

# City of Mississauga

## Corporate Report



Date: September 4, 2020

To: Chair and Members of General Committee

From: Gary Kent, CPA, CGA, ICD.D, Commissioner of  
Corporate Services and Chief Financial Officer

Originator's files:

Meeting date:  
October 7, 2020

## Subject

**Low-Income Seniors Financial Assistance Update**

## Recommendation

That the report of the Commissioner of Corporate Services and Chief Financial Officer dated September 4, 2020 entitled "Low-Income Seniors Financial Assistance Update" be received for information.

## Report Highlights

- The City offers financial assistance to low-income seniors through the stormwater charge and outdoor maintenance subsidies, the tax rebate, active assist, driveway windrow snow clearing, MiWay affordable transit and MiWay senior one dollar cash fare programs.
- Additional financial assistance is available through programs offered by the Region of Peel and through the Provincial and Federal governments.
- The City's property tax rebate program provides eligible low-income seniors and low-income persons with disabilities an annual property tax rebate, currently at \$436.
- The tax rebate is indexed annually by the blended tax rate impact.
- The income eligibility criteria for the tax rebate for seniors is being in receipt of the Guaranteed Income Supplement (GIS). This is also used for the Stormwater Charge Subsidy and the Outdoor Maintenance Subsidy.
- GIS is used by the majority of municipalities as criteria for income eligibility for low-income seniors rebate programs.
- GIS is the most efficient, confidential and cost effective means of confirming income eligibility.

## Background

Following the deputation by a resident with the Mississauga Seniors Council on the 2020 Budget in relation to property taxes at the January 22, 2020 Council meeting, staff were requested to report back on assistance programs available to seniors including benchmarking with other municipalities and outreach to the seniors community.

## Comments

### Statistics Canada Low Income Status

Statistics Canada uses two measures to determine low income status:

1. Low Income Cut Off (LICO) are after-tax income thresholds below which a family will likely devote a larger share of their income on the necessities of food, shelter and clothing than the average family.
2. Low Income Measure (LIM) is a fixed percentage of median average household income, where household needs are taken into account.

LICO refers to an income threshold, defined using 1992 expenditure data, below which families or persons would likely have devoted a larger share of their after-tax income than average to the necessities of food, shelter and clothing. More specifically, the thresholds represented income levels at which these families or persons were expected to spend 20 percent or more of their after-tax income than average on food, shelter and clothing. These thresholds have been adjusted to current dollars using the all-items Consumer Price Index (CPI).

The LIM is based on the assumption that all persons in a household have low income if their adjusted household income falls below half of the median adjusted income. The household income is adjusted by an equivalence scale to take economies of scale into account. This adjustment for different household sizes reflects the fact that a household's needs increase, but at a decreasing rate, as the number of members increases.

Data from the 2016 Census indicates that approximately 14 percent of the population in Mississauga is age of 65 and older and slightly less than 2 percent is age 85 and older. Based on LICO, approximately 7.5 percent of residents age 65 and older are considered low income, and based on LIM, approximately 11.8 percent of residents age 65 and older are considered low income. Data from the 2016 Census housing data indicates that approximately 42 percent of residents age 65 and older own their home. This is at all income levels; we cannot estimate how many seniors that own their homes are also low-income.

### Financial Assistance

There are a number of financial assistance programs offered by the City. These include the property tax rebate program, the stormwater charge and outdoor maintenance subsidies and the active assist, driveway windrow snow clearing, MiWay affordable transit and MiWay senior

one dollar cash fare programs. Financial assistance is also provided by the Region of Peel and by the Provincial and Federal governments.

The annual property tax rebate is available to low income seniors (65+ years) or low income persons with disabilities who own and live in their own home and meet the program criteria. The income criteria for seniors is receiving benefits under the Guaranteed Income Supplement (GIS) Program and the income criteria for persons with disabilities is receiving benefits under the Ontario Disability Support Program (ODSP). The property tax rebate is increased annually by the blended tax rate impact; this is the tax impact for both the City and Region budget increases. The amount for 2020 is \$436. Residents who qualify for the tax rebate program automatically qualify for the stormwater charge subsidy.

The outdoor maintenance program provides a subsidy of up to \$350 for costs incurred by an eligible resident for outdoor maintenance services provided on their property. Outdoor maintenance means garden work, including the care of lawns, plants and trees, yard clean-up and snow removal. The income criteria for this program is the same as the tax rebate program.

