

| Program  | Description   | Eligibility  | Support Amount   | Deadline  |
|--|---|--|--|---|
| <b>City of Mississauga Programs</b>  |   |  |  |   |
| <b>Seniors and Disabled Property Tax Rebate Program</b>  | The City of Mississauga offers a tax rebate on annual property taxes for low income seniors and low income persons with disabilities who own and occupy their own home. | <ul style="list-style-type: none"> <li>• Owned a home in municipality for at least 1 year</li> <li>• Living in the residence at time of application</li> <li>• Every owner must be an eligible person or spouse of eligible person</li> <li>• Must be Residential Class (farm included)</li> <li>• 1 application per year</li> <li>• Application cannot be submitted by an owner for more than one property per year</li> <li>• A new application must be completed every year</li> </ul> <p><b><u>Seniors</u></b></p> <ul style="list-style-type: none"> <li>•65 or older</li> <li>•Receiving GIS and must be able to provide a copy of their prior year’s T4A (OAS) slip issued by Service Canada</li> </ul> <p><b><u>Low-Income Disabled</u></b></p> <ul style="list-style-type: none"> <li>•Owner and/or spouse disabled and in receipt of ODSP</li> </ul> | Increased annually by the blended tax impact, 2024 Rebate is \$523 | December 31 <sup>st</sup> of the current year<br>Submit by :<br>Email to tax@mississauga.ca<br>Mail to Mississauga Taxes, 300 City Centre Drive, Mississauga, ON L5B 3C1<br>Fax to 905-615-3972<br>Dropped off at 300 City Centre Drive in the drop box located outside the Civic Centre, to the right of the North Entrance, on Princess Royal Drive |
| Website: <a href="http://www.mississauga.ca/services-and-programs/property-taxes/rebates-reduction-assistance/tax-assistance-for-residents/">http://www.mississauga.ca/services-and-programs/property-taxes/rebates-reduction-assistance/tax-assistance-for-residents/</a><br>Form Site: <a href="https://www.mississauga.ca/publication/tax-rebate-program-application/">https://www.mississauga.ca/publication/tax-rebate-program-application/</a> |   |  |  |   |

## Financial Assistance for Older Adults



| Program  | Description  | Eligibility   | Support Amount   | Deadline   |
|--|--|---|--|--|
| <b>Stormwater Subsidy Program</b>  | Low-income seniors and low-income persons with disabilities may be eligible for a subsidy to help pay their stormwater charge. The subsidy is based on the City's Tax Rebate Program and staff will use the existing property tax rebate process and eligibility to automatically identify property owners who will be eligible.                         | <ul style="list-style-type: none"> <li>Recipients of the City's Tax Rebate program automatically qualify for the stormwater charge subsidy</li> </ul>   | 100% of the annual stormwater charge                     | December 31 <sup>st</sup> of the current year (in accordance with the Seniors and Disabled Property Tax Rebate Program)  |
| Website: <a href="http://www.mississauga.ca/portal/stormwater/residential-charge">http://www.mississauga.ca/portal/stormwater/residential-charge</a>   |  |   |  |  |
| <b>Outdoor Maintenance Subsidy Program</b>   | The City of Mississauga offers financial assistance for outdoor maintenance services paid for by eligible applicants. Outdoor maintenance means garden work including the care of lawns, plants and trees in the yard of a residence and snow removal. The program is for financial assistance only; the City does not perform any maintenance services. | <ul style="list-style-type: none"> <li>Must be 65 years or older, in receipt of the GIS and able to provide a copy of their T4A (OAS) for the claimed subsidy period or;</li> <li>Physically disabled and in receipt of an allowance, benefits or income support under the ODSP and;</li> <li>Reside as an owner, spouse or tenant in a residential property and not living in a multi-unit residence where outdoor maintenance services are provided by a condominium corporation</li> <li>Applicant must not be able-bodied and must not have any able-bodied individuals living at the residence</li> <li>Be able to provide Proof of Payment for eligible expenses incurred between January 1st to December 31st</li> </ul> | In 2024, the maximum annual subsidy amount will be \$350 | March 31st of the year following the subsidy year .<br>Submit by :<br>Email to <a href="mailto:tax@mississauga.ca">tax@mississauga.ca</a><br>Mail to Mississauga Taxes, 300 City Centre Drive, Mississauga, ON L5B 3C1<br>Fax to 905 615 3972<br>Dropped off at 300 City Centre Drive in the drop box located outside the Civic Centre, to the right of the North Entrance, on Princess Royal Drive. |
| Website: <a href="https://www.mississauga.ca/services-and-programs/property-taxes/rebates-reduction-assistance/subsidy-for-outdoor-maintenance/">https://www.mississauga.ca/services-and-programs/property-taxes/rebates-reduction-assistance/subsidy-for-outdoor-maintenance/</a> |  |   |  |  |
| Form site: <a href="https://www.mississauga.ca/wp-content/uploads/2023/07/Outdoor-Maintenance-Subsidy-Application-2768.pdf">https://www.mississauga.ca/wp-content/uploads/2023/07/Outdoor-Maintenance-Subsidy-Application-2768.pdf</a>   |  |   |  |  |

