responsibilities continue to knock on the door of your mind. The financial stressors that can come after a stroke are not isolated to the stroke survivor; it impacts their supportive loved ones as well.

Central South Regional Stroke Network



This **Central South Financial Support Resource** was created with content from Stroke Providers across the Central South Regional Stroke Network, as a takeaway from the 2025 Community Partners Round Table, co-chaired by Eileen Britt and Holly Arnold. It was designed to assist Persons with Stroke and their Care Partners to navigate financial stress after a stroke.

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General Support

211 Ontario

- A free and confidential service that connects people to the critical social and community supports they need.
- Provides links to community programs and resources for those with disabilities, including support for employment, financial assistance, food, government/legal, healthcare, homelessness, and housing. Additional resources available for Indigenous Peoples, LGBTQ+, and Newcomers.

Website: <https://211ontario.ca/search/>

Caregiver Supports

The Ontario Caregiver Organization

Website: https://ontariocaregiver.ca/managing-care/financial-support/#block_2e23299f477f3cb1edc7bfb8803886bd-3

March of Dimes Canada: After Stroke

- A personalized recovery program that helps survivors and their families move forward after a stroke
- Support available for stroke survivor, caregiver or family member
- Can join at any point in the stroke journey
- Support available by phone or online

After Stroke Programming

- Personalized Support
- Education
- Skill Development
- Exercise and Movement
- Peer Support

Phone	Email	Website
1-888-540-6666	afterstroke@marchofdimes.ca	http://www.afterstroke.ca

Service Canada

- Provides Canadians with a single point of access to services and benefits.

My Service Canada Account

- Register or Access at: <https://www.canada.ca/en/employment-social-development/services/my-account.html>

Service	Description	Contact
Employment Insurance Benefits	May be available to workers who have lost their jobs.	Phone: 1-800-206-7218 https://www.canada.ca/en/services/benefits/ei.html
Jobs and Career Exploration	An online listing of job postings from across Canada, job alerts, labour market information, career exploration, and resume building.	Phone: 1-800-622-6232 https://www.jobbank.gc.ca/home
Pensions	Canada Pension Plan Retirement Pension (CPP) and Disability Benefit (CPP-D) information	Phone: 1-800-277-9914 https://www.canada.ca/en/services/benefits/publicpensions.html
Opportunities Fund for Persons with Disabilities	Assists individuals with disabilities in preparing for, obtaining, and maintaining employment.	Phone: 1-800-622-6232 https://www.canada.ca/en/employment-social-development/programs/opportunity-fund-disability.html

VON

- Home and Community Support Services for residents of Ontario and Nova Scotia
- Support available for stroke survivor, caregiver or family member

Website: <https://von.ca/en/services-programs>

VON by Region

Brant/Haldimand/Norfolk

Phone: 519-759-7750

Caregiver Supports	Brantford/ Haldimand/ Norfolk
Community NursAsing Clinics	Brantford
Exercise and Fall Prevention Classes	Brantford
eHome Care	Haldimand/ Norfolk
Home Help	Haldimand/ Norfolk
Home Support	Haldimand/ Norfolk
Nursing at Home	Brantford
Safety at Home	Brantford
Telephone Assurance	Brantford
Volunteer Visiting	Brantford

Hamilton/ Burlington

Phone: 905-529-0700

Adult Day Program	Hamilton
Caregiver Supports	Hamilton
Community Nursing Clinics	Hamilton
eHome Care	Hamilton
In-Home Adult Respite	Hamilton
Meals on Wheels (frozen and hot)	Hamilton
Nursing at Home	Hamilton
Overnight/Weekend Respite	Hamilton
Seniors Group Exercise Programs	Hamilton
Telephone Assurance	Hamilton
Transportation	Hamilton
Volunteer Visiting	Hamilton

Niagara

Phone: 905-641-0630

Caregiver Supports
eHome Care
Nurse Practitioner Clinics
Seniors Group Exercise Programs

Waterloo/Wellington

Phone: 519-323-2330

Adult Day Program
Assisted Living or Supports for Daily Living
Meals on Wheels (frozen and hot)
Senior Supportive Living
Seniors Group Exercise Programs
Transportation

Dental Care

Canada Dental Care Plan

- Helps to cover some costs of oral health care services for eligible residents.
- To qualify, applicants must meet specific eligibility requirements.