Active Assist is a fee assistance program that provides residents living in a low income household the opportunity to participate in recreation and culture activities. As active assist is provided to households, the Statistics Canada low income cut offs are used to determine eligibility.

The driveway windrow snow clearing program helps residents by clearing space in the snow windrow at the end of their driveway. The program is offered to residents 65 years and older and persons with disabilities. The program is offered at no cost to eligible applicants who meet financial assistance criteria.

MiWay provides a one dollar cash fare for seniors during off-peak hours on weekdays and all day on weekends and holidays. MiWay also offers an affordable transit program where a resident earning an income below the LIM threshold may be eligible for a 50% discount on a PRESTO MiWay monthly pass. A limited number of discounted passes are available each year. This program is a partnership between MiWay and the Region of Peel.

Other financial assistance programs can be established as needed. As property taxes are highly regulated by provincial legislation, any assistance for property taxes is limited to the options available through current provincial legislation.

#### Income Thresholds

The income threshold for low income seniors for the property tax rebate, the stormwater subsidy and the yard maintenance subsidy programs is receipt of the Guaranteed Income Supplement (GIS). GIS is an income tested assistance program provided by the Federal Government to low income seniors and their gross income must fall below a threshold which is reviewed and

adjusted quarterly by the Canada Revenue Agency (CRA). The current gross income threshold is \$18,600 for an individual receiving a full OAS pension and \$24,576 for a couple when both are receiving a full OAS pension. The income threshold for the Tax Rebate Program is discretionary and can be adjusted to any other limit.

GIS is used as the income threshold since Service Canada can confirm an individual is in receipt of GIS through their social insurance number. It is the preferred method as it is an independent verification of the recipient's eligibility and is less costly to administer. If GIS was not to be used as the income threshold, verification that income levels meet the threshold criteria would have to be completed by staff. This would require the applicant to provide additional documentation such as their CRA Notice of Assessment. This would result in a lengthier and more costly administrative process and a more burdensome application process for seniors.

#### Other Municipal Tax Rebate Programs

Other municipalities were surveyed to identify tax rebates provided to low-income seniors in 2019. As indicated in the table below, the majority of municipalities use GIS as the income threshold.

<b>Municipality</b>	<b>2019 Rebate Amount</b>	<b>Income Threshold</b>	<b>Number of Participants in 2019</b>
Mississauga	\$423	GIS	1,661
Brampton	\$416	GIS	1,371
Caledon	\$490	GIS	205
Burlington	\$525	GIS	546
Halton Hills	\$500	GIS	131
Oakville	\$500	Combined income less than \$29,746	148
Brock	\$305	GIS	70
Oshawa	\$535	GIS	462
Pickering	\$330	GIS	212
Newmarket	\$311	GIS	133
Richmond Hill	\$400	GIS	900
Vaughan	\$377	GIS	2,028
Hamilton	\$194	Combined income less than \$36,100	3,161
Kingston	\$100	GIS	289
Sudbury	\$275	GIS	0
Thunder Bay	\$400	Receiving GIS and Combined income less than \$39,311	543

The annual grants vary from a low of \$100 to as much as \$535 with an average of \$380 for this sample of municipalities. As noted above the City's rebate is indexed annually, for 2019 the rebate was \$423 and has been increased to \$436 for 2020.

Section 319 of the *Municipal Act, 2001* provides the ability to single and upper-tier municipalities to offer tax deferrals for relief of financial hardship for low income seniors and low income persons with disabilities. The deferral is for all or part of the annual tax increase and creates a lien on title which deters property owners from applying for the deferrals. The *City of Mississauga Act, 1995* provides the City the ability to establish a by-law for an annual tax credit for low income property owners meeting the criteria set out in legislation and the credit becomes a lien on title with the lien discharged on full payment of the credit. Deferral programs also require additional administration as they need to be tracked for the life of the deferral. The lower-tier tax rebate programs offered in the Region of Peel since 2010 replaced the Regional tax deferral program and the City's tax credit program.

A few municipalities have implemented other discretionary programs through various sections of the *Municipal Act, 2001* to offer full property tax deferral programs for low-income seniors and/or partial tax deferral programs for low income property owners under 65. Examples of the full tax deferral are the Region of Halton and the City of Ottawa; examples of a partial deferral are the City of Toronto and the Region of York. The City of Hamilton currently has a three year pilot program for a full tax deferral that started in 2018. The City of Toronto also offers a tax increase cancellation program, the income criteria for the cancellation program is lower than the deferral program. Uptake in deferral programs continue to be low as shown below. Deferral programs typically result in a lien on title keeping participation low as the lien deters most property owners.

