



JURISDICTIONAL SCAN

**INCREASING AFFORDABILITY OF INTERNET & SOCIAL TECHNOLOGIES
FOR SENIORS: OVERVIEW OF GOVERNMENT INCENTIVES,
PROGRAMS, AND SERVICES IN CANADA**

MARCH 2019

FOR MORE INFORMATION

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Disclaimer

This publication is intended as an overview of the available tax credits and incentives in Canadian jurisdictions that support increasing affordability of internet services and technologies for older adults and is based on information available as of the date of publication or as otherwise noted. None of the information in this document should be construed as legal, accounting, or other professional advice.

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Background

According to the International Federation on Ageing, “the number one emerging issue facing seniors in Canada is keeping older people socially engaged and active”.¹ While social isolation does not lend itself readily to an agreed upon definition, accepted understandings include “a low quality and quantity of contact with others”² and “the loss of place within one’s group(s)”.³ Canadian seniors are at increased risk of being socially isolated due to social, demographic, and environmental life transitions as well as an increasing number of health conditions that limit their ability to fully participate in their community.

Technology has a demonstrated potential to reduce social isolation. Older adults have reported an inherent interest in adopting technologies that can help them maintain their independence and remain socially connected.^{4 5 6 7 8 9} and a review of existing literature has illustrated that technology-based programs have had positive outcomes on older adults’ feelings of social connectedness. Yet, older adults may face economic barriers to technology adoption and sustained use.¹⁰ The 2015 Communications Monitoring Report from the Canadian Radio-Television and Telecommunications Commission highlights that, in 2014, Canadian households spent on average \$203 per month on communications services, representing an increase of 6.2% from the previous year. While this amount includes services such as landlines, mobile device plans, and internet/ wireless subscriptions, the increase in spending was driven in large part by the cost of internet services. In fact, the average annual inflation rate in Canada in 2014 was marked at 2%, while the increase in internet subscription costs increased by 8%.¹¹

¹ International Federation on Ageing. (2012). Current and emerging issues facing older Canadians.

² Keefe, J., Andrew, M., Fancey, P., & Hall, M. (2006). *A profile of social isolation in Canada*.

³ Biordi, D.L., & Nicholson, N.R. (2009). Social isolation. In P.D. Larsen & I.M. Lubkin (Eds.), *Chronic Illness: Impact and Intervention* (7th ed.). Sudbury, MA: Jones & Bartlett.

⁴ Botner, E. (2018). Impact of a virtual learning program on social isolation for older adults. *Therapeutic Recreation Journal*, 52(2), 126-139.

⁵ Czaja, S. J., Boot, W. R., Charness, N., Rogers, W. A., Sharit, J (2018). Improving Social Support for Older Adults Through Technology: Findings From the PRISM. Randomized Controlled Trial. *The Gerontologist*, 58 (3), 467-477.

⁶ Revera. Revera Report on Ageism: *Innovation & the aging experience*.

⁷ Tomsic, M., Domajnko, B. & Zajc, M. (2018) The use of assistive technologies after stroke is debunking the myths about the elderly. *Topics in stroke rehabilitation*, 25(1), 28-36.

⁸ Vaportzis, E., Giatsi Clausen, M., & Gow, A. J. (2017) Older adults perceptions of technology and barriers to interacting with tablet computers: A focus group study. *Frontiers in Psychology*, 8. <https://doi.org/10.3389/fpsyg.2017.01687>

⁹ Vassli, L. T. & Farshchian, B. A. (2018) Acceptance of Health-Related ICT among Elderly People Living in the Community: A Systematic Review of Qualitative Evidence. *International Journal of Human-Computer Interaction*, 34(2), 99-116. doi: 10.1080/10447318.2017.1328024

¹⁰ Lee, C., & Coughlin, J.F. (2014). Perspective: Older adults’ adoption of technology: An integrated approach to identifying determinants and barriers. *The Journal of Product Innovation Management*, 32: 747-759. <https://doi.org/10.1111/jpim.12176>

¹¹ Canadian Radio-Television and Telecommunications Commission (2015) Communications Monitoring Report. Retrieved from: <https://crtc.gc.ca/eng/publications/reports/policymonitoring/2015/cmr2.htm>

These increases can create a significant barrier to the adoption of technologies that reduce social isolation by older persons, who are often living on fixed or lower incomes.

