

Financial Assistance for Older Adults



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 and must be able to provide a copy of their prior year's T4A (OAS) slip issued by Service Canada <p><u>Low-Income Disabled</u></p> <ul style="list-style-type: none"> •Owner and/or spouse disabled and in receipt of ODSP 	<p>Increased annually by the blended tax impact</p> <p>2020 Rebate is \$436</p>	Applications must be received by December 31 st of the current year
<p>Website: http://www.mississauga.ca/portal/residents/taxassistance</p> <p>Form Site: https://www7.mississauga.ca/documents/formsonline/2536_2018.pdf</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				
Outdoor Maintenance Subsidy Program	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"> 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; Physically disabled and in receipt of an allowance, benefits or income support under the ODSP and; 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 Applicant must not be able-bodied and must not have any able-bodied individuals living at the residence Be able to provide Proof of Payment for eligible expenses incurred between January 1st to December 31st 	In 2020, the maximum annual subsidy amount will be \$350	March 31 st of the year following the subsidy year In response to COVID 19 deadline extended to December 31, 2020
Website: http://www.mississauga.ca/portal/cityhall/outdoor-maintenance-subsidy				
Form site: http://www7.mississauga.ca/documents/FormsOnline/2768.pdf				

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Active Assist Program	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">Live in MississaugaHave 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 <table><tr><th>Family Size</th><th>Max. Qualifying Net Income</th></tr><tr><td>1 person</td><td>\$ 21,899</td></tr><tr><td>2 persons</td><td>\$ 26,653</td></tr><tr><td>3 persons</td><td>\$ 33,189</td></tr><tr><td>4 persons</td><td>\$ 41,406</td></tr><tr><td>5 persons</td><td>\$ 47,148</td></tr><tr><td>6 persons</td><td>\$ 52,289</td></tr><tr><td>7 or more persons</td><td>\$ 57,429</td></tr></table>	Family Size	Max. Qualifying Net Income	1 person	\$ 21,899	2 persons	\$ 26,653	3 persons	\$ 33,189	4 persons	\$ 41,406	5 persons	\$ 47,148	6 persons	\$ 52,289	7 or more persons	\$ 57,429	<ul style="list-style-type: none">A non-refundable credit of \$275 per qualifying person, valid for one year.	No deadline.
Family Size	Max. Qualifying Net Income																			
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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 after a snow plow has cleared the road.	<ul style="list-style-type: none"> Resident of Mississauga 65 years and older in 2020 (i.e. born in 1955 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>Only one person per address may participate in this program.</p> <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 residence 65 years and older in 2020, (i.e. born in 1955 or earlier) and for individuals who are physically disabled, as verified by a regulated health professional, who are eligible for financial assistance \$200 for residence 65 years and older in 2020, (i.e. born in 1955 or earlier) and for individuals who are physically disabled, as verified by a regulated health professional, who are not eligible for financial assistance 	<p>Applications for the 2020/2021 winter season will be accepted from Monday, September 14, 2020 to Friday, November 6, 2020 (4:30 pm) at any Community Centre.</p> <p>In response to COVID19, the following submission options have been added:</p> <p>Email: rec.info@mississauga.ca</p> <p>or By mail: Recreation Customer Service Centre Paramount Fine Foods Centre 5600 Rose Cherry Place Mississauga ON L4Z 4B6</p>
<p>Website: http://www.mississauga.ca/portal/residents/drivewaywindrowprogram</p> <p>Form site: https://www7.mississauga.ca/documents/tw/Driveway_Windrow_Application_Form.pdf</p>				

