



# Coping with Cancer: Income Assistance

PMH

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Created: 10/2006

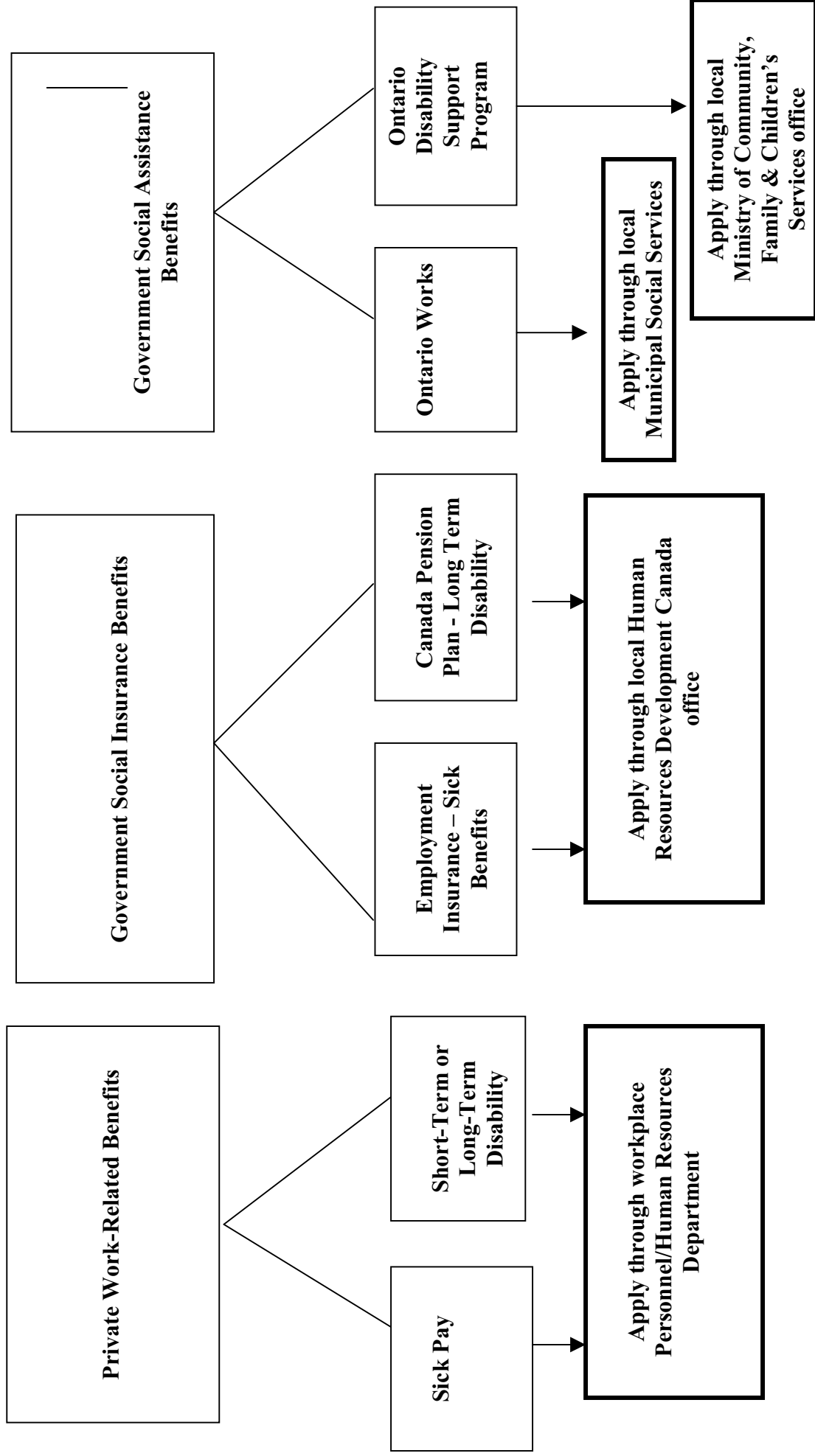
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University Health Network  
Toronto General Hospital Toronto Western Hospital Princess Margaret Hospital



## Overview of Income Assistance Programs Available to Patients



## ◆ Overview: Programs You Can Apply For

### 1. Private Work-Related Benefits

#### What are they?

These benefits are part of workplace insurance plans. They are not run by the government. If you work and your employer has a plan, you have probably been paying into the plan (see page 6 of this booklet for more details).