The purpose of this jurisdictional scan is two-fold: first, it aims to identify any existing government policies, programs, or services that are aimed at increasing the affordability of internet and/or social technologies such as tablets, mobile devices, or home computers for older Canadians. Second, this scan examines any current tax credits, benefits, and subsidies that apply to Canadians aged 65+ to identify whether there are existing opportunities to leverage the tax regime as a vehicle for social policy.

Part I: Review of Government Policies, Programs & Services

In conducting a review of existing government policies, programs, and services aimed at increasing the affordability of internet and/or social technologies for older adults, the following question was provided to government stakeholders participating in the APPTA policy stakeholder network for response:

“Please identify any existing governmental policies, programs, or services aimed at increasing the affordability of internet and/or technologies such as tablets, mobile devices, or home computers, for Canadians”.

Responses were received from the federal government, Alberta, Manitoba, Saskatchewan, Prince Edward Island, New Brunswick, Nova Scotia, and the Yukon. Additional research was undertaken by consulting the most recent Seniors Guides from each province and territory for existing programs and services that may indirectly increase the affordability and accessibility of internet and/or social technologies.

The results of this scan indicate that there are currently no government policies, programs, or services that directly aim to increase the affordability of internet and/or social technologies at the provincial or territorial level, except in the province of New Brunswick. The Rogers Connected for Success program is a partnership between NB Housing and Rogers to provide families who live in social housing with affordable internet at a rate of \$9.99/month. The Government of New Brunswick, through the Department of Social Development, also supports the provision of Care Link Advantage, a video monitoring system that allows seniors to remain at home when safety is a concern by connecting them with their families via the internet. In certain circumstances, the Government of New Brunswick will cover the cost of internet installation in a senior’s home to ensure that Care Link can operate¹.

Additionally, the federal government, through Innovation, Science, and Economic Development (ISED) launched the Connecting Families initiative in 2017, which partners with Internet Service Providers to give low-income families access to internet services for \$10 (plus tax) per month. Eligibility is determined through random selection of families who currently receive the maximum Canada Child Benefit, and the initiative will also be leveraging the existing Computers for Schools program to provide up to 50,000 computers to qualified families. ISED has also taken several steps to increase competition among wireless service providers, including auctioning off broadband internet service band licenses and setting threshold limits on the percentage of licenses that major wireless service providers are able to own. While most provincial and territorial governments do not offer similar programs to the Connecting Families initiative, several of them have created granting streams that could be used to fund community-based access to internet or provide digital literacy training for seniorsⁱⁱ.

Examples of Government Funding Streams that Support Community Initiatives:

- Prince Edward Island's Seniors Secretariat Grant: Organizations and community groups planning activities for seniors that align with the priority areas of the Seniors Secretariat are eligible to apply for this grant. Priority areas include: projects which promote positive images of aging and support active living, age-friendly community projects, home first projects, and projects that reduce social isolationⁱⁱⁱ.
- Nova Scotia's Age-Friendly Community Grant: supports community planning and collaborative, innovative projects that support the goals of promoting healthy, active living and enabling older Nova Scotians to age 'well' in place and connected to community life. Grants are offered up to \$25,000 and have previously been used to support digital literacy programming^{iv}.
- Alberta's Community Initiatives Program: provides funding for organizations that create opportunities for Albertans to engage with and help develop their communities. Project-based grants can be funded up to \$75,000^v.
- Nunavut's Elder Initiative Grant: provides grants to individuals, non-profit organizations and municipal corporations that promote Elders' activities in Nunavut. The maximum grant that can be awarded is \$15,000^{vi}.

Furthermore, some jurisdictions have highlighted in their scan responses or Seniors' Guides some current, community-based programs that increase access to internet or provide digital literacy training. While these programs are not managed by government, many receive government funding or support.