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Affordable Transit Program	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.	<ul style="list-style-type: none">Be a Canadian citizen, a landed immigrant, or have applied for permanent residency , sponsorship, or refugee protection in CanadaLive in Brampton or MississaugaHave an after-tax income that matches or is lower than the amounts shown in the following table: <table><tr><th>Household size</th><th>After-tax income</th></tr><tr><td>1 person</td><td>\$ 22,133</td></tr><tr><td>2 persons</td><td>\$ 31,301</td></tr><tr><td>3 persons</td><td>\$ 38,335</td></tr><tr><td>4 persons</td><td>\$ 44,266</td></tr><tr><td>5 persons</td><td>\$ 49,491</td></tr><tr><td>6 persons</td><td>\$ 54,215</td></tr><tr><td>7 persons</td><td>\$ 58,558</td></tr></table>	Household size	After-tax income	1 person	\$ 22,133	2 persons	\$ 31,301	3 persons	\$ 38,335	4 persons	\$ 44,266	5 persons	\$ 49,491	6 persons	\$ 54,215	7 persons	\$ 58,558	<ul style="list-style-type: none">The program offers a 50% discount on a PRESTO MiWay Monthly Pass. A limited number of discounted passes are available each year.	<p>No deadline.</p> <p>A limited number of discounted passes are available each year.</p>
Household size	After-tax income																			
1 person	\$ 22,133																			
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6 persons	\$ 54,215																			
7 persons	\$ 58,558																			
Website: https://peelregion.ca/help/discounted-bus-pass/ https://peelregion.ca/help/discounted-bus-pass/#infonew Apply online or by phone, call 905-793-9200 and ask to speak to the Affordable Transit Program (ATP) Coordinator																				



Financial Assistance for Older Adults

Program	Description	Eligibility	Support Amount	Deadline
MiWay Senior One Dollar Cash Fare – Off-Peak	<p>MiWay offers a \$1.00 cash fare to seniors during off-peak hours.</p> <p>*Does not include TTC Route 52 – Lawrence.</p>	<ul style="list-style-type: none"> Age 65+ Have your \$1 cash fare ready when boarding and be prepared to show valid photo identification (Government issued or MiWay Senior photo identification card) 	<ul style="list-style-type: none"> \$1.00 cash fare valid on Weekdays (from 8:30 a.m. to 3:30 p.m. and 7 p.m. to 5:59 a.m.) and all day on Saturdays, Sundays and Holidays 	No deadline.

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

Region of Peel Programs

Peel My home Second Unit Renovation Program	<p>Starting October 2020 The Region is launching a new and improved program to help eligible homeowners renovate an existing second unit in their home to create more affordable rental housing in Peel.</p>	<ul style="list-style-type: none"> Own and live in the home with an existing non-registered second unit Annual household income of no more than \$110,456 (gross income) Rent to a tenant with a maximum household income of \$61,642 or less. Rent at an affordable rental rate in accordance with (CMHC) market report. Comply with all municipal by-laws and inspections. Not have debt on your home that exceeds the (MPAC) value for your home. /assessed home value 90th percentile of your municipality. 	<ul style="list-style-type: none"> The My Home Second Unit Renovation Program provides up to a maximum of \$20,000 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. 	<p>*Contact by phone 905-791-7800, ext. 8032 or email at secondunitsprogram@peelregion.ca</p>
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Website: <https://www.peelregion.ca/housing/second-unit-renovation-program.asp>

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Program	Description	Eligibility	Support Amount	Deadline
Seniors' Dental Program The OSDCP replaces the Region of Peel Seniors Dental Program	Seniors dental program Ontario Seniors Dental Care Program (OSDCP) The OSDCP replaces the Region of Peel Seniors' Dental Program. This program was created to help low income seniors who have no dental insurance and cannot afford the cost of dental care. The Region ensures that seniors on the waiting list for the former Region of Peel Seniors' Dental Program will be provided treatment if they do not qualify for the OSDCP.	Ontario residents are eligible for the OSDCP if they: <ol style="list-style-type: none"> 1. Be 65 years or older 2. Are a resident of Ontario. 3. Have an annual net income of \$19,300 or less for a single person or a combined annual net income of \$32,300 or less for a couple. 4. Have no access to any other form of dental benefits like private insurance or other provincial or federal government program. 	The following dental services are provided to OSDCP clients: <ul style="list-style-type: none"> • examinations and assessments • preventive services • restorative services to repair broken teeth and cavities • X-rays • oral surgery to remove teeth or abnormal tissue • anesthesia • endodontic services to treat infection and pain • periodontal services to treat gum conditions and diseases Prosthodontic services, including dentures, will be partially covered.	Apply online 1. Complete the online application. 2. Print and fill out the consent form. 3. Mail the completed consent form within 30 days to: Ontario Seniors Dental Care Program Station P, P.O. Box 159 Toronto, Ontario M5S 2S7 or by mail to the address above.
Website: https://www.peelregion.ca/health/seniors-dental/				