#### Who are they for?

These benefits are for people who have paid into insurance plans through their workplace.

#### What kinds are there?

- Sick Pay (covers all or only part of your regular pay)
- Short Term Disability Pay
- Long Term Disability Pay

#### How do I apply?

You apply through the Personnel or Human Resources Department at your workplace.

### 2. Government Social Insurance Benefits

#### What are they?

These benefits are run by the federal government. The money comes from contributions people make automatically through their workplace. If you work, you have probably paid into these government social insurance programs.

**Who are they for?**

These benefits are for people who have paid enough into government social insurance plans through their workplace or as a self-employed person (for example CPP).

**What kinds are there?**

Employment Insurance: This is a short-term sick benefit that you can get for up to 15 weeks (see page 6 of this booklet for more details).

Canada Pension Plan - Long Term Disability: The amount you can get is based on the contributions you have made (see page 10 of this booklet for more details).

**How do I apply?**

You apply through your local Human Resources Development Canada office. There is a list of these offices in Toronto on pages 9 and 10 of this booklet.

**3. Government Social Assistance Benefits**

**What are they?**

Social assistance is different from social insurance. First, it's run by the provincial government. Second, you don't need to have paid into this program through workplace contributions in order to get benefits. The money for the program comes from taxes (see page 12 of this booklet for more details).

**Who are they for?**

These benefits are for people who have no income, low incomes, no assets and/or low amount of assets (property).

**What kinds are there?**

Ontario Works: Emergency/Short-Term Financial Assistance.

Ontario Disability Support Program: Long-term assistance for people who can't work because of an illness.

### How do I apply?

You apply for Ontario Works through your local Municipal Services office. Please see page 13 of this guide to find your local office. You can call the **Intake Line** directly and they will help you apply.

You apply for Ontario Disability Support Program through your local Ministry of Community, Family & Children's Services office. Please see page 18 of this guide to find your local office. You can call the **Intake Line** directly and they will help you apply.

## ◆ What Are “Income Maintenance Programs”?

All of the programs described in this booklet are “income maintenance programs”. The financial help they provide meets only basic needs. This means that **the benefits you get will probably be less than your present income.**

If you can't work because of your illness, consider these programs in the following order:

1. Private Work-Related Benefits
2. Government Social Insurance Benefits
3. Government Social Assistance Benefits

## 1. Private Work-Related Benefits

If you have a workplace insurance plan, you might be able to get Sick Pay or Disability Pay (short term or long term) through the plan.

You should know that:

- The benefits you can get will depend on the plan your employer has. Different employers have different plans. Talk to the Personnel or Human Resources Department at your workplace to

see what you can apply for. If you are self-employed, you may still be eligible for CPP.

- These plans usually offer different kinds of help. The help might be short term or long term. It might be the same as your regular pay (full pay) or cover only part of it (partial pay).

## 2. Government Social Insurance Benefits

If you paid into these federal social insurance programs through your workplace, you can apply for benefits from these programs.

- **Employment Insurance (EI) – Sick Benefits**  
Human Resource Development Canada  
Employment & Insurance Division  
1-800-206-7218  
<http://www.hrdc-drhc.gc.ca/isp>

### To qualify for Sick Benefits under EI:

- You must have worked **at least 700 hours in the last 52 weeks.**
- The hours you worked must have been **“insurable employment.”** This means that you were paying into the EI plan through your employer.
- **Apply for these Sick Benefits as soon as you stop working.** If you are too sick to apply right away, contact your local Human Resources Development Canada office. (They might be able to backdate your application to the time that you stopped working.)

### What you get:

- 55% of your average weekly earnings, before you got sick. Right now the maximum you can get each week is \$413.
- You can only get these Sick Benefits for 15 weeks.
- There is a waiting period of 2 weeks after you apply. You don't get any benefits during these 2 weeks. You will be paid for 15 weeks after this waiting period.