Examples of Community-Based Programs that Increase Access to Internet or Provide Digital Literacy Training:

- Prince Edward Island's Computers for Success Program: Government and the private sector donates surplus computers, equipment and software to Computers for Success (CFS) PEI to be repaired, refurbished and distributed to learning organizations throughout the Province. Any registered PEI not-for-profit organization, group or charity may request refurbished equipment, cost free, as long as it will be used for learning purposes^{vii}.
- Nova Scotia's Community Technology Program: Nova Scotia C@P Association developed a training program which provided training, orientation and support to older adults for using mobile technologies. The program offered 4600 one-on-one trainings between older adults and paid youth interns and has now been re-structured as the Community Technology Program, which provides affordable access to the internet, digital literacy training, and the ability to learn and discover new technologies in over 200 sites across the province^{viii}.
- Manitoba's Senior Centres Without Walls Program: Senior Centre Without Walls offers a unique opportunity for Manitobans 55 years of age and older, to join educational and recreational programs from the comfort of their own homes by teleconference. Program topics include: educational presentations, health and wellness, language classes, book clubs, travelogues and support groups. The programs are free. They are accessed through a toll-free number and are offered during the day and in the evening^{ix}.

In conclusion, direct efforts aiming to increase the affordability or accessibility of internet and social technologies for older adults has largely been a community-driven initiative. Funding support has been provided by federal, provincial, and territorial governments for these programs through existing granting streams, but no direct policy, service or program has been offered by a Canadian government to address the economic barriers of social technology adoption or internet access for older adults.

Part II: Review of Tax Credits, Subsidies and Other Benefits for Canadians 65+

The tax policy regime can be used as a vehicle for promoting social policy and addressing financial vulnerabilities of particular demographic groups. As such, in addition to examining the policies, programs, and services that may increase affordability of internet and/or social technologies for seniors, APPTA requested information regarding available tax credits, benefits, and subsidies in each jurisdiction

that would apply to older adults aged 65 and over. The goal of this portion of the jurisdictional scan was to identify whether the existing tax regime in any of the Canadian provinces and territories already offered supports that rendered internet and/or social technologies more affordable and, if not, whether there was capacity to introduce a tax credit or benefit that would address this need.

In conducting Part II of this jurisdictional scan, the following question was provided to government stakeholders participating in the APPTA policy stakeholder network for response:

“Please identify any existing tax credits, subsidies, or other benefits that are designed to financially support Canadians 65+ who are on fixed/ lower incomes”.

Responses were received from the federal government, Alberta, Manitoba, Saskatchewan, Prince Edward Island, New Brunswick, Nova Scotia, and the Yukon. In addition, each province and territory’s Department of Finance websites were consulted for identification of available tax credits, as well as the Government of Canada’s Benefits Finder, available at: www.canadabenefits.gc.ca.

The results of this scan indicate the following:

- a. There is no existing tax credit, benefit, or subsidy in Canada that specifically aims to increase affordability of internet and/or social technologies for older adults aged 65+;
- b. There are a number of basic tax credits provided to all Canadian seniors across the country, of which a list is offered below; and
- c. Many Canadian jurisdictions have created additional tax credits, benefits, or subsidies for older adults to achieve specific social policy ends. A description of the themes of these benefits, credits, and subsidies can be found below.

Basic Federal Tax Credits for Canadians Aged 65 and Over

Along with the Basic Personal Tax Credit that is available to all Canadians, the federal government also provides several tax incentives to older adults across Canada under the Old Age Security Program. The Old Age Security Pension (OAS) provides a monthly taxable benefit to persons aged 65 and over. The payment amount is determined by the number of years the applicant has resided in Canada after the age of 18 and is subject to a recovery tax if an individual’s net annual income is higher than the net world income threshold set for the year. Canadians eligible for OAS may also be eligible for the following benefits provided under the program:

- Guaranteed Income Supplement (GIS): provides additional non-taxable income, on top of the Old Age Security pension, to low-income seniors living in Canada. Eligibility is based on the applicant’s net income in the previous calendar year, or the combined net income in the case of a couple and is reviewed annually.