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Program	Description	Eligibility	Support Amount	Deadline
Provincial Programs				
GAINS: Guaranteed Annual Income System	<p>GAINS Provides a monthly, non-taxable benefit to Low-income Ontario seniors.</p> <p>Together, the total maximum benefits from OAS, GIS and GAINS is the guaranteed income level. The province guarantees that eligible Ontario seniors will have at least this minimum level of income.</p> <p>This is called a guaranteed income and it's updated every three months to reflect inflation.</p>	<ul style="list-style-type: none"> • 65 years of age or older • Lived in Ontario for the past 12 months or for a total of 20 years since turning age 18 • Canadian resident for 10 years or more • Receive the federal OAS pension and GIS payments • Have an annual private income of up to \$1,992 if you are a single senior or up to \$3,984 if you are a senior couple 	<ul style="list-style-type: none"> • Monthly GAINS payments range between \$2.50 and \$83.00 • If you have no private income, you'll receive the maximum benefit of \$83 a month • 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. • Payment can change if income or marital status changes. 	<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>
Website: https://www.fin.gov.on.ca/en/credit/gains/				

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Program	Description	Eligibility	Support Amount	Deadline
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 	Income Support: 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 Supports: Services and supports to help clients with disabilities find and keep a job, and advance their careers.	No deadline
Website: http://www.mcass.gov.on.ca/en/mcass/programs/social/odsp/ Form site: https://saapply.mcass.gov.on.ca/CitizenPortal/cw/PlayerPage.do				

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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 4,400 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 (65 or older) with an income \$19,300 or less after taxes • A senior couple (one or both 65 or older) with a combined annual income of \$32,300 or less after taxes 	No annual deductible and a co-payment of up to \$2 for filling each ODB eligible prescription.	You can apply any time in the program year and up to 2 months after it ends (September 30th)
<p>Website: http://www.health.gov.on.ca/en/public/programs/drugs/programs/copayment/copayment.aspx</p> <p>Form site: http://www.forms.ssb.gov.on.ca/mbs/ssb/forms/ssbforms.nsf/FormDetail?openform&ENV=WWE&NO=014-3233-87</p>				

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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.	<p>To qualify, you must be an Ontario resident and at least one of the following:</p> <ul style="list-style-type: none"> • 18 years of age or older • Currently or previously married or in a common-law relationship • A parent who lives or previously lived with your child • <u>The previous year</u>, you; <ul style="list-style-type: none"> ○ Rented or paid property taxes for your main residence ○ Lived on a reserve and paid for your home energy costs ○ Lived in a public long-term care home (e.g., a seniors' home) and paid an amount for your accommodation 	<p>Maximum Credit amount for the 2020 benefit year:</p> <ul style="list-style-type: none"> • \$1,085 if you are between 18 and 64 years old • \$1,235 if you are over 65 years old • \$241 if you live on a reserve or in a public long-term care home • \$25 for the time you lived in a designated college, university or private school residence in 2019 	April 30 th each year in accordance with income tax filing
Website: https://www.fin.gov.on.ca/en/credit/oeptc/				

Financial Assistance for Older Adults

Program	Description	Eligibility	Support Amount	Deadline
Low-Income Energy Assistance Program (LEAP)	<p>Provides low-income customers up to \$500 in emergency financial assistance for their electricity bills (\$600 if their home is heated electrically) and \$500 for their natural gas bills.</p> <p>The assistance is only available if low-income customers are behind on their bill – or in arrears – and may face having their service disconnected. They cannot receive more money than they owe on their bill. Therefore, they may not receive the full amount of the grant. Emergency financial assistance is for emergency situations only and is not meant to be provided with ongoing help to pay their bills.</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"> • How many people live in the house • Your combined household income 	Low-income customers can get up to \$500 in emergency assistance for their electricity bills (\$600 if their home is heated electrically) and \$500 for their natural gas bills.	Not applicable
<p>Website: https://www.oeb.ca/rates-and-your-bill/help-low-income-consumers/low-income-energy-assistance-program</p> <p>Website: https://www.oeb.ca/sites/default/files/LEAP_Utility-Agency_Partners.pdf</p>				