## How to apply:

- Contact your nearest Human Resource Development Canada (HRDC) Centre to apply. We have listed the office locations on page 8 of this booklet.
- **or** you can apply for EI Sick Benefits on the internet. Go to <http://www.hrdc-drhc.gc.ca/isp>
- Along with your application, you will need to send in a Record of Employment from your employer. Send in these forms right away-- as soon as you have stopped working.
- You will also need to send in a completed **medical certificate form** from your doctor that says how long your illness is expected to last. You will find this form with the application package.
- Applications can take 6 weeks to be processed.
- **Making your claimant's reports:**
  - A claimant's report is a statement from you telling EI that you either have or have not worked during a two-week period..
  - After you apply for Sick Benefits, you will get a notice in the mail telling you when your first claimant's report is due.
  - You will be able to give these reports over the telephone using a personal Telephone Access Code (TAC) that you'll be given.
  - Every time you call to give your claimant's reports or to ask about your claim, you will need this code. You will also need your Social Insurance Number (SIN).
  - If you do not want to make your reports by phone, you have to ask for permission to mail them in. To do this you need to speak to an EI representative either by telephone or in person at your nearest HRDC office.

**Human Resources Development Canada (HRDC) Office Locations in Toronto:**

These are Toronto area offices. If you live outside Toronto, look in the blue pages of your phone book for the office nearest you.

The offices serve different postal code areas. Find the office nearest you by looking for the first 3 digits of your postal code in this list:

<b>HRDC Office:</b>	Postal codes that this office serves:
<p><b>Danforth</b>            811 Danforth Ave.            Toronto M4J 5A8            416-461-3511            Monday-Friday 8:30-4:00</p>	<p>M1K, M1L, M1N, M1R, M4B, M4C, M4E, M4J, M4K, M4L, M4M</p>
<p><b>Etobicoke</b>            Dundas-Kipling Centre            5343 Dundas St West Station 200            Etobicoke M9B 6K6            416-954-1500            Monday-Friday 8:30-4:00</p>	<p>M8V, M8W, M8X, M8Y, M8Z, M9A, M9B, M9C, M9P, M9R, M9V, M9W</p>
<p><b>Lakeside</b>            900 Dufferin St.            Toronto M6H 4A9            416-583-4700            Monday-Friday 8:30-4:00</p>	<p>M6G, M6H, M6J, M6K, M6N, M6P, M6R, M6S</p>
<p><b>Lawrence Square</b>            700 Lawrence Ave. West #103-105            Toronto M6A 4L4            416-780-4100            Monday-Friday 9:00-4:30</p>	<p>M6A, M6B, M6C, M6E, M6G, M6H, M6L, M6M, M9N</p>

<p><b>Scarborough</b>  200 Town Centre Court, Suite 220  Scarborough M1P 4X9  416-973-4400  Monday-Friday 9:00-4:30</p>	<p>M1A, M1B, M1C, M1E, M1G, M1H, M1J,  M1K, M1M, M1P, M1S, M1T, M1V, M1W,  M1X</p>
<p><b>Toronto Centre</b>  25 St Clair Ave East 1<sup>st</sup> Floor  Toronto M4T 1M2  416-973-6915  Monday-Friday 8:30-4:00</p>	<p>M2L, M2P, M3A, M3B, M3C, M4A, M4G, M4H,  M4N, M4P, M4R, M4S, M4T, M4V, M4W, M4X,  M4Y, M5A, M5B, M5C, M5E, M5G, M5H, M5J,  M5K, M5L, M5M, M5N, M5P, M5R, M5S, M5T,  M5V, M5W, M5X</p>
<p><b>Toronto North</b>  3737 Chesswood Dr.  Downsview ON M3J 2P6  416-954-8700  Monday-Friday 8:30-4:00</p>	<p>M2H, M2J, M2K, M2M, M2N, M2R, M3H, M3J,  M3K, M3L, M3M, M3N, M9L, M9M</p>

- **Canada Pension Plan (CPP) – Disability Benefits**

Human Resources Development Canada  
Income Security Programs  
1-800-277-9914  
<http://www.hrdc-drhc.gc.ca/isp>

**To qualify for Disability Benefits through the CPP:**

You must have a severe and prolonged illness. “Severe” means that you can’t work. “Prolonged” means that you can’t work for at least one year.