Information and application available at:

<https://www.canada.ca/en/services/benefits/dental/dental-care-plan/apply.html>

Equipment

Assistive Devices Program

- Helps people with long-term physical disabilities to pay for needed mobility devices.
- Funded by the Ministry of Health and Long-Term Care
- Mobility Devices Covered:
 - manual wheelchairs, manual tilt wheelchairs, power wheelchairs and power scooters
 - power add-ons (devices added to a manual wheelchair if you don't need a power wheelchair)
 - positioning devices (wheelchair cushions, backrest and head supports, power tilt and recline)
 - forearm-crutches
 - wheeled walkers for adults
 - pediatric walkers, standers and strollers

Application form and a list of vendors in Ontario, registered with ADP:

<https://www.ontario.ca/page/mobility-aids>

Equipment by Region

Brant/Haldimand/Norfolk

Second Hand Equipment

Name	Phone
Army Navy Air Force Club	519-759-3503
Royal Canadian Legion	Oak Street Branch: 519-752-0331 Dunsdon Branch: 519-752-6668
Iroquois Lodge, Ohsweken	519-445-2224
Odd Fellows: Rebeckahs, Humanitarian Services Program	Contact person: Harold Farrell (519) 759-7489 Alternate contact: Ann Ferrell 1-800-855-0511
Scottish Rite	519-754-1877
Who Did It Club, Simcoe, ON	Phone: 519-428-0271

Hamilton/ Burlington

Second Hand Equipment

Veterans Affairs Canada, Hamilton Office
Phone: 1-866-522-2122

Niagara

Second Hand Equipment

For The Needy - Not The Greedy Medical Equipment and Supplies, Niagara, ON
Phone: 289-296-8079

Niagara Warehouse of Hope, St. Catharines, ON
Phone: 905-646-7237

Waterloo/Wellington

Second Hand Equipment

Silver Cross, Kitchener, ON
Phone: 519-513-2429

Food Insecurity

Meals on Wheels

- Nutritious and affordable meals (majority of programs offer delivery, but some offer frozen ready-made meals).
- MOW programs operate at a local level and programs vary in services provided.

Website: <https://www.mealsonwheels.ca/what-we-do#ABOUTMEALSONWHEELS>

Phone: 416-256-3010

Heart to Home Meals

- Healthy, diet-appropriate, pre-cooked meals (frozen).

Website: <https://www.hearttohomemeals.ca/>

Food Insecurity by Region

Brant/Haldimand/Norfolk

Feed Brant: Food Banks, Cupboards and Meals

Website: <https://feedbrant.ca/food-banks-and-cupboards>

La Bottega, Brantford

- Pick up available. Delivery is an option for Paris and Brantford only, fee based on location
- Lower cost meals

Phone: 519-758-8080

Hamilton/Burlington

Food Banks

Name	Address	Phone
Ancaster Community Services - Food Assistance Program	300 Wilson St East, Ancaster, ON L9G 2B9	905-648-6675
Christ Church - Anglican - Glanbrook Community Food Bank	1307 Woodburn Rd, Hannon, ON L0R 1P0	905-692-3781
Crown Point Community Church - Giving Cupboard	92 Ottawa St N, Hamilton, ON L8H 3Z1	905-545-2002
Essential Aid and Family Services of Ontario - Emergency Infant/Toddler Food Bank	100 Main St E, Suite 201, Hamilton, ON L8N 3W4	289-799-9514
Eva Rothwell Centre - Emergency Food Pantry	460 Wentworth St N, Hamilton, ON L8L 5W8	905-526-1558
Flamborough Food Bank	Carlisle United Church, 1432 Centre Rd, Carlisle, ON L0R 1H1	905-690-1036
Food4Kids - Hamilton	237 Barton St, Unit 105, Stoney Creek, ON L8E 2K4	905-741-0060
Good Shepherd Centres - Good Shepherd Venture Centre (The)	155 Cannon St E, Hamilton, ON L8L 2A6	905-972-9485
Grace Anglican Church Waterdown - Food with Grace Waterdown Food Bank	157 Mill St N, PO Box 727, Waterdown, ON L0R 2H0	905-689-6715
Hamilton Dream Center - Blue Door Pantry	627 Main St E, Hamilton, ON L8M 1J5	905-527-8605
Hamilton Jewish Family Services - Kosher Food Bank	30 King St E, Dundas, ON L9H 5G6	905-627-9922 ext 29

