

Program	Description	Eligibility	Support Amount	Deadline
City of Mississauga Programs				
Seniors and Disabled Property Tax Rebate Program	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. The rebate is applied to your tax account to offset property taxes. This program replaces the previous loan programs offered by the City and the Region of Peel.	<ul style="list-style-type: none"> • Owned a home in municipality for at least 1 year • Living in the residence at time of application • Every owner must be an eligible person or spouse of eligible person • Must be Residential Class (farm included) • 1 application per year • Application cannot be submitted by an owner for more than one property per year • A new application must be completed every year <p><u>Seniors</u></p> <ul style="list-style-type: none"> •65 or older •Receiving GIS <p><u>Low-Income Disabled</u></p> <ul style="list-style-type: none"> •Owner and/or spouse receiving ODSP 	\$400.00, indexed annually each spring	Applications must be received in the current year
<p>Website: http://www.mississauga.ca/portal/residents/taxassistance</p> <p>Form Site: currently being revised</p>				

Financial Assistance for Older Adults



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Stormwater Subsidy Program	Low-income seniors and low-income persons with disabilities may be eligible for a subsidy to offset 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"> Recipients of the City's Tax Rebate program automatically qualify for the stormwater charge subsidy 	100% of the annual stormwater charge	December 31 st of the current year (in accordance with the Seniors and Disabled Property Tax Rebate Program)
Website: http://www.mississauga.ca/portal/stormwater/residential-charge				
Yard Maintenance Subsidy Program	The City of Mississauga offers financial assistance up to a maximum of \$200 per year for snow clearing and grass cutting. The program is for financial assistance only; the City does not perform any maintenance service for residents.	<ul style="list-style-type: none"> must be 65 years or older in receipt of the GIS Physically disabled and in receipt of an allowance, benefits or income support under the ODSP or under the Ontario Works Support Act. reside as an owner or tenant in a residential property and not live in a high-rise or similar multi-unit building not have any able bodied individuals living at the residence provide original invoices or receipts for the grass cutting and/or snow clearing services provided. 	Up to \$200 yearly	April 30 th of the following year
Website: http://www.mississauga.ca/portal/cityhall/yardmaintenancesubsidy				
Form site: http://www7.mississauga.ca/documents/FormsOnline/Yard_Maintenance_Subsidy_Program_Registration_and_Claim-2017-18.pdf				

Financial Assistance for Older Adults

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Active Assist Program	ActiveAssist is the City of Mississauga's fee assistance program gives residents living in low-income households the chance to participate in Recreation and Culture activities.	<ul style="list-style-type: none"> Have a total net individual or combined family income below the Low Income Cut Off amounts (Statistics Canada) <table border="1" data-bbox="747 412 1220 781"> <thead> <tr> <th>Family Size</th> <th>Max. Qualifying Net Income</th> </tr> </thead> <tbody> <tr> <td>1 person</td> <td>\$ 20,386</td> </tr> <tr> <td>2 persons</td> <td>\$ 24,811</td> </tr> <tr> <td>3 persons</td> <td>\$ 30,895</td> </tr> <tr> <td>4 persons</td> <td>\$ 38,544</td> </tr> <tr> <td>5 persons</td> <td>\$ 43,890</td> </tr> <tr> <td>6 persons</td> <td>\$ 48,675</td> </tr> <tr> <td>7 or more persons</td> <td>\$ 53,460</td> </tr> </tbody> </table> <ul style="list-style-type: none"> live in Mississauga 	Family Size	Max. Qualifying Net Income	1 person	\$ 20,386	2 persons	\$ 24,811	3 persons	\$ 30,895	4 persons	\$ 38,544	5 persons	\$ 43,890	6 persons	\$ 48,675	7 or more persons	\$ 53,460	<ul style="list-style-type: none"> \$275 per qualifying person, per year 	Applications are accepted all year
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Website: http://www.mississauga.ca/portal/residents/activeassist Form site: http://www7.mississauga.ca/Departments/Rec/active-assist/img/ActiveAssit_Application_Form.pdf																				