- You must have worked **4 out of the last 6 years**.
- You if you are self-employed, or your employer, must have made contributions to the CPP while you were working.
- You must be **under 65 years of age**. If you are 65 or more, you get the CPP Retirement Pension instead.

**What you get:**

- The amount of you get depends on how much you contributed to the CPP while you were working. There is a maximum amount that you can receive.
- You also get an allowance for every child you have who is still financially dependent on you.
- The payments start 4 months after the date that you were unable to continue working.
- CPP payments can change every January. January is the month when the Consumer Price Index measures whether the cost of living has increased.

**How to apply:**

- Call 1-800-277-9914 to ask for an application package or pick up an application at the Princess Margaret Hospital, Psychosocial Oncology and Palliative Care, 16<sup>th</sup> floor, room 718.
- Fill out the application. If you can't, have a representative who can act on your behalf do it for you.
- Your doctor has to fill out Section B of the Medical Report. This is part of the application package.
- Along with your application, you will need to send in a copy of your original birth certificate or baptismal certificate. The certificate will be given back to you. If you want to send a photocopy instead of the original, you have to have the photocopy certified as a "true copy." A social worker in the Psychosocial Oncology and Palliative Care Program at the Princess Margaret Hospital can help you with this. Please call (416) 946-4525 for assistance.
- Take or mail your application package to the nearest Client Service Centre. Call 1-800-277-9914 to find out where your nearest Centre is. If you are in Toronto, see below for the address.

### **Office Locations:**

Call 1-800-277-9914 to find out which Centre you should take or mail your application package to.

The following office is for the Toronto area. If you live outside Toronto, look in the blue pages of your phone book under Human Resources Development Canada, Income Security Programs for the centre nearest you or call 1-800-277-9914.

CPP – Disability Applications  
Income Security Programs  
P.O. Box 5100, Station D  
Scarborough, ON M1R 5C8

## **3. Government Social Assistance Benefits**

### **• Ontario Works (OW)**

Ministry of Community, Family and Children's Services Office

**416-325-5666**

Toll free 1-888-789-7499

<http://www.cfcs.gov.on.ca/CFCS/en/programs/IES/default.htm>

### **To qualify for Ontario Works:**

- Ontario Works helps people from 16 years of age (employed or attending school) to those aged 18 and over who have no income or very little income and limited assets
- For youth ages 16-17 who are living at home with their parent(s), Ontario Works will review the entire financial circumstances of the family to determine if the youth will qualify

### **What you get:**

- financial help right away, but only for the short-term. The help you get is only temporary. Ontario Works might meet your needs while you are waiting for help from another government program (EI, CPP, or ODSP).

- Special Assistance, if you qualify for Special Needs. (This is money for things related to your illness like a special diet, dental bills, transportation, medical supplies, or wigs).
- a drug benefit card. You might be able to get a card that you can use at the pharmacy to pay for your prescription drugs.

### **How to apply:**

- Make an appointment at your closest Ministry of Community, Family and Children's Services Office (the office locations are listed on the next page). If you are too sick to go to an appointment, you can ask to have one in your home.
- They will ask you about your income, savings, assets (property) and expenses.
- Bring to your appointment:
  - 1. personal identification (all of these):**
    - your birth certificate or proof of citizenship or landed immigrant status
    - your Social Insurance Number card
    - your OHIP health card
  - 2. proof of what you pay for housing**
    - for example, a copy your copy of lease or some rent receipts
  - 3. proof of your income**
  - 4. proof of your assets (what you own)**
    - bank book updates for the last 3 months
    - life insurance policies
    - any investments
  - 5. a pay stub from your last employer, if possible**

## Ontario Works Offices in Toronto

These are the Toronto offices. If you live outside Toronto, look in the blue pages of your phone book for the office nearest you.