King's Way Outreach Centre - Food Bank	390 King William St, Hamilton, ON L8L 1P6	905-296-9473
Living Rock Ministries - Youth Focused Food Bank	30 Wilson St, Hamilton, ON L8R 1C5	905-528-7625
Mission Services of Hamilton - Good Food Centre	196 Wentworth St N, PO Box 368, Hamilton, ON L8L 7W2	905-528-4211
Neighbour to Neighbour Centre - Food Bank	28 Athens St, Hamilton, ON L9C 3K9	905-574-1334 ext 300
Parkview Church - Food Help	1120 West 5th St, Hamilton, ON L9B 1J6	905-574-6917
Restoration House Hamilton - Food Bank	54 Vine St, Hamilton, ON L8R 2A7	905-527-1622
Salvation Army - Dundas - Community and Family Services - Food Bank	150 King St W, Dundas, ON L9H 1V4	905-627-0572
Salvation Army - Hamilton - Community and Family Services - Food Bank	80 Bay St N, Hamilton, ON L8R 3N3	905-540-1888
Seventh-Day Adventist Church - Hamilton East Church - Community Services and Food Bank	203 Bell Ave, Hamilton, ON L8K 3E5	905-545-6180
Seventh-Day Adventist Church - Hamilton Mountain - Community Services and Food Bank	284 Concession St, Hamilton, ON L9A 1B3	905-575-8764
St Matthew's House - Seniors First Response Team	414 Barton St E, Hamilton, ON L8L 2Y3	905-523-5546 ext 240
Stoney Creek Community Food Bank	605 Hwy 8, Stoney Creek, ON L8G 5G2	905-643-2090

Other Food Programs in Hamilton/ Burlington

Program	Description	Contact
Food Access Guide	Lists places in Hamilton where food can be obtained for free or at low cost	https://foodaccessguide.ca/
Hamilton Urban Core- Cooking at the Core Program)	Cooking on a Budget and Inner City Women’s Kitchen classes	905-522-3233 https://hucchc.com/
Niwasa Food Bank	Grocery gift cards for OW/ODSP recipients, based on availability	905-549-4884 https://niwasa.ca/food-bank/

Waterloo/Wellington

Waterloo:

The FoodBank of Waterloo Region:

<https://www.thefoodbank.ca/network/map/>

Wellington:

Wellington County Food Access Guide: <https://www.wellington.ca/media/file/food-access-guide>

Niagara

Name	Address	Phone
Community Care of St. Catharines and Thorald	12 North St, St. Catharines, ON, L2R 6W8	905-227-9240
Newark Neighbours	310 John Street East, Niagara On The Lake	905-468-3519
Niagara Falls Community Outreach, Soup Kitchen	4865 St. Lawrence Avenue, Niagara Falls, ON, L2E 3Y1	905-354-1640
Pelham Cares Inc.	191 Hwy 20 E, Fonthill, ON	905-892-5300
Project Share	4129 Stanley Avenue, Unit 2, Niagara Falls, ON	905-357-512
Silver Spire United Church, Community Meals	366 St. Paul St., St. Catharines, ON, L2R 3N2	905-682-8328
Southridge Community Church, Southridge Kitchen	414 River Road, Welland, ON L3B 5N6	905-682-7978
St. George's Anglican Church, Breakfast Program	83 Church St., St. Catharines, ON, L2R 3C7	905-682-9232
St. John's Church, Community Meal Program	12 Carleton St S, Thorald, ON, L2V 5C2	905-227-5431
Start Me Up Niagara, Community Lunch	203 Church St. St. Catharines, ON, L2R 3E8	905-984-5310
The Hope Centre	570 King St, Welland, ON, L3B 3L2	289-377-8555
The Salvation Army	255 Gilmore Road, Fort Erie, ON	905-871-1592
Third Space Café, Community Breakfast	4345 Queen St, Niagara Falls, ON, L2E 2K9	289-296-9557

Government Resources and Taxes

General Information

How to Access your CRA account:

<https://www.canada.ca/en/revenue-agency/services/e-services/cra-login-services.html>