# Financial Assistance for Older Adults



| Program                      | Description  | Eligibility  | Support Amount | Deadline                   |          |           |           |           |           |           |           |           |           |           |           |           |                   |           |   |   |
|------------------------------|--|--|----------------|----------------------------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-------------------|-----------|---|---|
| <b>Active Assist Program</b> | ActiveAssist is the City of Mississauga's fee assistance program to give residents living in low-income households and newcomers with refugee status the chance to participate in recreation and culture activities. | <ul style="list-style-type: none"> <li>• Live in Mississauga</li> <li>• Have an Individual net Income or a combined Family net income below the Low Income Cut Off amounts (Statistics Canada) and proof that all children are legal responsibility of the adult</li> </ul> <table border="1" data-bbox="760 540 1232 914"> <thead> <tr> <th>Family Size</th> <th>Max. Qualifying Net Income</th> </tr> </thead> <tbody> <tr> <td>1 person</td> <td>\$ 25,297</td> </tr> <tr> <td>2 persons</td> <td>\$ 30,788</td> </tr> <tr> <td>3 persons</td> <td>\$ 38,338</td> </tr> <tr> <td>4 persons</td> <td>\$ 47,829</td> </tr> <tr> <td>5 persons</td> <td>\$ 54,463</td> </tr> <tr> <td>6 persons</td> <td>\$ 60,401</td> </tr> <tr> <td>7 or more persons</td> <td>\$ 66,339</td> </tr> </tbody> </table> | Family Size    | Max. Qualifying Net Income | 1 person | \$ 25,297 | 2 persons | \$ 30,788 | 3 persons | \$ 38,338 | 4 persons | \$ 47,829 | 5 persons | \$ 54,463 | 6 persons | \$ 60,401 | 7 or more persons | \$ 66,339 | <ul style="list-style-type: none"> <li>• A non-refundable credit of \$275 per qualifying person, valid for one year.</li> </ul> | No deadline. Applicants must reapply and provide supporting documents on an annual basis. |
| Family Size                  | Max. Qualifying Net Income   |  |                |                            |          |           |           |           |           |           |           |           |           |           |           |           |                   |           |   |   |
| 1 person                     | \$ 25,297  |  |                |                            |          |           |           |           |           |           |           |           |           |           |           |           |                   |           |   |   |
| 2 persons                    | \$ 30,788  |  |                |                            |          |           |           |           |           |           |           |           |           |           |           |           |                   |           |   |   |
| 3 persons                    | \$ 38,338  |  |                |                            |          |           |           |           |           |           |           |           |           |           |           |           |                   |           |   |   |
| 4 persons                    | \$ 47,829  |  |                |                            |          |           |           |           |           |           |           |           |           |           |           |           |                   |           |   |   |
| 5 persons                    | \$ 54,463  |  |                |                            |          |           |           |           |           |           |           |           |           |           |           |           |                   |           |   |   |
| 6 persons                    | \$ 60,401  |  |                |                            |          |           |           |           |           |           |           |           |           |           |           |           |                   |           |   |   |
| 7 or more persons            | \$ 66,339  |  |                |                            |          |           |           |           |           |           |           |           |           |           |           |           |                   |           |   |   |

## Financial Assistance for Older Adults

| Program   | Description | Eligibility   | Support Amount | Deadline |
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| <b>Active Assist Program</b>  |             | <p>Any of the below documents must be issued within one year); Confirmation of Permanent Residency, Refugee Protection Claimant Document, or (new in 2022) a document issued under a special program of the IRC (Immigration, Refugees and Citizenship Canada) such as a visa issued under CUAET (Canada-Ukraine Authorization for Emergency Travel)</p> <ul style="list-style-type: none"> <li>• an individual or family without dependents under the age of 18: you must provide documentation to show net individual/combined family income.</li> <li>• a family with dependants under the age of 18: you must provide documentation to show combined net family income</li> </ul> |                |          |
| <p>Website: <a href="http://www.mississauga.ca/portal/residents/activeassist">http://www.mississauga.ca/portal/residents/activeassist</a></p> <p>Form site: <a href="https://www.mississauga.ca/wp-content/uploads/sites/5/2023/05/ActiveAssist-New-Application-Form.pdf">https://www.mississauga.ca/wp-content/uploads/sites/5/2023/05/ActiveAssist-New-Application-Form.pdf</a></p> |             |   |                |          |