The offices serve different postal areas. Find the office nearest you by looking for the first 3 digits of your postal code in this list:

Ontario Works Office:	Postal codes that this office serves:
<p><b>Central Toronto</b>            150 Eglinton Ave East Suite 900            Toronto M4P 3E2            416-397-1800  <b>Intake: 416-397-5100</b>            Monday-Friday 8:30-4:30</p>	<p>M4P, M4R, M4S, M4T, M4V, M5N, M5P,            M6B, M6C, M6E, M6H</p>
<p><b>Downtown Toronto</b>            111 Wellesley Street East            Toronto M4Y 3A7            416-392-5300  <b>Intake: 416-392-5100</b>            Monday-Friday 8:30-4:30</p>	<p>M4K, M4W, M4X, M4Y, M5A, M5S, M5R</p>
<p><b>East Toronto</b>            1631 Queen St E            Toronto M4L 1G4            416-392-3200  <b>Intake: 416-392-3213</b>            Monday-Friday 8:30-4:30</p>	<p>M4E, M4J, M4L, M4M</p>
<p><b>East York</b>            1450 O'Connor Dr # 33            Toronto M4B 2T8            416-392-3400  <b>Intake: 416-392-3421</b>            Monday-Friday 8:30-4:30</p>	<p>M3C, M4A, M4B, M4C, M4G, M4H, M4K, M1L</p>
<p><b>Etobicoke North</b>            220 Attwell Dr # 4</p>	<p>M9R, M9V, M9W</p>

<p>Etobicoke M9W 6T9 416-392-6400 <b>Intake: 416-392-6405</b> Monday-Friday 8:30-4:30</p> <p><b>Etobicoke South</b> 779 The Queensway Etobicoke M8Z 1N4 416-392-6550 <b>Intake: 416-397-0330</b> Monday-Friday 8:30-4:30</p> <p><b>High Park/Parkdale</b> 1900 Dundas St W Toronto M6R 3B6 416-397-7800 <b>Intake: 416-397-7900</b> Monday-Friday 8:30-4:30</p> <p><b>Metro Hall</b> 214 Wellington St W Toronto M5V 3C6 416-392-2600 <b>Intake: 41-392-2635</b> Monday-Friday 8:30-4:30</p> <p><b>North York Central</b> 1117 Finch Ave W North York M3J 2P7 416-397-9450 <b>Intake: 416-397-9451</b> Monday-Friday 8:30-4:30</p> <p><b>North York East</b> 20 LesMill Road North York M3B 2T5 416-392-2850 <b>Intake: 416-392-2811</b> Monday-Friday 8:30-4:30</p>	<p>M8V, M8W, M8X, M8Y, M8Z, M9A, M9B, M9C, M9P</p> <p>M6J, M6K, M6R, M6S</p> <p>M5B, M5C, M5E, M5G, M5H, M5J, M5K, M5L, M5S, M5T, M5V, M5W, M5X, M6G</p> <p>M3H, M3J, M3K, M3M, M6A, M6L</p> <p>M2H, M2J, M2K, M2L, M2M, M2N, M2P, M2R, M3A, M3B, M4N, M5M</p>
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<p><b>North York West</b>  1860 Wilson Avenue  North York M9M 3A7  416-392-6500  <b>Intake: 416-397-0185</b>  Monday-Friday 8:30-4:30</p> <p><b>Scarborough North</b>  5639 Finch Ave E  Scarborough M1B 5L1  416-397-1000  <b>Intake: 416-397-1010</b>  Monday-Friday 8:30-4:30</p> <p><b>Scarborough West</b>  1225 Kennedy Rd U# F  Scarborough M1P 2L4  416-392-2800  <b>Intake: 416-392-2725</b>  Monday-Friday 8:30-4:30</p> <p><b>York/Humber</b>  605 Rogers Rd 6<sup>TH</sup> Floor  Toronto M6M 1B9  416-392-6200  <b>Intake: 416-392-6242</b>  Monday-Friday 8:30-4:30</p>	<p>M3L, M3N, M9L, M9M, M9N</p> <p>M1B, M1C, M1E, M1G, M1H, M1M, M1N, M1S,  M1T, M1V, M1W, M1X</p> <p>M1J, M1K, M1P, M1R</p> <p>M6M, M6N, M6P</p>
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● **Ontario Disability Support Program (ODSP)**