How to prepare for tax season and find your tax package:

<https://www.canada.ca/en/services/taxes/income-tax/personal-income-tax/get-ready-taxes.html>

How to File your taxes:

https://www.canada.ca/en/revenue-agency/services/tax/individuals/educational-programs.html?utm_campaign=not-applicable&utm_medium=vanity-url&utm_source=canada-ca_learn-about-taxes

Directory of Free Tax Clinics for low-modest income individuals:

https://www.canada.ca/en/revenue-agency/campaigns/free-tax-help.html?utm_campaign=not-applicable&utm_medium=vanity-url&utm_source=canada-ca_taxes-help

CRA General Inquiries:

Phone 1-800-959-8281

Tax Information

Name	Description	Contact/ Information
Canada Caregiver Credit	A non-refundable tax credit for those supporting a spouse or common-law partner, or a dependent with an impairment.	https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/canada-caregiver-amount.html
Canada Worker's Benefit	A refundable tax credit to help individuals and families who are working and earning a low income.	https://www.canada.ca/en/revenue-agency/services/child-family-benefits/canada-workers-benefit.html
Child Disability Benefit	A tax-free monthly payment made to families who care for a child under age 18 who is eligible for the Canada child benefit (CCB) and DTC.	https://www.canada.ca/en/revenue-agency/services/child-family-benefits/child-disability-benefit.html
Disability Tax Credit	A non-refundable tax credit that helps people with disabilities, or their supporting family member, reduce the amount of income tax they may have to pay.	https://www.canada.ca/en/revenue-agency/services/tax/individuals/segments/tax-credits-deductions-persons-disabilities/disability-tax-credit.html

GST/ HST Credit	Helps those with low and modest incomes offset the tax they pay on goods and services.	https://www.canada.ca/en/revenue-agency/services/child-family-benefits/goods-services-tax-harmonized-sales-tax-gst-hst-credit.html
Home Accessibility Tax Credit	A non-refundable tax credit for eligible expenses for qualifying home renovations.	https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/line-31285-home-accessibility-expenses.html
Medical Expenses	A non-refundable tax credit that you can use to reduce the tax that you paid or may have to pay.	https://www.canada.ca/en/revenue-agency/services/forms-publications/publications/rc4065/medical-expenses.html
Multi-Generational Home Renovation Tax Credit	A refundable tax credit to assist with the cost of renovating a home to create a secondary unit for a qualifying relative.	https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/multigenerational-home-renovation/expenses-mhrtc.html
Registered Disability Savings Plan	Intended to help an individual who is approved to receive the disability tax credit (DTC) to save for their long-term financial security.	https://www.canada.ca/en/employment-social-development/programs/disability/savings.html

Housing and Home Renovations

Home Renovations

March of Dimes Canada's Home and Vehicle Modification Program

- Funded by the Ontario Government Ministry for Seniors and Accessibility
- Provides basic funding for Home and Vehicle modifications, for those who meet the eligibility criteria

Website: <https://www.marchofdimes.ca/en-ca/programs/am/hvmp>

Email: hvmp@marchofdimes.ca

Homelessness/ Precariously Housed

211 Ontario

- A free and confidential service that connects people to the critical social and community supports they need.

Website: <https://211ontario.ca/search/>

Housing

Canada Mortgage and Housing Corporation (CMHC)

Website: <https://www.cmhc-schl.gc.ca/about-us/contact-us>

Transportation

Brant/Haldimand/Norfolk

*Contact Service Provider for cost

Service Provider	Service Details	Service Area	Contact
Brant Transit	A conventional transit service, accessible to all individuals, including those with disabilities.	Brant County	https://www.brant.ca/en/roads-parking-and-transit/brant-transit.aspx#Brant-Transit-does-not-provide-specific-pick-up-and-drop-off-times
Brantford Lift	A door-to-door, shared ride service, designed to accommodate individuals who, because of specific limited abilities, related to their disability, are not able to access Brantford Transit fixed-route bus service.	Brantford	https://www.brantford.ca/en/transportation/brantford-lift.aspx
Red Cross	Transportation service for those in need, such as elderly or disabled in the community, who are unable to use public transportation or private means.	Brantford	519-753-4189 https://www.redcross.ca/in-your-community/ontario/nutrition-and-transportation/transportation