## Financial Assistance for Older Adults



| Program                                       | Description   | Eligibility  | Support Amount  | Deadline  |
|---|---|--|---|---|
| <b>Driveway Windrow Snow Clearing Program</b> | <p>This program provides windrow clearing for persons who are 65 years of age and older and for persons with disabilities. A windrow is a pile of snow that is left at the bottom of a driveway after a plow clears the road.</p> | <ul style="list-style-type: none"> <li>Resident of Mississauga</li> <li>65 years and older in 2024 or someone who is physically disabled as verified by a regulated health professional</li> <li>You do not qualify for the program if:               <ul style="list-style-type: none"> <li>There is anyone living at your residence who is 16 years of age or older and does not have a physical disability</li> <li>You live on a private road or in a high-rise multi-unit building, condominium or a commercial property</li> </ul> </li> </ul> <p>Only one person per address may participate in this program.</p> <p>The program runs from from November 22, 2024 until March 24, 2025.</p> <p>To qualify for the free program, the total net income of your household must be below the Statistics Canada low income cut-offs.</p> | <ul style="list-style-type: none"> <li>The program is available to 750 participants on a first come, first serve basis.</li> <li>The program cost is \$200 for the season, but is free for residents who meet financial assistance criteria.</li> <li>The program fee is non-refundable.</li> </ul> | <p>Applications for the driveway windrow snow clearing program will be accepted between August 12, 2024 and November 1, 2024.</p> <p>If you have any questions about the windrow program, please call 311 (905-615-4311 outside City limits).</p> |

Website: <https://www.mississauga.ca/services-and-programs/transportation-and-streets/roads-and-sidewalks/driveway-windrow-snow-clearing-program/>

Form site: <https://mississauga.ca/apps/forms/#/windrow-registration>

## Financial Assistance for Older Adults



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|-----------------------------------|---|---|----------------|------------------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---|---|
| <b>Affordable Transit Program</b> | <p>The Affordable Transit Program provides low-income residents living in Mississauga with access to affordable public transit. This program is a partnership between MiWay and the Region of Peel.</p> | <ul style="list-style-type: none"> <li>• Be a Canadian citizen, a landed immigrant, or have applied for permanent residency, sponsorship, or refugee protection in Canada</li> <li>• Live in Brampton or Mississauga</li> <li>• Have a net household income that is equal to or lower than the amounts shown in the following table:</li> </ul> <table border="1" data-bbox="779 654 1251 987"> <thead> <tr> <th>Household size</th> <th>After-tax income</th> </tr> </thead> <tbody> <tr> <td>1 person</td> <td>\$ 26,570</td> </tr> <tr> <td>2 persons</td> <td>\$ 37,576</td> </tr> <tr> <td>3 persons</td> <td>\$ 46,021</td> </tr> <tr> <td>4 persons</td> <td>\$ 53,140</td> </tr> <tr> <td>5 persons</td> <td>\$ 59,412</td> </tr> <tr> <td>6 persons</td> <td>\$ 65,083</td> </tr> <tr> <td>7 persons</td> <td>\$ 70,298</td> </tr> </tbody> </table> | Household size | After-tax income | 1 person | \$ 26,570 | 2 persons | \$ 37,576 | 3 persons | \$ 46,021 | 4 persons | \$ 53,140 | 5 persons | \$ 59,412 | 6 persons | \$ 65,083 | 7 persons | \$ 70,298 | <ul style="list-style-type: none"> <li>• The program offers a 50% discount on PRESTO MiWay Adult or Senior Monthly Pass.</li> </ul> | <p>No deadline.</p> <p>You will be able to participate in the program for 12 months. To continue receiving the ATP discount after that time, you will need to apply to the Region of Peel to participate again.</p> |
| Household size                    | After-tax income  |   |                |                  |          |           |           |           |           |           |           |           |           |           |           |           |           |           |   |   |
| 1 person                          | \$ 26,570   |   |                |                  |          |           |           |           |           |           |           |           |           |           |           |           |           |           |   |   |
| 2 persons                         | \$ 37,576   |   |                |                  |          |           |           |           |           |           |           |           |           |           |           |           |           |           |   |   |
| 3 persons                         | \$ 46,021   |   |                |                  |          |           |           |           |           |           |           |           |           |           |           |           |           |           |   |   |
| 4 persons                         | \$ 53,140   |   |                |                  |          |           |           |           |           |           |           |           |           |           |           |           |           |           |   |   |
| 5 persons                         | \$ 59,412   |   |                |                  |          |           |           |           |           |           |           |           |           |           |           |           |           |           |   |   |
| 6 persons                         | \$ 65,083   |   |                |                  |          |           |           |           |           |           |           |           |           |           |           |           |           |           |   |   |
| 7 persons                         | \$ 70,298   |   |                |                  |          |           |           |           |           |           |           |           |           |           |           |           |           |           |   |   |