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Program	Description	Eligibility	Support Amount	Deadline
Ontario Senior Homeowners' Property Tax Grant	The Ontario Senior Homeowners' Property Tax Grant helps low-to-moderate income seniors with the cost of their property taxes.	<ul style="list-style-type: none"> • Paid Ontario property tax for the year • Meet income requirements • As of December 31 of the previous year: <ul style="list-style-type: none"> - owned and occupied your principal residence - were 64 years of age or older - were a resident of Ontario 	<p>Maximum \$500 grant per year</p> <p><i>If you are single, separated, divorced or widowed</i></p> <ul style="list-style-type: none"> • You can get \$500 if your adjusted family net income for the previous year was \$35,000 or less. • If your income is over \$35,000 but less than \$50,000, your grant will be reduced by 3.33% of your income. 	<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>

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Program	Description	Eligibility	Support Amount	Deadline
Ontario Senior Homeowners' Property Tax Grant (Continued)			<p><i>If you are married or living common-law</i></p> <ul style="list-style-type: none"> You can get \$500 if your adjusted family net income for the previous year was \$45,000 or less. If your income is over \$45,000, your grant will be reduced by 3.33% of your income over \$45,000. <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: https://www.fin.gov.on.ca/en/credit/shptg/</p> <p>Form site: https://www.canada.ca/content/dam/cra-arc/formspubs/pbg/5006-tg/5006-tg-17e.pdf</p>				

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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.	<p>You can submit a claim when you file your personal income tax.</p> <p>Save your receipt and proof of payment to claim your eligible public transit expenses.</p> <p>The last day to file your tax return is April 30 of each year.</p>
Website: https://www.ontario.ca/page/ontario-seniors-public-transit-tax-credit				

Financial Assistance for Older Adults

Program	Description	Eligibility	Support Amount	Deadline
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 provide 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, and in both cases, would otherwise have to live in other premises that provide on-site care 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 Property owner must not be in the business of offering care to senior or disabled persons Alterations, improvements or additions were made after May 15, 1984 Property owner applies to MPAC for exemption 	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. The exempt portion is added to the assessment for the next taxation year and no taxes are charged against it.	<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>
Website: https://www.mpac.ca/en/MakingChangesUpdates/ExemptionSeniorsandPersonsDisabilities				

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Program	Description	Eligibility	Support Amount	Deadline
Home and Vehicle Modification Program	Provides home 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"> • Live in Ontario • Qualify financially, and have a substantial impairment caused by bodily injury, a birth defect or illness. It is ongoing and/or recurring and is expected to last one year or more. This impairment: • Impedes mobility, and • Results in substantial restriction in activities of daily living (e.g. your personal care, or your participation in the community). 	<p>Up to \$15,000 lifetime maximum for home modifications, and/or</p> <p>Up to \$15,000 every ten years for vehicle modifications</p> <p>Depending on your income, you may be asked to pay some of the cost of the modifications.</p>	<p>Not applicable</p> <p>To apply, visit the Ontario March of Dimes website (see link below) or call 1-877-369-4867.</p>
<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>				

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Federal Income Programs				
Guaranteed Income Supplement (GIS)	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 • 65 or older • live in Canada • 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).	<p>If you were automatically enrolled for the OAS pension, you will be automatically enrolled for the GIS if you are eligible. If so, you will be considered for the GIS on an annual basis, without needing to apply. If you can be automatically enrolled, Service Canada will send you a notification letter the month after you turn 64.</p> <p>If you did not receive a letter from Service Canada informing you that you were selected for automatic enrolment, you must apply in writing for the GIS; however you must first apply for OAS.</p>
<p>Website: https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/guaranteed-income-supplement.html</p> <p>Form site: https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/guaranteed-income-supplement.html</p>				

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Program	Description	Eligibility	Support Amount	Deadline
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 are living in Canada, and whose spouse or common-law partner has died.	All of the following conditions: <ul style="list-style-type: none"> • Aged 60-64 (includes the month of your 65th birthday) • Canadian citizen or a legal resident • 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 has 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.	The Allowance should be applied for the Survivor 6 to 11 months before their 60 th birthday.
Website: https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/guaranteed-income-supplement/allowance-survivor.html				