Hamilton/Burlington

*Contact Service Provider for cost

Service Provider	Service Details	Service Area	Contact
DARTS	Accessible Transportation Services for persons who, due to physical or functional limitations, are unable to use fixed-route public transit.	Hamilton	905-529-1212 https://www.dartstransit.com/
Handivan	A door-to-door service offered by Burlington Transit to people with disabilities. This service is available to registered customers who are unable to use a conventional bus.	Burlington	https://www.burlington.ca/en/transit/specialized-transit.aspx
Red Cross	Transportation service for those in need, such as elderly or disabled in the community, who are unable to use public transportation or private means.	Burlington and Hamilton	Burlington: 905-637-5664 Hamilton: 289-443-9474 https://www.redcross.ca/in-your-community/ontario/nutrition-and-transportation/transportation
VON Transportation	Volunteers provide seniors and adults with disabilities transportation to medical appointments, grocery shopping, adult day programs, and other appointments.	Hamilton	905-522-0053 https://von.ca/en/locations/hamilton?transportation#location

Niagara

*Contact Service Provider for cost

Service Provider	Service Details	Contact
Community Support Services of Niagara	A fee-based service that provides rides to medical appointments for older adults (65+) or adults living with a disability living within the Niagara Region, that may no longer drive or cannot navigate the public transit system.	905-682-3800 https://happyinmyhome.ca/services/transportation/
Niagara Specialized Transit	Offers shared rides for residents with disabilities	https://nrtransit.ca/specialized-transit/
Red Cross	Transportation service for those in need, such as elderly or disabled in the community, who are unable to use public transportation or private means.	905-680-4099 https://www.redcross.ca/in-your-community/ontario/nutrition-and-transportation/transportation

Waterloo/Wellington

*Contact Service Provider for cost

Service Provider	Service Details	Service Area	Contact
GRT Mobility Plus	For individuals with a physical disability who are unable to access conventional transit methods	Kitchener, Waterloo and Cambridge	519-585-7555 http://www.grt.ca/en/travelwithus/MobilityPLUS.asp
Kiwanis Transit	Must meet one of the following criteria: 65 or older, registered with CNIB, physically challenged, mentally challenged	Woolwich, Wellesley and Wilmot Townships	519-669-4533 Toll Free: 1-800-461-1355 http://www.grt.ca/en/travelwithus/Registration-Form.asp
GRT Mobility Plus North Dumfries	Must meet one of the following criteria: 65 or older, registered with CNIB, physically challenged, mentally challenged	North Dumfries	519-585-7555 http://www.grt.ca/en/travelwithus/Registration-Form.asp
Community Support Connections	Transportation to medical appointments and the grocery store provided by volunteer drivers	Kitchener, Cambridge and North Dumfries	519-772-8787 http://communitysupportconnections.org
City of Waterloo	Volunteer drivers provide transportation to medical appointments, grocery shopping, hair appointments, or social/recreational activities	Waterloo	519-579-6930
VON	Volunteers provide seniors and adults with disabilities transportation to medical appointments, grocery shopping, adult day programs, and other appointments.	Waterloo, Wellington and Dufferin	519-323-2330
Guelph Transit	Specialized shared-ride transit service from accessible-door-to-accessible-door within City limits.	Guelph	519-822-1811 https://guelph.ca/living/getting-around/bus/mobility-service/

Vehicle Modifications

March of Dimes Canada's Home and Vehicle Modification Program

- Funded by the Ontario Government Ministry for Seniors and Accessibility
- Provides basic funding for Home and Vehicle modifications, for those who meet the eligibility criteria

Website: <https://www.marchofdimes.ca/en-ca/programs/am/hvmp>

Email: hvmp@marchofdimes.ca

Vision Loss

Vision Loss Rehabilitation Canada

- A not-for-profit national healthcare organization and leading provider of rehabilitation therapy and healthcare services for individuals with vision loss.
- Services covered by Provincial healthcare.

Services Provided

- Client Navigation
- Primary Service Provision
- Specialized Services
- Concentrated Programs
- Emergency Response

Referral

- Self referral or through a healthcare professional
- Available at: <https://visionlossrehab.ca/en/referrals>

Website: <https://visionlossrehab.ca/en>

Phone: 1-844-887-VLRC (8572)

Email: info@vlrehab.ca