- Allowance: provides non-taxable income for low-income seniors who are 60 to 64 years of age and who are the spouse or common-law partner of an individual who receives or is entitled to receive the Old Age Security pension and the Guaranteed Income Supplement.
- Allowance for the Survivor: a benefit available to Canadians aged 60 to 64 who have a low income and whose spouse or common-law partner has died.

The federal government also provides several other tax credits that benefit older adults and/or their caregivers. Credits such as the Medical Expenses Tax Credit and the Disability Tax Credit apply to all age groups in the population but have significant impact on seniors. Additional credits geared specifically toward seniors include:

- Age Credit: an income-tested tax credit with a claw-back that is geared towards low- to middle-income seniors aged 65+ with a net annual income of less than \$84,597.
- Pension Income Credit: is a non-refundable credit which can be claimed on up to \$2,000 of eligible pension income, providing up to \$300 in tax relief. Eligible income includes amounts from a Registered Pension Plan, Pooled Retirement Pension Plan, Registered Retirement Savings Plan, Registered Retirement Income Fund, or a Life Income Fund.
- Canada Caregiver Credit: provides a non-refundable tax credit to Canadians with an infirm dependent, or a non-infirm senior dependent who resides with their adult children. For dependents 18 years of age or older, Canadians may be eligible to claim an amount up to \$6,986 annually.
- Home Accessibility Expenses Credit: provides a non-refundable tax credit to eligible adults aged 65 and over for home renovations that allow the qualifying individual to gain access to, or to be mobile or functional within, their principal place of residence; or reduce the risk of harm to the qualifying individual within their dwelling or in gaining access to their dwelling.

Additional Tax Credits, Benefits, and Subsidies for Canadians Aged 65 and Over

In addition to the tax incentives offered by the federal government to all older adults across Canada, each province and territory offers its own set of supplementary tax incentives. The eligibility criteria, structure, amount, and nature of these programs can vary greatly from jurisdiction to jurisdiction, but typically serve one of the following functions:

- Income Supplements: includes tax incentives for low-income older adults that are provided as a supplement to the federal GIS to attain a minimum annual income. Income supplements for older adults are available in: Newfoundland & Labrador, Nova Scotia, New Brunswick, Quebec, Ontario, Manitoba, Saskatchewan, Alberta, British Columbia, Yukon, Northwest Territories, and Nunavut.
- Age Credits: provides a tax credit to residents of the jurisdiction aged 65 and over to be deducted from their taxable income. These credits are provided in addition to the federal Age Credit in the following jurisdictions: Nova Scotia, New Brunswick, Quebec, and British Columbia.
- Deferral of Property Taxes: provides residents of the province or territory the option to defer the payment of their property taxes on their principal place of residence if they pass a certain income threshold. The deferred property taxes either become a low-interest loan payable to the province or territory upon transfer or sale or a lien on the property. Property tax deferrals for older adults are available in: Prince Edward Island, Nova Scotia, New Brunswick, Quebec, Ontario, Saskatchewan, Alberta, British Columbia, and the Yukon. Some jurisdictions also have a tax credit or a deferral program specifically for the education portion of property taxes. These include: Manitoba & Saskatchewan.
- Home Renovation & Modification: offered as either a tax credit or a grant, these incentives provide financial assistance to older adults who require modifications to their homes for accessibility or safety purposes. Jurisdictions offering home renovation/ modification incentives include: Newfoundland & Labrador, Nova Scotia, New Brunswick, Quebec, Ontario, Alberta, and British Columbia. Other jurisdictions offer programs for home modifications for seniors that fall outside of the tax policy regime.
- Caregiver Benefits: provides a tax credit to persons who are providing care to an adult dependent. Eligibility criteria for this incentive differs greatly across the country—in some jurisdictions, the older adult must have a familial relationship with the resident claiming the credit, in others, the older adult must be a dependent residing in the same principal place of residence as the resident claiming the credit, and still in others the credit is provided on the basis of home care assessments. Caregiver benefits are offered in the following jurisdictions: Nova Scotia, New Brunswick, Quebec, Manitoba and British Columbia.
- Rent Supplements: provides individuals or families paying more than 25-30% of their household income in rent with a supplement to adjust rent payments. The supplement covers the difference between the adjusted household income and the market value of the rental unit and is typically paid directly to the landlord.