Website: <https://www.mississauga.ca/miway-transit/fares/affordable-transit-program/>

Website: <https://peelregion.ca/services/financial-help/bus-pass-discount/>

## Financial Assistance for Older Adults

| Program                             | Description  | Eligibility   | Support Amount   | Deadline     |
|-------------------------------------|--|---|--|--------------|
| <b>MiWay Senior One Dollar Fare</b> | MiWay offers Seniors a \$1 fare per trip, within two-hour transfer window. | <ul style="list-style-type: none"> <li>Age 65+</li> <li>Have your \$1 cash fare ready when boarding. You may be asked to show valid government-issued photo ID when you board the bus.</li> </ul> | <ul style="list-style-type: none"> <li>Seniors can pay their \$1 fare with exact cash or a PRESTO card.</li> <li>\$1 per trip within two-hour transfer window</li> </ul> | No deadline. |

Website: <http://www.mississauga.ca/portal/miway/busfares>

## Region of Peel Programs

|   |  |  |  |  |
|---|--|--|--|--|
| <b>My Home Second Unit Renovation Program</b> | The My Home Second Unit Renovation Program provides up to a maximum of \$20,000 by way of a forgivable loan to eligible homeowners who need to upgrade and legalize their existing second unit. Homeowners who rent to a tenant referred by the Region of Peel can receive an additional \$10,000. | <ul style="list-style-type: none"> <li>Have an existing second unit (for example, an apartment)</li> <li>Annual household income of no more than \$146,318 or less (gross income)</li> <li>Rent to a tenant with a maximum household income of \$97,929 or less.</li> <li>Rent at an affordable rental rate in accordance with (CMHC) market report.</li> <li>Comply with all municipal by-laws and inspections.</li> <li>Not have debt on your home that exceeds the (MPAC) value for your home. Have an assessed home value that falls within the 90th percentile of your municipality.</li> </ul> | <ul style="list-style-type: none"> <li>The My Home Second Unit Renovation Program provides up to a maximum of \$20,000</li> <li>by way of a forgivable loan to eligible homeowners, and an additional \$10,000 to homeowners who rent to a tenant referred by the Region of Peel.</li> </ul> | The program is on HOLD. Applications are no longer accepted. The program is under review to better support homeowners and residents in need of affordable housing. |
|---|--|--|--|--|

Website: <https://www.peelregion.ca/housing/second-unit-renovation-program.asp>

| Program   | Description  | Eligibility  | Support Amount  | Deadline  |
|---|--|--|---|---|
| <b>Provincial Programs</b>  |  |  |   |   |
| <b>GAINS: Ontario Guaranteed Annual Income System</b>   | <p>GAINS provides a monthly, non-taxable payment to Ontario seniors with low income.</p> <p>The government has expanded the Ontario Guaranteed Annual Income system program and indexed the benefit to inflation. This means you may receive a higher payment or begin receiving a GAINS payment for the first time beginning July 2024.</p> | <ul style="list-style-type: none"> <li>• 65 years of age or older</li> <li>• Lived in Ontario for the past 12 months or for a total of 20 years since turning age 18</li> <li>• Canadian resident for 10 years or more</li> <li>• Receive the federal OAS pension and GIS payments</li> <li>• Have an annual private income of up to \$4,176 if you are a single senior or up to \$8,352 if you are a senior couple</li> </ul> | <ul style="list-style-type: none"> <li>• GAIN provides up to \$87 per month to eligible seniors. If you have no private income, you'll receive the maximum amount.</li> <li>• These payments are provided on top of the Old Age Security (OAS) pension and the Guaranteed Income Supplement (GIS) payments you may receive from the federal government.</li> <li>• Payment can change if income or marital status changes.</li> <li>• A benefit year runs from July 1st to June 30th of the next year.</li> </ul> | <p>Every year, you must file your return 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.</p> |
| <p>Website: <a href="https://www.fin.gov.on.ca/en/credit/gains/">https://www.fin.gov.on.ca/en/credit/gains/</a></p> |  |  |   |   |