Financial Assistance for Older Adults

Program	Description	Eligibility	Support Amount	Deadline
Driveway Windrow Snow Clearing Program	Helps residents by clearing space in the snow windrow at the end of their driveway.	<ul style="list-style-type: none"> Resident of Mississauga 65 years and older in 2017 (i.e. born in 1952 or earlier) or someone who is physically disabled as verified by a regulated health professional No abled-bodied person(s) living at the same residence where driveway windrow snow clearing assistance is required <p>Residents who live on a private road or in a high-rise, multi-unit building, condominium or within a commercial property are not eligible to apply.</p>	<ul style="list-style-type: none"> Free for individuals who are eligible for financial assistance \$200 for seniors/persons with disabilities who are above the low income cut off 	August 8, 2017 - November 10, 2017
Website: http://www.mississauga.ca/portal/residents/drivewaywindrowprogram Form site: http://www7.mississauga.ca/documents/tw/seasonalservices/windrowfiles/Driveway_Windrow_Snow_Clearing_Application_Form-2017_08_09.pdf				
MiWay Affordable Transit Program	The MiWay Affordable Transit Program provides low-income residents living in Mississauga with access to affordable public transit.	<ul style="list-style-type: none"> Residents that fall within the Low Income Measure (LIM) thresholds reported by Statistics Canada. 	<ul style="list-style-type: none"> The program subsidizes the cost of adult and senior monthly passes by 50%. 	
Website: http://www.povertyinpeel.ca/task-forces/affordable-accessible/members.htm				

Financial Assistance for Older Adults

Program	Description	Eligibility	Support Amount	Deadline
MiWay Senior One Dollar Cash Fare – Off-Peak	MiWay offers a \$1.00 cash fare to seniors during off-peak hours.	<ul style="list-style-type: none"> Age 65+ (may be required to show valid photo identification or a MiWay issued senior identification card to bus driver) 	<ul style="list-style-type: none"> \$1.00 cash fare valid on Weekdays (from 9:30 a.m. to 3:30 p.m. and after 7 p.m.) and all day on Saturdays, Sundays and Holidays 	Valid all year

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

Region of Peel Programs

Peel Renovates Program	The Region of Peel offers funding to eligible homeowners to cover the cost of home repairs, accessibility improvements and creation of second units.	<ul style="list-style-type: none"> age 65 or older annual household income of no more than \$60,000 Canadian citizen or landed immigrant Own your own home in Peel, with a maximum value of: <ul style="list-style-type: none"> * Brampton: \$487,165 * Caledon: \$685,189 * Mississauga: \$546,203 Require renovations or repairs in at least one of the following areas: accessibility, safety, structural, electrical, plumbing or heating 	funding of up to \$15,000 **First-come, first-served basis. Applications will not be accepted after the funding has run out**	April 4 - 21, 2017
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Website: <https://www.peelregion.ca/housing/peelrenovates/>

Form site: <http://www7.mississauga.ca/Departments/Rec/older-adult/docs/Peel%20Renovates%20Assistance.pdf>

Financial Assistance for Older Adults

Program	Description	Eligibility	Support Amount	Deadline
Seniors' Dental Program	<p>This program was created to help low income seniors who have no dental insurance and cannot afford the cost of dental care.</p> <p>This program does not cover all dental services and it is not an insurance plan.</p>	<p>To be eligible, seniors must meet all six criteria:</p> <ul style="list-style-type: none"> • 65 years or older • live in Brampton, Caledon or Mississauga • Canadian citizen or permanent resident • have no access to any form of dental coverage (including government programs such as Ontario Disability Support Program (ODSP), Ontario Works (OW), and Non-Insured Health Benefits) • have no previous dental care that was paid for by the Region of Peel's Seniors' Dental Program • have an income of less than \$20,675 for one person household or \$25,163 for a two person household (effective July 1, 2017) 	<p>Free basic dental care including cleanings, fillings, dentures, etc.</p>	<p>Not applicable</p>
<p>Website: https://www.peelregion.ca/health/topics/commdisease/dental/seniors-dental-program.htm</p>				