There are a number of other tax incentive programs across Canada that do not fall under one of the general themes identified above. For a full list of tax incentives by jurisdiction, along with general information on eligibility criteria and funding amounts, see **APPENDIX A**.

APPENDIX A: Additional Tax Credits, Benefits, and Subsidies by Jurisdiction in Canada

NEWFOUNDLAND & LABRADOR

Low-Income Seniors Benefit	Description: a refundable tax credit for eligible seniors aged 65 years and older. Whether single or as a couple, seniors with family net income of up to \$29,402 are eligible to receive the maximum benefit of \$1,313. The amount of the benefit will be phased out at a rate of 11.66% as net income increases between \$29,402 and \$40,663.
Income Supplement	Description: helps reduce the impact of additional revenue measures on low income individuals, seniors, families and persons with disabilities. This new benefit, which builds on the former HST Credit, is intended to help reduce the impact of additional revenue measures on low income individuals, seniors, families and persons with disabilities. The basic credit ranges from \$220-\$450 annually.
Health-Related Services Benefit	Description: provides low-income residents with benefits toward vision care, prescription drugs, medical transportation, medical equipment and supplies, dental services, and technical assistance devices.
Home Modification Program	Description: designed to provide funding to assist homeowners with low-to-moderate income (income less than \$46,500 annually) who require accessibility changes to their residences, which can help promote independence, self-reliance, assist with a better quality of life, and enable individuals to remain in their own homes for a longer period. Funding is provided in a forgivable loan of up to \$7,500 or a repayable loan of up to \$10,000.
Rental Supplement Program	Description: provides a portion of the rent for private rental accommodations to low-income households. The supplement is paid directly to the landlord.

PRINCE EDWARD ISLAND

Seniors Property Tax Deferral Program	Description: provides residents of PEI who are 65+ the ability to defer payment of their property taxes on their principal residence if their annual household income is less than \$35,000. The deferred taxes do not gain interest and are payable upon the sale or transfer of the property.
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NOVA SCOTIA

Caregiver Benefit	Description: the program is intended for caregivers of low-income adults who have a high level of disability or impairment, as determined by a Home Care assessment. If the caregiver and the care recipient both qualify for the program, the caregiver will receive \$400 per month.
Seniors Provincial Income Tax Refund	Description: Nova Scotia seniors receiving the federal Guaranteed Income Supplement who paid provincial income tax will receive a refund of their income taxes up to \$10,000.
Age Credit	Description: reduces personal income taxes by \$1000 for Nova Scotia residents who are 65+ whose taxable income was less than \$24,000 in the filing year.
Affordable Living Tax Credit	Description: provides a tax-free quarterly payment adding up to \$255 annually for individuals/ couples who are Nova Scotia residents. An additional \$60 is provided per child dependent. The credit is reduced by \$0.05 for every dollar of adjusted family income over \$30,000.
Poverty Reduction Credit	Description: provides an automatic credit of \$500 annually to individuals that received income assistance in the previous tax year who have an adjusted annual income of less than \$12,000 and no children.
Property Tax Rebate for Seniors	Description: designed to help eligible seniors remain in their homes by providing them with an annual rebate on their municipal property taxes. The program provides eligible homeowners with a 50% rebate on the municipal property taxes paid the previous year, up to a maximum of \$800 per year.
Home Adaptations for Seniors' Independence	Description: provides financial assistance of up to \$3,500 to modify/adapt the homes of low-income adults who are at least 65 years of age to enable them to continue to live independently in their own homes. Assistance is available to low-income senior homeowners or to landlords who provide affordable rental housing to low-income seniors. For homeowners, the household income limit for program eligibility varies, depending on the home's location and the applicant's household size. The assistance is a one-time non-repayable contribution. Landlords must also agree not to increase the rent as a result of the adaptations.
Residential Rehabilitation Assistance Program— Homeowner RRAP	Description: provides a forgivable loan of up to a maximum of \$18,000 to help low-income homeowners make repairs so that their homes will meet minimum health and safety standards. The amount of assistance available depends on the cost of the repairs. The household income limit for program eligibility varies depending on the home's location and the applicant's household size