## Financial Assistance for Older Adults



| Program  | Description  | Eligibility   | Support Amount   | Deadline  |
|--|--|---|--|---|
| <b>Ontario Seniors Dental Care Program (OSDCP)</b>   | The Ontario Seniors Dental Care Program (OSDCP) is a government-funded dental care program. It provides free, routine dental services for low-income seniors who are 65 years of age or older. | Ontario residents are eligible for the OSDCP if they: <ol style="list-style-type: none"> <li>1. Are 65 years or older</li> <li>2. Are a resident of Ontario.</li> <li>3. Have an annual net income of \$25,000 or less for a single senior or a combined annual net income of \$41,500 or less for a couple.</li> <li>4. Have no access to any other form of dental benefits like private insurance or other provincial or federal government program.</li> </ol> | The following dental services are provided to OSDCP clients:<br>Coverage includes: <ul style="list-style-type: none"> <li>•check-ups, including scaling, fluoride and polishing</li> <li>•repairing broken teeth and cavities</li> <li>•x-rays</li> <li>•removing teeth or abnormal tissue (oral surgery)</li> <li>•anesthesia</li> <li>•treating infection and pain (endodontic services)</li> <li>•treating gum conditions and diseases (periodontal services)</li> </ul> Prosthodontic services, including dentures, will be partially covered. | No deadline.<br><br>Coverage end on July 31st of each year.<br><br>Renew your yearly coverage<br>Every year, eligibility will be automatically verified for most clients to confirm enrolment for the next benefit period.<br><br>You will be notified by mail if you are eligible to keep participating in the program, or about how to re-apply to the program, if required.<br><br>You must reapply if: <ul style="list-style-type: none"> <li>• you applied using a guarantor</li> <li>• you do not file taxes for the most recent tax years that your eligibility is being determined</li> </ul> |
| Website: <a href="https://www.ontario.ca/page/dental-care-low-income-seniors#">https://www.ontario.ca/page/dental-care-low-income-seniors#</a><br>Form Site: <a href="https://seniors.accerta.ca/">https://seniors.accerta.ca/</a> |  |   |  |   |

## Financial Assistance for Older Adults

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|--|--|---|--|-------------|
| <b>Ontario Disability Support Program (ODSP)</b>   | Financial assistance to help with essential living expenses; benefits, including prescription drugs and vision care; help finding and keeping a job, and career advancement. | <ul style="list-style-type: none"> <li>• At least 18 years old</li> <li>• Ontario resident</li> <li>• Be in financial need</li> <li>• Meet the program’s definition of a person with a disability, or be a member of a prescribed class</li> <li>• have assets no greater than the limits set out in the program</li> </ul> | Income Support: Financial assistance provided each month to help with the costs of living expenses, including food, and rent. Income support also includes benefits, such as drug coverage and vision care, for clients and their eligible family members<br>Employment Supports: Services and supports to help clients with disabilities find and keep a job, and advance their careers.<br>ODSP rates are now tied to inflation. In any year that payments go up, you will receive the higher payment at the end of July of each year. | No deadline |
| Website: <a href="http://www.mcsc.gov.on.ca/en/mcsc/programs/social/odsp/">http://www.mcsc.gov.on.ca/en/mcsc/programs/social/odsp/</a><br><br>Form site: <a href="https://saapply.mcsc.gov.on.ca/CitizenPortal/cw/PlayerPage.do">https://saapply.mcsc.gov.on.ca/CitizenPortal/cw/PlayerPage.do</a> |  |   |  |             |

## Financial Assistance for Older Adults

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| <b>Ontario Drug Benefit (ODB) Reduced Co-Payment for Lower Income Seniors</b>  | The Ontario Drug Benefit program covers most of the cost of approximately 5,000 prescription drug products. Persons 65 years or older qualify for the ODB. Lower income seniors can qualify for a reduced co-payment. | <ul style="list-style-type: none"> <li>• A single senior (65 or older) with an income \$25,000 or less after taxes</li> <li>• A senior couple (one or both 65 or older) with a combined annual income of \$41,500 or less after taxes</li> </ul> Seniors (people age 65 and older), will be sent a letter about three months before their 65th birthday to let them know that they will automatically join the Ontario Drug Benefit program | <ul style="list-style-type: none"> <li>• After paying the deductible, up to \$6.11 for each prescription that is filled or refilled</li> <li>• this amount is called the co-payment</li> <li>• If you're a single senior, with a yearly income of \$25,000 or less after deductions, you pay up to \$2 for each prescription drug filled or refilled – and you do not have to pay a deductible.</li> </ul> | make sure you are enrolled before August 1. |
| Website: <a href="https://www.ontario.ca/page/get-coverage-prescription-drugs">https://www.ontario.ca/page/get-coverage-prescription-drugs</a><br>Form site: <a href="http://www.forms.ssb.gov.on.ca/mbs/ssb/forms/ssbforms.nsf/FormDetail?openform&amp;ENV=WWE&amp;NO=014-3233-87">http://www.forms.ssb.gov.on.ca/mbs/ssb/forms/ssbforms.nsf/FormDetail?openform&amp;ENV=WWE&amp;NO=014-3233-87</a> |   |   |  |   |