Ministry of Community, Family and Children's Services Office

**416-325-5666**

**Toll free 1-888-789-7499**

<http://www.cfcs.gov.on.ca/CFCS/en/programs/IES/default.htm>

**To qualify for ODSP:**

- You must be too ill to return to work for more than 1 year.
- You must have a very limited income and limited assets (property). If you are married or live with someone else, they will consider the combined income when determining your eligibility.
- You must be at least 18 years of age.
- You must be a **“Person with a Disability.”** This means that:
  - you are living with a serious physical or mental limitation
  - 
  - that limitation is probably going to last 12 months or longer
  - the limitation means you have trouble with:
    - personal care (bathing, grooming, dressing)
    - or errands like banking and shopping
    - or working (for example, you are not able to follow instructions)
- If you are not a “Person with a Disability,” you must be a former recipient of Family Benefits **or** you must belong to one of these official groups:
  - Canadian Pension Plan Disability Pensioners,
  - Residents of Psychiatric Hospitals,
  - Homes for Special Care or Developmental Service Facilities.

### **What you get:**

- ODSP gives you long-term financial help.
- How much money you get depends on your situation. If you are single, you could get up to \$930 a month. If you are part of a family of two, you could get up to \$1417 a month.
- Talk to your ODSP worker about getting special help for things like transportation to medical appointments.
- With ODSP you get a Drug Benefit card. You can use this card at the pharmacy to pay for prescription drugs.

### **How to apply:**

- Contact your closest ODSP office to apply. (Toronto office locations are listed on the next page.)
- You will have to fill out a Disability Determination Package. This contains four forms: a Health Status Report form, an Activities of Daily Living form, a Self-Report form, and Consent to Release Medical Information form.
- You can apply for help first from Ontario Works. That might give you a temporary income while you are waiting for your ODSP application to be approved. Approval of an ODSP application can take up to 4 months.

### **ODSP Office Locations in Toronto:**

These are Toronto area offices. If you live outside Toronto, see page 18 of this booklet or look in the blue pages of your phone book for the office nearest you.

The offices serve different postal code areas. Find the office nearest you by looking for the first three digits of your postal code.

If you have questions about the Ontario Disability Support Program, contact the Client Service and Information Unit at 416-325-5666.

<b>ODSP Office:</b>	<b>Postal codes that this office serves:</b>
<p><b>Toronto Central</b> 2195 Yonge St 9<sup>th</sup> Floor Toronto M5B 1S1 416-314-6514</p>	<p>M2H, M2J, M2K, M2L, M2M, M2N, M2P, M2R, M3H, M4N, M4P, M4R, M4S, M4T, M4V, M5M, M5N, M5P, M5R, M5S, M5T, M6C, M6E, M6G, M6H, M6K, M6R</p>
<p><b>Toronto East</b> 770 Birchmount Rd # 30 Scarborough M1K 4H3 416-325-0123</p>	<p>M1B, M1C, M1E, M1G, M1H, M1J, M1K, M1L, M1M, M1N, M1P, M1R, M1S, M1T, M1V, M1W, M1X, M3A, M3B, M3C, M3V, M4A, M4B, M4C, M4E</p>
<p><b>Toronto Downtown</b> 385 Yonge St Toronto M5B 1S1 416-314-5700</p>	<p>M4G, M4H, M4J, M4K, M4L, M4M, M4W, M4X, M4Y, M5A, M5B, M5C, M5E, M5G, M5H, M5J, M5K, M5L, M5V, M5W, M5X, M6J</p>
<p><b>Toronto West</b> 1870 Wilson Ave North York M9M 1A5 416-325-5900</p>	<p>M3J, M3K, M3L, M3M, M3N, M6A, M6B, M6L, M6M, M6N, M6P, M6S, M8V, M8W, M8X, M8Y, M8X, M8Z, M9A, M9B, M9C, M9L, M9M, M9N, M9P, M9R, M9V, M9W</p>