Program	Description	Eligibility	Support Amount	Deadline
Provincial Programs				
GAINS: Ontario Guaranteed Annual Income System	GAINS ensures a guaranteed minimum income for Ontario seniors by providing monthly payments to qualifying pensioners. GAINS is a top-up for low-income Ontario residents age 65 or older who receive GIS.	<ul style="list-style-type: none"> • living in Ontario • 65 years of age or older • receiving deferral OAS and federal GIS • living in Ontario for past 12 months or for total of 20 years since turning 18 • have 10 or more years of Canadian Residency • total income below level guaranteed by province 	Monthly GAINS payment will range between \$2.50 and \$83.00 and will decline as private income increases.	Every year, you must either file an income tax return or complete a GIS application to receive the maximum benefits available for Ontario seniors.
Website: https://www.fin.gov.on.ca/en/credit/gains/				
Ontario Disability Support Program (ODSP)	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"> • at least 18 years old • Ontario resident • be in financial need • meet the program’s definition of a person with a disability, or be a member of a Prescribed Class 	Financial assistance provided each month to help with the costs of basic needs, such as food, clothing and shelter. Income support also includes benefits, such as drug coverage and vision care, for clients and their eligible family members Employment Support: Services and supports to help clients with disabilities find and keep a job, and advance their careers.	No deadline
Website: http://www.mcsc.gov.on.ca/en/mcsc/programs/social/odsp/				
Form site: https://saapply.mcsc.gov.on.ca/CitizenPortal/cw/PlayerPage.do				

Financial Assistance for Older Adults

Program	Description	Eligibility	Support Amount	Deadline
Ontario Drug Benefit (ODB) Reduced Co-Payment for Lower Income Seniors	The Ontario Drug Benefit covers most of the cost of more than 4,300 prescription drugs. 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"> a single senior with an income of less than or equal to \$19,300 a senior couple with a combined income of less than or equal to \$32,300 	no annual deductible and a co-payment of up to \$2 for each prescription.	You can apply any time in the program year and up to 2 months after it ends (September 30 th)
Website: http://www.health.gov.on.ca/en/public/programs/drugs/programs/copayment/copayment.aspx Form site: http://www.forms.ssb.gov.on.ca/mbs/ssb/forms/ssbforms.nsf/FormDetail?openform&ENV=WWE&NO=014-3233-87				
Ontario energy and property tax credit (OEPTC)	The Ontario energy and property tax credit (OEPTC) is designed to help low- to moderate-income Ontario residents with the sales tax on energy and with property taxes.	<ul style="list-style-type: none"> rent or property tax for your principal residence in Ontario was paid by or for you for 2016 accommodation costs for living in a public or non-profit long-term care home in Ontario were paid by or for you for 2016 home energy costs (for example, electricity, heat) for your principal residence on a reserve in Ontario were paid by or for you for 2016	<ul style="list-style-type: none"> up to \$1,023* if you are a non-senior (\$796* to help with property taxes and \$227* to help with sales tax on energy) up to \$1,165* if you are a senior (\$938* to help with property taxes and \$227* to help with sales tax on energy) up to \$227* if you live on a reserve or in a public long-term care home *These amounts are adjusted for inflation each year.	April 30 th each year in accordance with income tax filing

Financial Assistance for Older Adults

Program	Description	Eligibility	Support Amount	Deadline
			<p>The amount is based on the amount of rent or property tax you paid for your principal residence in Ontario or on the amount of energy costs paid for your principal residence on a reserve in Ontario. The credit will be reduced by two per cent of your adjusted family net income over:</p> <ul style="list-style-type: none"> • \$22,746 for individuals under the age of 64 • \$28,433 for single seniors • \$28,433 for families, including single parents, and • \$34,119 for senior couples. 	
<p>Website: https://www.fin.gov.on.ca/en/credit/oeptc/</p>				

Financial Assistance for Older Adults

Program	Description	Eligibility	Support Amount	Deadline
Low-Income Energy Assistance Program (LEAP)	Provides low-income customers up to \$500 in emergency financial assistance to pay their gas or electricity bills	In order to qualify, an applicant must have a family income that falls below a certain limit. The amount of income it takes to qualify as low-income depends on two factors: <ul style="list-style-type: none"> • how many people live in the house and • your combined household income 	Low-income customers can get up to \$500 in emergency assistance for your electricity bills (\$600 if your home is heated electrically) and \$500 for gas bills.	Not applicable
Website: https://www.oeb.ca/rates-and-your-bill/help-low-income-consumers/low-income-energy-assistance-program https://www.oeb.ca/sites/default/files/LEAP_Utility-Agency_Partners.pdf				
Ontario Senior Homeowners' Property Tax Grant	This grant helps seniors with the cost of their property taxes.	<ul style="list-style-type: none"> • Paid property tax in previous year • Meet income requirements • As of December 31 of the previous year: <ul style="list-style-type: none"> - 64 years of age or older - A resident of Ontario - Owned and occupied principal residence 	Maximum \$500 grant per year <i>If you are single, separated, divorced or widowed</i> <ul style="list-style-type: none"> • Grant is reduced by 3.33 percent of net income over \$35,000. <i>If you are married or living common-law</i> <ul style="list-style-type: none"> • Grant is reduced by 3.33 percent of net income over \$45,000. 	April 30 th each year in accordance with income tax filing
Website: https://www.fin.gov.on.ca/en/credit/shptg/ Form site: https://www.canada.ca/en/revenue-agency/services/forms-publications/tax-packages-years/general-income-tax-benefit-package/ontario/5006-tg.html				