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| <p>Ontario Trillium Benefit</p> | <p>The Ontario Trillium Benefit combines the following three credits to help pay for energy costs as well as sales and property tax:</p> <ul style="list-style-type: none"> <li>Northern Ontario Energy Credit</li> <li>Ontario Energy and Property Tax Credit</li> <li>Ontario Sales Tax Credit</li> </ul> <p>You will need to be eligible for at least one of the three credits to receive the benefit.</p> | <p>Northern Ontario Energy Credit:<br/>Ontario Energy and Property Tax Credit:</p> <p>To qualify, you must be a resident of Northern Ontario or Ontario on December 31, 2023, and at least one of the following at some time before June 1, 2025:</p> <ul style="list-style-type: none"> <li>18 years of age or older</li> <li>common-law partner</li> <li>a parent who lives or previously lived with your child</li> </ul> <p>and, in the previous year:</p> <ul style="list-style-type: none"> <li>rented or paid property taxes for your main residence</li> <li>lived on a reserve and paid for your home energy costs</li> <li>lived in a public long-term care home (e.g., a seniors' home) and paid an amount for your accommodation</li> </ul> | <p>Maximum Credit amount for the 2024 benefit year (July-2024-June 2025)</p> <p>Norther Ontario Energy Credit</p> <ul style="list-style-type: none"> <li>\$180 if you are single</li> <li>\$277 for families</li> </ul> <p>Ontario Energy and Property Tax Credit</p> <ul style="list-style-type: none"> <li>\$1,248 if you are between 18 and 64 years old</li> <li>\$1,421 if you are over 65 years old</li> <li>\$277 if you live on a reserve or in a public long-term care home</li> <li>\$25 for the time you lived in a designated college, university or private school residence in 2023</li> </ul> | <p>April 30<sup>th</sup> each year in accordance with income tax filing</p> |

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| Program   | Description | Eligibility  | Support Amount  | Deadline |
|---|-------------|--|---|----------|
| <p>Ontario Trillium Benefit</p>   |             | <p>Ontario Sales Tax Credit:</p> <p>To qualify, at some time before June 1, 2025, you must be an Ontario resident and at least one of the following:</p> <ul style="list-style-type: none"> <li>• 19 years of age or older</li> <li>• currently or previously married or in a common-law relationship</li> <li>• a parent who lives or previously lived with your child</li> </ul> | <p>Ontario Sales Tax Credit</p> <p>You can receive up to \$360</p> <p>You may receive an additional credit of up to \$360 for:</p> <ul style="list-style-type: none"> <li>• your spouse or common-law partner, and</li> <li>• each dependent child who is under 19 years of age on the 1st of the payment month</li> </ul> <p>This credit does not affect your GST/HST credit payments.</p> |          |
| <p>Website: <a href="https://www.fin.gov.on.ca/en/credit/oeptc/">https://www.fin.gov.on.ca/en/credit/oeptc/</a></p> |             |  |   |          |

## Financial Assistance for Older Adults

| Program  | Description   | Eligibility   | Support Amount   | Deadline  |
|--|---|---|--|---|
| <b>Low-Income Energy Assistance Program (LEAP)</b> | <p>LEAP applicants no longer need to be in threat of disconnection or have been disconnected, but they still need to be in arrears and at or below the income thresholds</p> <p>The limitation on receiving LEAP only once per year is waived, but the total amount received by a household may not exceed the maximum grant amount for the year.</p> | <p>In order to qualify, an applicant’s household income has to fall below a certain limit. The amount of income it takes to qualify depends on two factors:</p> <ul style="list-style-type: none"> <li>• How many people live in the house</li> <li>• Your combined household income</li> </ul> | <p>Low-income customers can get <b>up to \$650</b> in emergency assistance for their electricity bills (<b>\$780</b> if their home is heated electrically and <b>\$650</b> for their natural gas bills).</p> | <p>Emergency financial assistance is provided on a first-come first-served basis.</p> |

Website: <https://www.oeb.ca/rates-and-your-bill/help-low-income-consumers/low-income-energy-assistance-program>

Website: <https://www.oeb.ca/consumer-information-and-protection/bill-assistance-programs/low-income-energy-assistance-program>

| Program   | Description  | Eligibility  | Support Amount   | Deadline  |
|---|--|--|--|---|
| <p><b>Ontario Senior Homeowners' Property Tax Grant</b></p> | <p>The Ontario Senior Homeowners' Property Tax Grant helps low-to-moderate income seniors with the cost of their property taxes.</p> | <p>As of December 31 of the previous year:</p> <ul style="list-style-type: none"> <li>• paid Ontario property tax for the year</li> <li>• met the income requirements</li> <li>• owned and occupied your principal residence</li> <li>• were 64 years of age or older</li> <li>• were a resident of Ontario</li> </ul> | <ul style="list-style-type: none"> <li>• Maximum \$500 grant per year</li> </ul> <p><i>If you are single, separated, divorced or widowed</i></p> <ul style="list-style-type: none"> <li>• You could get \$500 if your adjusted family net income for the previous year was \$35,000 or less.</li> <li>• If your income is over \$35,000 but less than \$50,000, your grant will be reduced by 3.33% of your income over \$35,000.</li> </ul> | <p>You need to file your tax return to apply for this grant, even if you don't have income to report.</p> <p>The last day to file your tax return is April 30 of each year.</p> |