**Where to find OW and ODSP offices outside of Toronto:**

<b>Region or City</b>	<b>Ontario Disability Support Plan Offices</b>	<b>Ontario Works Offices</b>
<b>Ajax-Pickering</b>	905-665-1030 1-800-722-1196	905-428-7400
<b>Barrie</b>	705-737-1311 1-800-461-7551	705-722-3132
<b>Belleville</b>	705-688-3022	705-688-3022
<b>Brampton</b>	905-897-3100	905-793-9200
<b>Cambridge</b>	905-623-1230	905-883-2100
<b>Collingwood</b>	705-737-1311	705-722-3132
<b>Georgetown</b>	1-800-567-6388	1-888-937-5556
<b>Hamilton</b>	905-521-7280	1-877-869-8452
<b>London</b>	519-438-5111	519-661-4807
<b>Kitchener</b>	519-886-4700	519-883-2100
<b>Midland</b>	1-800-565-9871	705-722-3132
<b>Mississauga</b>	905-897-3100	905-793-9200

<b>North Bay</b>	705-474-3540	705-474-3540
<b>Orangeville</b>	1-800-567-2953	519-941-6991
<b>Orillia</b>	705-325-7408 (Memorial Ave)	705-722-3132
<b>Oshawa</b> (Durham Region, including Whitby)	905-665-1030 1-800-722-1196	905-721-0622 1-877-678-6333
<b>Peel / Halton / Dufferin / Waterloo and Wellington Region</b>	905-897-3100 1-800-361-0897	905-793-9200 (including Mississauga, Brampton, Caledon & surrounding areas)
<b>Peterborough</b>	705-742-9292	705-748-8830
<b>Richmond Hill</b>	905-772-6484	905-762-1282
<b>St. Catherines</b>	905-688-3022 1-800-263-5413	1-877-869-8452
<b>Welland</b>		905-734-7975
<b>Windsor</b>	519-254-1651	519-255-5200
<b>Woodstock</b>	905-868-8900	519-539-9800
<b>York Region</b>	Newmarket 905-868-8900	

## **Other Financial Information:**

### **Trillium Drug Plan:**

This assistance program may be available even if family income is moderate to high. This occurs because the program focuses on both income level and medication costs. Therefore, someone who has a good family income, plus high medication costs, may still be eligible for help under this program. Also, please note that this assistance is available to all family members who live in the same household, once deemed eligible, for all prescription medications rather than being strictly for cancer related medications. Therefore, if a patient's family member also has a serious illness requiring prescription medication, both might be covered.

### **Community Legal Clinic:**

Most communities have these clinics, and they can be found through the phone book or Community Information Centres (see below). This service is not the same as Legal Aid (although they are related). These clinics assist people who are having difficulty accessing government services and need help with the appeal process (eg. ODSP, CPP appeals, assistance with landlords etc). They may also provide consultation and/or ongoing assistance with some cases related to unjust dismissal due to illness. If they can't assist with a specific case, they are a good resource for finding a service that could assist instead of them. This is a free service, unless family income is extremely high.

### **Career Counselling:**

This service is also sometimes called Vocational Counselling. Some of these services are free, some have a cost (which may be sliding scale based on income). Some of these services are only for person's eligible for Employment Insurance, but this is not always so. When calling such an agency, it is important to ask about all these eligibility criteria. Also, be specific about your circumstances when calling these agencies as the type of service offered by each can be quite different despite their using the same name. For example, some have very basic services such as resume writing for person's new to Canada who are unfamiliar with our system. Others are more suited to the professional who needs to explore new career options due to illness or other life circumstance. Unless basic services are desired, it is useful to ask for a Full Vocational Assessment that examines skills, interests and abilities. To find an agency in your community, contact your local Community Information Centre (see below).

### **Social Work Services:**

Most hospitals have social workers, who can assist with understanding the system and making applications. If there are financial issues, ask one of the attending physicians or nurses how to access social work services.

**Community Information Centres:**

All communities have an information centre. They can be found in the local phone book, often inside the front cover. This is an excellent resource for finding services in the local community. Callers do not have to know the name of a specific agency/service. They can call and simply describe the type of assistance they require and the Community Information staff person will take it from there. Community Information Centres can also be found through the Internet for most communities.