Municipality	Program	2019 Participation
Halton Region	Full Tax Deferral	36
City of Ottawa	Full Tax Deferral	139
City of Hamilton	Pilot Program – Full Tax Deferral	21
York Region	Partial Tax Deferral	136 *
City of Toronto	Tax Increase Cancellation	6,755
	Tax Increase Deferral	1,152

\* (Participation information provided does not differ between those over 65 and between 55-64)

As these are discretionary programs the criteria is established by each single or upper-tier municipality and vary among the programs. Generally, the criteria stipulate the income thresholds, when the deferral must be repaid and for the full tax deferral include a maximum amount to be deferred based on the assessed value of the property. The City of Ottawa's full tax deferral also includes an interest charge.

Council has the option through the 2021 budget discussions to increase the tax rebate amount in addition to the annual increase of the blended tax rate impact. The City's portion of the tax

rebate is approximately 36 percent. Based on the estimated participation of 1,700 applicants in 2020, the budget pressure for a \$100 increase in the tax rebate would be \$61,200. This excludes any budget pressure relating to increased participation in the tax rebate program. The 2020 tax levy on a typical single family home valued at \$730,000 is \$5,738.

### Outreach

Currently, information about the City's tax rebate program can be found on the back of each tax bill and on the City's website on the Property Tax pages and on the Older Adult pages. Applications are mailed to previous recipients on an annual basis. The City's Older Adult webpage also provides information on other financial assistance provided by the City, the Region and the Provincial and Federal governments. This information is reviewed annually and updated on a regular basis. See Appendix 1.

The City's Community Development Unit within the Recreation Division provides a number of outreach programs for Older Adults as identified in the Older Adult Plan for Recreation. Since 2008, the Mississauga Older Adult Plan has provided guidance to the City and identified a number of initiatives spanning multiple Departments and Divisions. With its implementation over the past decade, the City has made much progress in addressing needs and priorities that were contained in the Older Adult Plan. The Older Adult Plan was updated in 2019 and identifies priorities needed to move forward over the next 10 years. The scope of the Plan is focused on the Recreation Division. By identifying relevant issues for older adults, the Plan supports the Recreation Division's decision-making as how best to address the needs of Mississauga's older adults through the delivery of programs and services, coordination with other City Departments and Divisions, and supports for self-governing older adult groups and related community stakeholders.

The Community Group Registry Program (Corporate Policy 08-01-01), recently updated in 2018, is designed to support not-for-profit, volunteer-based community groups, organizations and clubs including 36 registered Older Adult Providers and Clubs. Registered Older Adult Providers and clubs receive a number of benefits including:

- Eligibility for no cost rental space in community centres weekdays from 8:30 a.m. to 4:30 p.m.;
- Discounted affiliate seniors group rental rate for facilities and equipment;
- One free room rental per month for executive meetings;
- One free room rental per year for annual general meeting;
- Access to a City liaison;
- Discounted community rate for Special Event Vendor Licenses; and
- Access to promotional and funding opportunities.

All groups receive regular communication and access to training opportunities coordinated by the Recreation Community Development Unit and also have the opportunity to participate on

our Community Centre Older Adult Committees which is a forum where information and advice is exchanged between older adult providers and clubs and community centre staff.

During COVID19 many of the older adult enquiries were directed to 211 and 311. This practise resulted in higher volume of older adults accessing information through this option, statistical information indicates 211 and 311 are still experiencing a high volume of calls and becoming an established go to for up to date information.

Staff from the Revenue section would be available to provide information about financial assistance programs to key Older Adult stakeholder groups upon request through Community Development. Revenue staff will also provide updated program information annually to Community Development. Staff at the Community Centres and City Libraries are able to access applications available on the City's website and provide copies to residents. Copies of the Financial Assistance document and applications for the Tax Rebate and Outdoor Maintenance Subsidy are available at the Mississauga Seniors Centre.

## Financial Impact

Through the *Municipal Act, 2001*, the cost of the City's low-income Seniors Property Tax Rebate program is automatically shared with the school boards and the Region of Peel has the option to cost share in the program in the same proportion as property taxes. The Region currently cost shares in the tax rebate and has cost shared since the program was introduced in 2010.

Currently, the City funds approximately 36% of the program, with an annual budget of \$220,000 for 2020. Based on the 2019 participation and a rebate amount of \$423, tax rebates totalling \$702,600 were provided. The City's share of these rebates totalled \$252,940.