## Financial Assistance for Older Adults

| Program   | Description | Eligibility | Support Amount  | Deadline |
|---|-------------|-------------|---|----------|
| <b>Ontario Senior Homeowners' Property Tax Grant (Continued)</b>  |             |             | <p><i>If you are married or living common-law</i></p> <ul style="list-style-type: none"> <li>You could get \$500 if your adjusted family net income for the previous year was \$45,000 or less.</li> <li>If your income is over \$45,000, your grant will be reduced by 3.33% of your income over \$45,000.</li> </ul> <p>You do not qualify for the grant if your adjusted family net income is \$60,000 or more. Only one person per couple can receive this grant.</p> |          |
| <p>Website: <a href="https://www.fin.gov.on.ca/en/credit/shptg/">https://www.fin.gov.on.ca/en/credit/shptg/</a></p> <p>Form site: <a href="https://www.canada.ca/content/dam/cra-arc/formspubs/pbg/5006-tg/5006-tg-23e.pdf">https://www.canada.ca/content/dam/cra-arc/formspubs/pbg/5006-tg/5006-tg-23e.pdf</a></p> |             |             |   |          |



## Financial Assistance for Older Adults

| Program  | Description  | Eligibility   | Support Amount   | Deadline   |
|--|--|---|--|--|
| <b>Ontario Seniors' Public Transit Tax Credit</b>  | The Ontario Seniors' Public Transit Tax Credit is a refundable tax credit to help seniors with public transit costs. | <ul style="list-style-type: none"> <li>65 years old or older on the last day of the previous tax year that you're claiming the credit</li> <li>Live in Ontario by the end of that year</li> </ul> | You can claim up to \$3,000 in eligible public transit expenses and receive up to \$450 each year. | You can submit a claim when you file your personal income tax.<br><br>Save your receipt and proof of payment to claim your eligible public transit expenses.<br><br>The last day to file your tax return is April 30 of each year. |
| Website: <a href="https://www.ontario.ca/page/ontario-seniors-public-transit-tax-credit">https://www.ontario.ca/page/ontario-seniors-public-transit-tax-credit</a> |  |   |  |  |

## Financial Assistance for Older Adults

| Program   | Description  | Eligibility  | Support Amount   | Deadline   |
|---|--|--|--|--|
| <b>MPAC Senior or Disabled Property Tax Relief</b>  | <p>Section <a href="#">3(1)22</a> and <a href="#">3(1)22.1</a> of the <a href="#">Assessment Act</a> and section 45.2 of <a href="#">Ontario Regulation 282/98</a> provide a tax exemption for a portion of a residential property where a senior or disabled person is living.</p> <p>You can apply for a property tax exemption for residential units that are built or altered to accommodate a senior (age 65 or older) or a person with a disability.</p> | <ul style="list-style-type: none"> <li>• 65 years old or have a disability, and in both cases, would otherwise have to live in other premises that provide on-site care</li> <li>• Must live in the home as their personal residence</li> <li>• Must be in the residential property class and must not have more than three residential units</li> <li>• Property owner must not be in the business of offering care to senior or disabled persons</li> <li>• Alterations, improvements or additions were made after May 15, 1984</li> <li>• Property owner applies to MPAC for exemption</li> </ul> | <p>Alterations, Improvements and/or Additions to an Existing Home: MPAC puts a value on the property before the improvement or addition, and then another value after the improvement or addition. The dollar difference between these two figures will be the amount that is exempt from taxes.</p> | <p>No deadline</p> <p>Property taxpayer informs MPAC that their home has been built or modified to provide a place to live for a senior or disabled person or a garden suit has been erected.</p> <p>The exempt portion is added to the assessment for the next taxation year and no taxes are charged against it.</p> |
| <p>Website: <a href="https://www.mpac.ca/en/MakingChangesUpdates/ExemptionSeniorsandPersonsDisabilities">https://www.mpac.ca/en/MakingChangesUpdates/ExemptionSeniorsandPersonsDisabilities</a></p> |  |  |  |  |

