

Financial Assistance for Older Adults

There are many support services available for older adults through the City of Mississauga, Region of Peel, Province of Ontario and the Government of Canada. This document provides an overview of financial assistance programs available, where to find more information and how to check if you are eligible.

Details are subject to change, so residents are advised to check the respective websites for up-to-date information.

Property

Property Tax Rebate for Low-Income Seniors and Low-Income Persons with Disabilities Program (CITY)

An annual property tax rebate of \$601 (2026 rate) for low-income seniors and disabled homeowners, who receive Guaranteed Income Supplement (GIS) or benefits under the Ontario Disability Support Program (ODSP).

HOW TO APPLY

Email: tax@mississauga.ca or

Mail/drop off: 300 City Centre Drive,
Mississauga, ON L5B 3C1.

FOR MORE INFO

Call our Citizen Contact Centre at 311 or 905-615-4311 outside City limits or
visit our webpage at
mississauga.ca/LowIncomeTaxRebate

Stormwater Subsidy Program (CITY)

An additional subsidy that helps pay for 100 per cent of the stormwater charge for recipients of the Low-Income Seniors and Low-Income Persons with Disabilities Property Tax Rebate Program.

HOW TO APPLY

You automatically qualify for this subsidy if you qualify for the property tax rebate mentioned to the left. A separate application is not required.

FOR MORE INFO

Call our Citizen Contact Centre at 311 or 905-615-4311 outside City limits or
visit our webpage at
mississauga.ca/StormwaterCharge



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Property *continued*

Outdoor Maintenance Subsidy for Residents with Low Income (CITY)

Financial assistance of up to \$400 (2025 rate) to help recoup the costs of outdoor maintenance services (lawn care, trees, snow removal, etc.) for eligible seniors with low incomes and people with disabilities with low incomes. An owner, spouse of an owner, or a tenant of a property who receives the Guaranteed Income Supplement (GIS) or benefits under the Ontario Disability Support Program (ODSP) may be eligible for the subsidy for a property if it is their primary residence and there is no one over the age of 16 who lives at the property that can perform outdoor maintenance services. As well, the property must not be an apartment or condominium where outdoor maintenance is handled by building management.

HOW TO APPLY

Email tax@mississauga.ca or
Mail/drop off 300 City Centre Drive,
Mississauga, ON L5B 3C1.

Applications are due by March 31 of the following year for services you paid between January and December of the previous year.

FOR MORE INFO

Call our Citizen Contact Centre at 311 or
905-615-4311 outside City limits or
Visit our webpage at
mississauga.ca/LowIncomeMaintenanceSubsidy

Ontario Trillium Benefit (PROVINCIAL)

A group of three tax credits to help offset energy costs, as well as sales and property tax. Applicants can receive annually up to \$290 for the Northern Ontario Energy Credit, up to \$1,488 for the Ontario Energy and Property Tax Credit, and up to \$378 for the Ontario Sales Tax Credit.

HOW TO APPLY

Complete the “Ontario Trillium Benefit” section of the [ON-BEN Application form](#) when filing your annual tax return. This can be found in the “How to get the Ontario Trillium Benefit” section of the website listed here.

FOR MORE INFO

Visit the Province’s website at
ontario.ca/TrilliumBenefit

Low-Income Energy Assistance Program (LEAP) (PROVINCIAL)

Emergency financial assistance for low-income residents to help pay for gas and electricity bills. You could receive up to \$780 for electricity bills and up to \$650 for gas.

HOW TO APPLY

Contact Dixie Bloor Housing – Mississauga at 905-629-1873 or other affiliated organizations available on the Ontario Energy Board website linked below.

FOR MORE INFO

Visit oeb.ca and search Low-income Energy Assistance Program

Ontario Seniors Homeowners’ Property Tax Grant (PROVINCIAL)

A grant for up to \$500 annually to help low-to-moderate income seniors with the cost of your property taxes, when you own and occupy your home in Ontario.

HOW TO APPLY

Complete the “Ontario Seniors Homeowners’ Property Tax Grant” section of the [ON-BEN Form](#) when filing your tax return. This can be found in the “File your taxes to apply for the grant” section on the webpage

FOR MORE INFO

Visit ontario.ca and search Senior Homeowners’ Property Tax Grant



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Property *continued*

MPAC Senior or Disabled Property Tax Relief (PROVINCIAL)

A tax exemption provided for a portion of residential property that has been modified or custom-built to accommodate a senior or a person with a disability. This may include renovations or modifications made to an existing residential home, the construction of a custom-built home or the use of a temporary garden suite with a property-specific by-law or order under the *Planning Act*. If approved, a portion of the property's assessment value will be exempt from property tax.

HOW TO APPLY

Call the Municipal Property Assessment Corporation (MPAC) at 1-866-296-6722 or Visit mpac.ca with your residential information and details of your eligibility. MPAC will review and decide.