Based on the estimated participation of 1,700 applicants in 2020, the budget pressure for a \$100 increase in the tax rebate would be \$61,200. This excludes any budget pressure relating to increased participation in the tax rebate program.

If income eligibility criteria other than GIS was to be established for the Tax Rebate program, one additional FTE would be required to administer the program at a cost of \$66,700.

## Conclusion

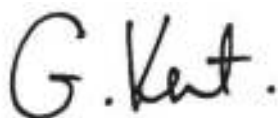
The current income eligibility criteria established for the City's Low-Income Seniors Property Tax Rebate program is consistent with other municipal programs. This program provides an annual rebate to seniors in receipt of the Guaranteed Income Supplement (GIS) which is increased each year by the blended tax impact. At \$436 for 2020, the property tax rebate provided to low-income seniors in Mississauga is above the municipal average surveyed.

As GIS confirms both age and income level it is the most effective model for income verification since it is secure and administratively efficient. Should an income threshold other than GIS be established, it would be more difficult for seniors to complete an application as it would require them to provide additional documentation for income verification. The cost of administering the program would increase as staff would have to spend time reviewing their income eligibility.

The *Municipal Act, 2001* provides single and upper-tier municipalities with the ability to provide a tax deferral program for low income seniors and low income persons with disabilities.

## Attachments

Appendix 1: Older Adults Financial Assistance



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Gary Kent, CPA, CGA, ICD.D, Commissioner of Corporate Services and Chief Financial Officer

Prepared by: Louise Cooke, Manager, Revenue and Taxation



## APPENDIX 1

## Financial Assistance for Older Adults



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. 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"> <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>	<p>Increased annually by the blended tax impact</p> <p>2020 Rebate is \$436</p>	Applications must be received by December 31 <sup>st</sup> of the current year
<p>Website: <a href="http://www.mississauga.ca/portal/residents/taxassistance">http://www.mississauga.ca/portal/residents/taxassistance</a></p> <p>Form Site: <a href="https://www7.mississauga.ca/documents/formsonline/2536_2018.pdf">https://www7.mississauga.ca/documents/formsonline/2536_2018.pdf</a></p>				

## APPENDIX 1



## 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 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"> <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 2020, the maximum annual subsidy amount will be \$350	<p>March 31<sup>st</sup> of the year following the subsidy year</p> <p>In response to COVID 19 deadline extended to December 31, 2020</p>
Website: <a href="http://www.mississauga.ca/portal/cityhall/outdoor-maintenance-subsidy">http://www.mississauga.ca/portal/cityhall/outdoor-maintenance-subsidy</a>				
Form site: <a href="http://www7.mississauga.ca/documents/FormsOnline/2768.pdf">http://www7.mississauga.ca/documents/FormsOnline/2768.pdf</a>				

## APPENDIX 1



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Program	Description	Eligibility	Support Amount	Deadline																
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"><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><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"><li>A non-refundable credit of \$275 per qualifying person, valid for one year.</li></ul>	No deadline.
Family Size	Max. Qualifying Net Income																			
1 person	\$ 21,899																			
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Website: <a href="http://www.mississauga.ca/portal/residents/activeassist">http://www.mississauga.ca/portal/residents/activeassist</a>																				
Form site: <a href="http://www7.mississauga.ca/Departments/Rec/active-assist/img/ActiveAssit_Application_Form.pdf">http://www7.mississauga.ca/Departments/Rec/active-assist/img/ActiveAssit_Application_Form.pdf</a>																				

## APPENDIX 1

## Financial Assistance for Older Adults



Program	Description	Eligibility	Support Amount	Deadline
<b>Driveway Windrow Snow Clearing Program</b>	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"> <li>Resident of Mississauga</li> <li>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</li> <li>No abled-bodied person(s) living at the same residence where driveway windrow snow clearing assistance is required</li> </ul> <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"> <li>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</li> <li>\$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</li> </ul>	<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: <a href="http://www.mississauga.ca/portal/residents/drivewaywindrowprogram">http://www.mississauga.ca/portal/residents/drivewaywindrowprogram</a></p> <p>Form site: <a href="https://www7.mississauga.ca/documents/tw/Driveway_Windrow_Application_Form.pdf">https://www7.mississauga.ca/documents/tw/Driveway_Windrow_Application_Form.pdf</a></p>				