NEW BRUNSWICK

Federal/ Provincial Repair Program	Description: provides financial assistance for low-income homeowners to make modifications or repairs that increase accessibility of the dwelling, or adapt the dwelling to ease difficulties related to activities of daily living for older adults. The financial assistance is in the form of a forgivable loan of up to \$5,000 for activities of daily living and \$20,000 for accessibility-related modifications.
Low-Income Seniors Benefit	Description: an annual benefit of \$400 for older adults 60+ who are a resident of New Brunswick and currently a recipient of benefits under the Old Age Security Act.
Seniors Home Renovation Tax Credit	Description: provides residents of New Brunswick aged 65+ with a tax credit of up to \$10,000 for improvements made to a principal residence that (a) allow seniors to gain access to the home or land or to be more mobile or functional within the home or land, or (b) reduce the risk of harm to a senior within the home or land.
Age Amount	Description: residents of New Brunswick who are 65+ may claim an amount of up to \$4,831 on their taxable net income if it less than \$68,175 annually.
Caregiver Amount	Description: provides New Brunswick residents who have an adult dependent living in their principal dwelling with a tax credit of \$4,673 per dependent if the dependent is over the age of 18, has a net income of less than \$20,632, and is mentally or physically impaired or an older adult born before the year 1952.
Property Tax Deferral Program for Seniors	Description: provides residents of New Brunswick who are 65+ the ability to defer payment of the annual increase in property taxes on their principal residence. The deferred property tax becomes a lien on the property which must be paid when it is sold or transferred.
Tax Rebate for Specially Equipped Vehicles	Description: New Brunswick residents are eligible for a 10% rebate on the provincial portion of the HST of a vehicle purchase if the vehicle is equipped with a device that supports a person with a disability and is for personal use only
Tax Benefit Program for Home Owners	Description: provides a tax credit on the provincial portion of residential property taxes to eligible applicants. A further Property Tax Allowance is available for low-income property owners who are receiving the Residential Property Tax Credit and whose household combined taxable income is less than \$30,000.
Rent Supplement Assistance Program	Description: provides assistance to households in need so that they may obtain affordable, adequate and suitable rental accommodation by subsidizing rents to 30% of the adjusted

	household income in eligible rental dwellings. The Government enters into an agreement with the landlord to pay the difference between the market value of the rental unit and the adjusted household income amount.
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QUEBEC

Tax Credit for Volunteer Respite Services	Description: a refundable tax credit for providing volunteer respite services to the caregiver of a person with a significant long-term disability. Quebec residents are eligible for this tax credit as long as the person they provided care for is not a member of their immediate family (spouse, parent, child, brother, or sister).
Age Amount	Description: provides a non-refundable tax credit for persons ordinarily residing in a dwelling who are aged 65 and over. The amount is income-tested.
Amount for Retirement Income	Description: a non-refundable tax credit for persons claiming income from a private pension plan or an RRSP. This tax credit cannot be claimed for retirement income through the Old Age Security Program, the Canada Pension Plan, or the Quebec Pension Plan.
Grant for Seniors to Offset a Municipal Tax Increase	Description: provides a grant to offset a municipal tax increase caused by a significant increase in the value of a principal residence. Residents aged 65 and over who have owned their residence for at least 15 years and whose family income was less than \$51,700 annually are eligible for this amount.
Independent Living Tax Credit for Seniors	Description: provides a refundable tax credit for residents of Quebec aged 70 and over who incurred expenses for either the purchase, lease, or installation of eligible equipment/ fixtures used to continue living independently in the principal place of residence, or for a stay in a functional rehabilitation transition unit.
Seniors Assistance Tax Credit	Description: provides a refundable tax credit for residents aged 70 and over if they are residents of Quebec and have some form of Canadian residency status.
Tax Credit for Caregivers	Description: a refundable tax credit for residents of Quebec who either took care of a spouse who is a senior who cannot live alone, housed an eligible relative, cohabited with an eligible relative who is unable to live alone, or supported an eligible relative whom you regularly and continuously assisted with carrying out basic activities of daily living.
Tax Credit for Home Support	Description: a refundable tax credit for residents aged 70 or older for expenses relating to home support services. The credit