FOR MORE INFO

Call MPAC at the above number or Visit mpac.ca and search Exemption for Seniors and Persons with a Disability

Home and Vehicle Modification Program (PROVINCIAL)

Financial assistance is available to help cover basic home and vehicle modifications for eligible individuals and families. This support ensures that children and adults with disabilities can live safely at home, keep their jobs, and stay active in their communities.

You can receive up to \$15,000 per lifetime for home modifications, adaptations and devices, and up to \$15,000 every 10 years for vehicle modifications.

HOW TO APPLY

Visit ontario.ca and search Home and Vehicle Modification Program or Call 1-877-369-4867



Recreation

ActiveAssist Program (CITY)

An annual, non-refundable credit of up to \$275 per eligible family member for low-income residents and refugees to help access recreation and culture programs. In order to qualify, your income must be below the Low Income Cut Off amounts as published by Statistics Canada based on your family size. Applicants must reapply and provide supporting documents on an annual basis.

HOW TO APPLY

In person at any City of Mississauga community centre or online at forms.mississauga.ca/activeassist

FOR MORE INFO

Visit the City's website at mississauga.ca/activeassist

65+ Fit membership

Mississauga residents aged 65 and older can take advantage of the City's free Older Adult Twelve Month (65+) Membership, offering year round, no cost access to City recreation and leisure facilities. This membership supports active, healthy living by providing opportunities to participate in a variety of programs and activities at local community centres, helping older adults stay engaged, connected, and well in their community—without financial barriers. Apply in person at any City of Mississauga community centre with ID and proof of residency.

FOR MORE INFO

Visit mississauga.ca/memberships

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Transit

MiWay Senior Discount Fares (CITY)

Seniors ages 65 and older can ride MiWay for free with a PRESTO card set to the senior fare type. The PRESTO card must be purchased for a one-time fee of \$4 and does not expire. PRESTO cards that are not set to a specific fare type will be charged the Adult PRESTO single fare \$3.50 or cash fare \$4.50.

HOW TO APPLY

Seniors can set the fare type on their PRESTO card by visiting a customer service outlet and showing proof of age. The free fare will be automatically applied when you tap on MiWay buses.

FOR MORE INFO

Visit miway.ca/fares or

Call 905-615-4636 or

Email miwayhelps@mississauga.ca

Affordable Transit Program

(CITY AND REGION)

This program is offered in partnership between MiWay and Peel Region. Eligible Peel residents can apply for a 50% annual discount on MiWay PRESTO adult monthly pass or single fare.

To continue receiving the discount after 12 months, you must reapply through Peel Region.

HOW TO APPLY

Visit peelregion.my.site.com/resident and then choose the Affordable Transit tile or

In-person at a Service Peel location or

Call 905-793-9200 to request a phone application.

FOR MORE INFO

Visit peelregion.ca/services and it is found in the list under Bus pass discounts

Ontario Seniors' Public Transit Tax Credit (PROVINCIAL)

A refundable tax credit to help seniors with public transit costs. You can claim up to \$3,000 in travel expenses to receive a credit of up to \$450 annually. Services that qualify include the fare you pay on eligible Ontario or municipally-operated public transit services, including transit services provided by Metrolinx and services that run from within Ontario to a destination outside Ontario.

Long-haul and private-sector services, such as Via Rail, FlixBus and ride-hailing services, aren't eligible. Save your receipts and proofs of payment to submit your claim. You must be 65 years of age or older on December 31 of the previous tax year, and a resident of Ontario on December 31 of the tax year you are claiming for.

HOW TO APPLY

Claim when you file your personal income tax return and ensure that you keep all receipts from your travel.

FOR MORE INFO

Visit ontario.ca and **search** Seniors' Public Transit Tax Credit



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Income Supports

Guaranteed Annual Income System (GAINS) (PROVINCIAL)

A non-taxable monthly payment of up to \$92 to ensure a guaranteed minimum income for qualifying Ontario senior pensioners with low income. Qualification and payment amounts depend on your age and marital status.

HOW TO APPLY

If you currently receive the OAS pension and GIS, you do not have to apply.

Your GAINS payment will be determined based on information received from Employment and Social Development Canada and the details provided on your personal income tax return. Ensure that you file your income taxes every year by April 30, even if you do not have income to report or complete a GIS application and send to your nearest Service Canada office.

FOR MORE INFO

Visit the Province's website at ontario.ca/GAINS or
Call 1-866-668-8297 or TTY 1-800-263-7776



Old Age Security (OAS) (FEDERAL) and Guaranteed Income Supplement (GIS)

A monthly, non-taxable benefit of up to \$827.17 is available to most Canadian seniors, with an additional non-taxable payment of up to \$1,123.17 available for low-income seniors. How much you receive is based on your age, income, and marital status.

HOW TO APPLY

Some residents are automatically considered for both payments when you turn 65 and file your tax return. Service Canada will inform you if you have been automatically enrolled.

Otherwise, you may need to submit an application **online** through the My Service Canada Account at canada.ca and **search** My Service Account (MCSA) or

Submit your form at a Service Canada Office.