Financial Assistance for Older Adults

Program	Description	Eligibility	Support Amount	Deadline
Ontario Seniors' Public Transit Tax Credit	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"> 65 years old or older at the beginning of the year that you're claiming the credit live in Ontario by the end of that year 	You can claim up to \$3,000 in eligible public transit expenses and receive up to \$450 each year.	April 30 th each year in accordance with income tax filing
Website: https://www.ontario.ca/page/ontario-seniors-public-transit-tax-credit				
MPAC Senior or Disabled Property Tax Relief	Section 3(1)22 and 3(1)22.1 of the Assessment Act and section 45.2 of Ontario Regulation 282/98 provides a tax exemption for a portion of a residential property where a senior or disabled person is living.	<ul style="list-style-type: none"> 65 years old or have a disability must live in the home as their personal residence must be in the residential property class and must not have more than three residential units must not be in the business of offering care to senior or disabled persons alterations, improvements or additions were made after May 15, 1984 	Only the assessed value of the alterations, improvements or additions constructed for the purpose of providing housing is exempt from property taxation. This is in place only for as long as the senior or disabled person lives in the home as his/her personal residence. Property owners who have built a new home to provide a place to live for a senior or a person with a disability can get partial property tax exemption of 10 per cent of the value of their home.	Not applicable
Website: https://www.mpac.ca/PropertyTypes/PropertyAssessmentProcedures/AssessmentProcedureForSeniorOrDisabledPropertyTaxReliefInOntario				

Financial Assistance for Older Adults

Program	Description	Eligibility	Support Amount	Deadline
Home and Vehicle Modification Program	Provides home or vehicle modifications to eligible individuals and families to enable persons with disabilities that restrict mobility to continue living safely in their homes.	<ul style="list-style-type: none"> • permanent Ontario resident • person with substantial impairment caused by bodily injury, birth defect or illness that is ongoing/ or recurring and is expected to last one year or more • the impairment impedes mobility and affects daily living activities 	Maximum \$15,000 per client for home modifications and/or \$15,000 per client for vehicle modifications.	Not applicable
<p>Website: http://www.mcass.gov.on.ca/en/mcass/programs/social/hvmp.aspx</p> <p>http://www.marchofdimes.ca/EN/programs/hvmp/Pages/HowtoApply.aspx</p> <p>Form site: http://www.marchofdimes.ca/EN/programs/hvmp/Documents/HVMP_Applicant_Assessment_Form_Aug2016.pdf</p>				
Federal Income Programs				
Guaranteed Income (GIS) Supplement	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.	<ul style="list-style-type: none"> • in receipt of an Old Age Security pension • annual income (or in the case of a couple, combined income) is lower than the maximum annual threshold 	The amount of the GIS received depends on marital status and previous year's income (or in the case of a couple, combined income).	You only need to apply once for the benefit and will not need to re-apply, as long as you file an income tax return each year.
<p>Website: https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/guaranteed-income-supplement.html</p> <p>Form site: https://catalogue.servicecanada.gc.ca/apps/EForms/pdf/en/ISP-3025A.pdf</p> <p>Form site: https://catalogue.servicecanada.gc.ca/apps/EForms/pdf/en/ISP-3025.pdf</p>				

Financial Assistance for Older Adults

Program	Description	Eligibility	Support Amount	Deadline
Allowance and Allowance for the Survivor	The Allowance for the Survivor is a benefit available to people aged 60 to 64 who have a low income, who is living in Canada, and whose spouse or common-law partner has died.	<ul style="list-style-type: none"> • aged 60-64 • reside in Canada and have resided in Canada for at least 10 years since the age of 18 • your spouse or common-law partner has died and the applicant not remarried or entered into a common-law relationship • annual income is less than the maximum annual threshold 	The amount of the Allowance for the Survivor received depends on their previous year's income.	No earlier than 11 months before your 60 th birthday
Website: https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/guaranteed-income-supplement/allowance-survivor.html				