Services for Seniors	is equal to 35% of eligible home support expenses, up to a total amount of \$19,500 annually.
Tax Credit for Respite for Caregivers	Description: provides a refundable tax credit for residents of Quebec who act as a caregiver and paid expenses to obtain specialized respite services for the care and supervision of a person with a significant disability.
Tax Credit for Seniors' Activities	Description: a refundable tax credit for residents of Quebec aged 70 and over who have a total annual income of less than \$41,505 and paid registration fees for a physical, artistic, cultural, or recreational activity program that lasted at least 8 weeks. The tax credit is equal to 20% of the total fees paid, up to a maximum of \$40.
Rent Supplement	Description: enables low-income households to rent a private-sector housing unit or a dwelling belonging to a housing cooperative or non-profit organization for a rent set at 25% of their income. The rental price includes the cost of heat. The Government pays the difference between the 25% income mark and the agreed upon rental price with the landlord.

ONTARIO

Provincial Land Tax Deferral Program for Low-Income Seniors	Description: provides a partial deferral of provincial land and education taxes. This deferral applies to the tax increase in the current year and not to any outstanding taxes. Residents are eligible if they are considered a low-income senior who is receiving payment under the Guaranteed Income Supplement.
Senior Homeowner's Property Tax Grant	Description: provides low-income residents of Ontario who are 64 years of age or older and who paid provincial property taxes on their principal place of residence with a grant of up to \$500 annually. The income threshold is \$35,000 for a single person and \$45,000 for a couple.
Guaranteed Annual Income System Payments for Seniors	Description: provides an additional non-taxable benefit to low-income residents of Ontario aged 65 and over in the form of a monthly payment ranging from \$2.50 to \$83 based on an income test. The amount is provided to top up amounts received under Old Age Security and the Guaranteed Income Supplement from the federal government.
Seniors' Public Transit Tax Credit	Description: provides a refundable tax credit to residents of Ontario aged 65 and over to claim up to \$3,000 in eligible public transit expenses (eligible expenses include services offered to the general public and operated by a bus, subway, train, or tram). A maximum credit amount of \$450 will be provided annually.

Home and Vehicle Modification Program	Description: provides a grant of up to \$15,000 in lifetime funding for home modifications and/or \$15,000 every ten years for vehicle modifications for residents of Ontario who have a substantial impairment that impedes mobility and results in substantial restriction in the activities of daily living.
Strong Communities Rent Supplement Program	Description: provides funding to municipal service managers to give them the flexibility to deliver rent supplements based on local needs. The program is run at the municipal level in Ontario, and funded by the provincial government.