## APPENDIX 1

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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"><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 an after-tax income that matches or is lower than the amounts shown in the following table:</li></ul> <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"><li>The program offers a 50% discount on a PRESTO MiWay Monthly Pass. A limited number of discounted passes are available each year.</li></ul>	<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																			
2 persons	\$ 31,301																			
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<p>Website: <a href="https://peelregion.ca/help/discounted-bus-pass/">https://peelregion.ca/help/discounted-bus-pass/</a></p> <p><a href="https://peelregion.ca/help/discounted-bus-pass/#infonew">https://peelregion.ca/help/discounted-bus-pass/#infonew</a></p> <p>Apply online or by phone, call 905-793-9200 and ask to speak to the Affordable Transit Program (ATP) Coordinator</p>																				

## APPENDIX 1

## Financial Assistance for Older Adults



Program	Description	Eligibility	Support Amount	Deadline
<b>MiWay Senior One Dollar Cash Fare – Off-Peak</b>	<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"> <li>Age 65+</li> <li>Have your \$1 cash fare ready when boarding and be prepared to show valid photo identification (Government issued or MiWay Senior photo identification card)</li> </ul>	<ul style="list-style-type: none"> <li>\$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</li> </ul>	No deadline.

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

## Region of Peel Programs

<b>Peel My home Second Unit Renovation Program</b>	<p><b>Starting October 2020</b> 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"> <li>Own and live in the home with an existing non-registered second unit</li> <li>Annual household income of no more than \$110,456 (gross income)</li> <li>Rent to a tenant with a maximum household income of \$61,642 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. /assessed home value 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>	<p>*Contact by phone 905-791-7800, ext. 8032 or email at <a href="mailto:secondunitsprogram@peelregion.ca">secondunitsprogram@peelregion.ca</a></p>
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Website: <https://www.peelregion.ca/housing/second-unit-renovation-program.asp>

## APPENDIX 1

## Financial Assistance for Older Adults



Program	Description	Eligibility	Support Amount	Deadline
<b>Seniors' Dental Program</b>  The OSDCP replaces the Region of Peel Seniors Dental Program	Seniors dental program  Ontario Seniors Dental Care Program (OSDCP)  <b>The OSDCP replaces the Region of Peel Seniors' Dental Program.</b>  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"> <li>1. Be 65 years or older</li> <li>2. Are a resident of Ontario.</li> <li>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.</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: <ul style="list-style-type: none"> <li>• examinations and assessments</li> <li>• preventive services</li> <li>• restorative services to repair broken teeth and cavities</li> <li>• X-rays</li> <li>• oral surgery to remove teeth or abnormal tissue</li> <li>• anesthesia</li> <li>• endodontic services to treat infection and pain</li> <li>• periodontal services to treat gum conditions and diseases</li> </ul> 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: <a href="https://www.peelregion.ca/health/seniors-dental/">https://www.peelregion.ca/health/seniors-dental/</a>				

## APPENDIX 1

## Financial Assistance for Older Adults



Program	Description	Eligibility	Support Amount	Deadline
<b>Provincial Programs</b>				
<b>GAINS: Guaranteed Annual Income System</b>	<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"> <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 \$1,992 if you are a single senior or up to \$3,984 if you are a senior couple</li> </ul>	<ul style="list-style-type: none"> <li>• Monthly GAINS payments range between \$2.50 and \$83.00</li> <li>• If you have no private income, you'll receive the maximum benefit of \$83 a month</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> </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>
Website: <a href="https://www.fin.gov.on.ca/en/credit/gains/">https://www.fin.gov.on.ca/en/credit/gains/</a>				



## APPENDIX 1

## Financial Assistance for Older Adults



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

## APPENDIX 1

## Financial Assistance for Older Adults



Program	Description	Eligibility	Support Amount	Deadline
<b>Ontario Drug Benefit (ODB) Reduced Co-Payment for Lower Income Seniors</b>	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"> <li>• A single senior (65 or older) with an income \$19,300 or less after taxes</li> <li>• A senior couple (one or both 65 or older) with a combined annual income of \$32,300 or less after taxes</li> </ul>	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)
Website: <a href="http://www.health.gov.on.ca/en/public/programs/drugs/programs/copayment/copayment.aspx">http://www.health.gov.on.ca/en/public/programs/drugs/programs/copayment/copayment.aspx</a> 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>				