FOR MORE INFO

GIS: visit the Government of Canada's site at canada.ca/GIS

OAS: visit www.canada.ca/OAS or

Call toll-free at 1-800-277-9914 or
TTY at 1-800-255-4786

Survivor Allowance (FEDERAL)

A monthly benefit of up to \$1,702.34 for low-income residents age 60-64, who reside in Canada, and whose spouse or common-law partner has died, and you have not remarried or entered into another common-law partnership. Your annual income must also be less than \$30,696 which is the current maximum annual income threshold for the Allowance for the Survivor.

HOW TO APPLY

Online through your My Service Canada Account at canada.ca/MSCA or

Submit your form at a Service Canada office.

FOR MORE INFO

Visit the Government of Canada's site at canada.ca and **search** Allowance for the Survivor or

Call toll-free at 1-800-277-9914 or
TTY at 1-800-255-4786

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Dental

Ontario Seniors Dental Care Plan (OSDCP) (PROVINCIAL)

A government-funded dental care program to provide free, routine dental care services for eligible, low-income seniors age 65+. Once you are enrolled in the program, your coverage period is for up to one year. Coverage ends on July 31 every year, no matter when you enroll. Once enrolled, eligibility will be automatically verified for most clients to confirm enrollment for the next benefit period. Otherwise, you will be notified by mail if you need to reapply.

HOW TO APPLY

Online through [seniors.accerta.ca](https://seniors.accerta.ca/forms.mgcs.gov.on.ca/en/dataset/014-5125-20), download the application form at forms.mgcs.gov.on.ca/en/dataset/014-5125-20 or

Obtain a form from your local public health unit. Your local public health unit can also help you apply for the program.

FOR MORE INFO

Visit the Province's website at ontario.ca/page/dental-care-seniors or **Call** 416-916-0204, toll-free 1-833-207-4435 or TTY 1-800-855-0511

Canada Dental Care Plan (CDCP) (FEDERAL)

A government-funded dental insurance program to provide coverage for a range of dental services for eligible Canadian residents. Your dentist must also opt into the program for you to access coverage.

HOW TO APPLY

Enroll online through your My Service Canada Account at www.canada.ca/MSCA

Note: You cannot coordinate benefits between the OSDCP and CDCP. You must pick one to submit your dental care claim.

FOR MORE INFO

Visit the Government of Canada's site at canada.ca and **search** Canada Dental Care Plan or **Call** 1-833-537-4342 or TTY 1-833-677-6262



Other Health Supports

Ontario Drug Benefit (PROVINCIAL)

A program to help cover most of the cost of prescription drug products for seniors. Enrollment is automatic for eligible seniors as of your 65th birthday and you should receive a letter three months in advance. Residents may also qualify to apply for a reduced co-payment if your annual income is less than \$25,480. As a senior, you pay a portion of prescription drug costs based on your annual income and marital status.



HOW TO APPLY

Apply online at forms.ontariodrugbenefit.ca or request the forms **by phone** at 416-503-4586.

FOR MORE INFO

Visit ontario.ca and **search** Prescription Drugs or **Call** 1-888-405-0405

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Other Health Supports *continued*

Disabilities Support

Note: Each program assesses eligible disabilities separately.
Qualifying for one program does not guarantee qualification for the other.

Ontario Disability Support Program (ODSP)

(PROVINCIAL)

Monthly financial assistance of up to \$1,436 for eligible Ontarians living with disabilities to help with essential living expenses. Payments are indexed to inflation and increase annually.

HOW TO APPLY

Online at sada.mcass.gov.on.ca

FOR MORE INFO

Visit the Province's website at ontario.ca/ODSP
or

Call the Social Assistance Support Line at 1-888-999-1142 or

TTY 1-800-387-5559 or

Visit your local ODSP office.



Assistive Devices Program

(PROVINCIAL)

A benefit to help cover up to 75 per cent of the cost of customized equipment, such as wheelchairs and hearing aids, for people with long-term physical disabilities. The program is applied at the point of sale.

Applicants must have a valid Ontario Health Card and a disability that requires the use of support devices for at least six months and meet clinical criteria specific to the device you are applying for. Income is not considered for this benefit.

HOW TO APPLY

Application process varies depending on the equipment

FOR MORE INFO

Call 416-327-8804

Toll free: 1-800-268-6021

TTY: 1-800-387-5559 or

Visit ontario.ca and search Assistive Devices

Disability Tax Credit

(FEDERAL)

A non-refundable tax credit for eligible individuals living with disabilities and their qualifying family members who provide care or support. The amount is indexed to inflation and increases each year. You must have a medical practitioner certify your condition to qualify.

HOW TO APPLY

Visit canada.ca/revenue-agency and search My Account, or Complete and submit the T2201 Disability Tax Credit Certificate form.

FOR MORE INFO

Visit canada.ca/revenue-agency and search T2201 or

Call the CRA at 1-800-959-8281

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