## Financial Assistance for Older Adults

| Program  | Description   | Eligibility  | Support Amount  | Deadline  |
|--|---|--|---|---|
| <b>Home and Vehicle Modification Program</b>   | Provides funding for basic home and/or vehicle modifications to eligible individuals and families to enable children and adults with disabilities that restrict mobility to continue living safely in their homes, avoid job loss and participate in their communities. | <ul style="list-style-type: none"> <li>• Live in Ontario</li> <li>• Qualify financially</li> <li>• Have a permanent ongoing disability that impedes mobility and results in substantial restrictions in activities of daily living and/or getting in and out of your home to access essential medical care or community services.</li> </ul> | Up to \$15,000 lifetime maximum for home modifications, adaptations and devices<br><br>Up to \$15,000 every ten years for vehicle modifications<br><br>Depending on your income, you may be asked to pay some of the cost of the modifications. | Not applicable<br><br>To apply, visit the Ontario March of Dimes website (see link below) or call 1-877-369-4867. |
| Website: <a href="http://www.mcsc.gov.on.ca/en/mcsc/programs/social/">http://www.mcsc.gov.on.ca/en/mcsc/programs/social/</a><br><br>Website: <a href="https://www.marchofdimes.ca/en-ca/programs/am/hvmp">https://www.marchofdimes.ca/en-ca/programs/am/hvmp</a> |   |  |   |   |

## Financial Assistance for Older Adults

| Program  | Description   | Eligibility   | Support Amount  | Deadline           |
|--|---|---|---|--------------------|
| <b>Assistive Devices Program</b>   | <p>The Assistive Devices Program (ADP) helps people with long-term physical disabilities pay for customized equipment, like wheelchairs and hearing aids.</p> <p>The ADP also helps cover the cost of specialized supplies, such as those used with ostomies.</p> | <ul style="list-style-type: none"> <li>• be an Ontario resident</li> <li>• have a valid Ontario health card</li> <li>• have a disability requiring the equipment or supplies for six months or longer</li> <li>• Your income is not considered when determining eligibility.</li> </ul> | <p>75% of the cost for most equipment is covered. The supplier bills the program directly and you pay 25% when you purchase the item.</p> | <p>No deadline</p> |
| <p><a href="https://www.ontario.ca/page/assistive-devices-program#section-4">https://www.ontario.ca/page/assistive-devices-program#section-4</a></p> |   |   |   |                    |

| Program   | Description   | Eligibility  | Support Amount  | Deadline   |
|---|---|--|---|--|
| <h2>Federal Income Programs</h2>  |   |  |   |  |
| <p><b>Guaranteed Income Supplement (GIS)</b></p>  | <p>The Guaranteed Income Supplement (GIS) provides a monthly non-taxable benefit to Old Age Security (OAS) pension recipients who have a low income and are living in Canada.</p> | <ul style="list-style-type: none"> <li>• In receipt of an <a href="#">Old Age Security pension</a></li> <li>• 65 or older</li> <li>• live in Canada</li> <li>• Annual income (or in the case of a couple, combined income) is lower than the <a href="#">maximum annual threshold</a></li> </ul> | <p>The amount of the GIS received depends on marital status and previous year's income (or in the case of a couple, combined income).</p> | <p>In many cases Service Canada will let you know by letter when you could start receiving your first payment, however, if not enough information is available to enroll you automatically, you may need to apply.</p> <ul style="list-style-type: none"> <li>• you get a letter from Service Canada asking you to apply</li> <li>• the information in the letter Service Canada sends you is incorrect</li> <li>• you are already receiving an Old Age Security pension and have never received the Guaranteed Income Supplement</li> <li>• If you did not receive a letter about the Guaranteed Income Supplement the month after you turned 64, contact Service Canada to find out if you need to apply.</li> </ul> |
| <p>Website: <a href="https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/guaranteed-income-supplement.html">https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/guaranteed-income-supplement.html</a></p> <p>Form site: <a href="https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/guaranteed-income-supplement/apply.html">https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/guaranteed-income-supplement/apply.html</a></p> |   |  |   |  |

## Financial Assistance for Older Adults

| Program  | Description   | Eligibility  | Support Amount  | Deadline   |
|--|---|--|---|--|
| <b>Allowance for the Survivor</b>  | The Allowance for the Survivor is a benefit available to people aged 60 to 64 who have a low-income, who are living in Canada, and whose spouse or common-law partner has died. | You may be able to get the Allowance for the Survivor benefit if: <ul style="list-style-type: none"> <li>• Aged 60-64</li> <li>• Canadian citizen or a legal resident</li> <li>• Reside in Canada and have resided in Canada for at least 10 years since the age of 18</li> <li>• Your spouse or common-law partner has died and the applicant has not remarried or entered into a common-law relationship</li> <li>• Annual income is less than \$29,328</li> </ul> | The amount of the Allowance for the Survivor you receive depends on their previous year's income.<br>Maximum monthly payment amount is \$1,626.20 | You should apply after the death of your spouse or common-law partner and if you are between the age of 60 and 64. Do not apply earlier than 11 months before you turn 60. |
| Website: <a href="https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/guaranteed-income-supplement/allowance-survivor.html">https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/guaranteed-income-supplement/allowance-survivor.html</a> |   |  |   |  |