## APPENDIX 1



## Financial Assistance for Older Adults

Program	Description	Eligibility	Support Amount	Deadline
<b>Ontario energy and property tax credit (OEPTC)</b>	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"> <li>• 18 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> <li>• <u>The previous year</u>, you; <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> </li> </ul>	<p>Maximum Credit amount for the 2020 benefit year:</p> <ul style="list-style-type: none"> <li>• \$1,085 if you are between 18 and 64 years old</li> <li>• \$1,235 if you are over 65 years old</li> <li>• \$241 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 2019</li> </ul>	April 30 <sup>th</sup> each year in accordance with income tax filing
Website: <a href="https://www.fin.gov.on.ca/en/credit/oeptc/">https://www.fin.gov.on.ca/en/credit/oeptc/</a>				

## APPENDIX 1

## Financial Assistance for Older Adults



Program	Description	Eligibility	Support Amount	Deadline
<b>Low-Income Energy Assistance Program (LEAP)</b>	<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"> <li>• How many people live in the house</li> <li>• Your combined household income</li> </ul>	Low-income customers can get <b>up to \$500</b> in emergency assistance for their electricity bills ( <b>\$600</b> if their home is heated electrically) and <b>\$500</b> for their natural gas bills.	Not applicable
<p>Website: <a href="https://www.oeb.ca/rates-and-your-bill/help-low-income-consumers/low-income-energy-assistance-program">https://www.oeb.ca/rates-and-your-bill/help-low-income-consumers/low-income-energy-assistance-program</a></p> <p>Website: <a href="https://www.oeb.ca/sites/default/files/LEAP_Utility-Agency_Partners.pdf">https://www.oeb.ca/sites/default/files/LEAP_Utility-Agency_Partners.pdf</a></p>				

## APPENDIX 1

## Financial Assistance for Older Adults



Program	Description	Eligibility	Support Amount	Deadline
<b>Ontario Senior Homeowners' Property Tax Grant</b>	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"> <li>• Paid Ontario property tax for the year</li> <li>• Meet income requirements</li> <li>• As of December 31 of the previous year:               <ul style="list-style-type: none"> <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> </li> </ul>	Maximum \$500 grant per year <i>If you are single, separated, divorced or widowed</i> <ul style="list-style-type: none"> <li>• You can 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.</li> </ul>	You need to file your tax return to apply for this grant, even if you don't have income to report.  The last day to file your tax return is April 30 of each year.

## APPENDIX 1

## Financial Assistance for Older Adults



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"> <li>You can 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-17e.pdf">https://www.canada.ca/content/dam/cra-arc/formspubs/pbg/5006-tg/5006-tg-17e.pdf</a></p>				

## APPENDIX 1

## 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 at the beginning of the 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.	<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: <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>				

## APPENDIX 1

## Financial Assistance for Older Adults



Program	Description	Eligibility	Support Amount	Deadline
<b>MPAC Senior or Disabled Property Tax Relief</b>	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.	<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>	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: <a href="https://www.mpac.ca/en/MakingChangesUpdates/ExemptionSeniorsandPersonsDisabilities">https://www.mpac.ca/en/MakingChangesUpdates/ExemptionSeniorsandPersonsDisabilities</a>				



## APPENDIX 1

## Financial Assistance for Older Adults



Program	Description	Eligibility	Support Amount	Deadline
<b>Home and Vehicle Modification Program</b>	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"> <li>• Live in Ontario</li> <li>• 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:</li> <li>• Impedes mobility, and</li> <li>• Results in substantial restriction in activities of daily living (e.g. your personal care, or your participation in the community).</li> </ul>	<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: <a href="http://www.mcass.gov.on.ca/en/mcass/programs/social/hvmp.aspx">http://www.mcass.gov.on.ca/en/mcass/programs/social/hvmp.aspx</a></p> <p><a href="http://www.marchofdimes.ca/EN/programs/hvmp/Pages/HowtoApply.aspx">http://www.marchofdimes.ca/EN/programs/hvmp/Pages/HowtoApply.aspx</a></p>				

## APPENDIX 1

## Financial Assistance for Older Adults



Program	Description	Eligibility	Support Amount	Deadline
<b>Federal Income Programs</b>				
<b>Guaranteed Income Supplement (GIS)</b>	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"> <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>	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: <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.html">https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/guaranteed-income-supplement.html</a></p>				

## APPENDIX 1

## 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.	<b>All</b> of the following conditions: <ul style="list-style-type: none"> <li>• Aged 60-64 (includes the month of your 65<sup>th</sup> birthday)</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 the maximum annual threshold</li> </ul>	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 <sup>th</sup> birthday.
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>				