MANITOBA

Seniors School Tax Rebate	Description: provides savings for residents of Manitoba who are 65+ on the payment of school taxes on their property tax. The maximum rebate is \$470. This rebate is income-tested and reduced by 2% of net family income over \$40,000. Seniors 65+ whose income is below \$40,000 are eligible for a full rebate.
Seniors Education Property Tax Credit	Description: allows eligible home owners who are 65+ to receive a credit of up to \$1100 for school taxes on property tax statements.
Primary Caregiver Tax Rebate	Description: provides recognition and financial support to individuals who serve as primary caregivers for more than 90 days. The primary caregiver may be a spouse, other relative, neighbour, or friend who provides care without remuneration. The individual must be assessed as requiring Care Levels 2, 3, or 4 while living at home. The credit is refundable and not income-tested, and provides up to \$1400 annually for unpaid care.
55 PLUS Program	Description: a Manitoba Income Supplement, provides quarterly benefits to lower-income Manitobans who are 55 years of age and over, and whose incomes are within certain levels. Eligibility is based on income reported in your tax return from the previous year. The max quarterly benefits for a single person is \$162.
Rent Supplement	Description: helps low-income families, elderly and special needs households obtain affordable housing in the private rental sector and in non-profit affordable housing initiatives. The provincial government will enter into agreements with owners/operators of private rental housing to subsidize the difference between the approved market rental rate charged by the landlord and the rent-geared-to-income (RGI) paid by the qualifying tenant.

SASKATCHEWAN

Saskatchewan Low-Income Tax Credit	Description: a fully refundable, non-taxable benefit paid to help Saskatchewan residents with low and modest incomes. You do not need to pay income tax in order to receive the benefits. Eligibility is determined automatically when an applicant files their income tax return with the Canada Revenue Agency, and the tax credit is delivered quarterly by the CRA directly.
Saskatchewan Senior Supplement	Description: reduces provincial income taxes for all Saskatchewan seniors. This supplement is not income tested; to claim the credit, applicants must be 65+ in the year of filing (the credit amount in 2017 was \$1,292).
Senior Income Plan	Description: Saskatchewan seniors (65+) who have little or no income other than the federal OAS and GIS may be eligible to receive financial assistance from the Seniors Income Plan. Eligible seniors automatically receive the benefits from the Seniors Income Plan based on the income reported on their GIS application. The maximum allowable amount is \$270/month.
Seniors Education Property Tax Deferral	Description: provides seniors with an income of less than \$70,000 per year the option to defer the education portion of the property taxes on their home to a repayable loan.
Personal Care Home Benefit	Description: provides seniors with monthly financial assistance to help them with the cost of living in a licensed personal care home. The amount of the benefit received depends on your income and marital status, and the amount of the supplement will be the difference between a monthly income threshold of \$2,000 and your monthly income.

ALBERTA

Alberta Seniors' Benefit	Description: provides a monthly income supplement to federal income sources including Old Age Security (OAS) and Guaranteed Income Supplement (GIS).
Supplementary Accommodation Benefit	Description: supports eligible seniors who reside in a designated supportive living or long-term care facility. It ensures a disposable income of at least \$322 for personal expenses, such as personal hygiene, telephone, cable, etc., after accommodation fees are paid. The monthly disposable income required to cover expenses will vary depending on individual circumstances. The Supplementary Accommodation Benefit is combined with the Alberta Seniors Benefit.

Special Needs Assistance for Seniors	Description: provides seniors with low income financial assistance toward a range of expenses including appliances and specific health and personal supports. A senior's total annual income and the expense requested are used to determine the amount funded. The maximum assistance available is \$5,000 in a benefit year (July to June).
Dental & Optical Assistance for Seniors	Description: provides basic dental coverage, according to an approved benefit schedule, to a maximum of \$5,000 every five years. The Optical Assistance for Seniors program provides assistance, to a maximum of \$230, towards the purchase of prescription eyeglasses every three years.
Seniors Home Adaptation & Repair Program	Description: a low-interest home equity loan program to help senior homeowners finance home repairs, adaptations and renovations. Examples include but are not limited to; plumbing, heating, electrical, tree removal, windows, roof repairs, widening doorways and stair lifts. The program provides a maximum loan amount of \$40,000 and will be repaid upon the sale of the property, or earlier if you wish. Monthly payments are not required.
Seniors Property Tax Deferral Program	Description: allows eligible senior homeowners to defer all or part of their annual residential property taxes through a low-interest home equity loan with the Government of Alberta. If you qualify, the program will pay your residential property taxes directly to your municipality on your behalf. You repay the loan, with interest, when you sell the home, or sooner if you wish. Monthly payments are not required.
Rent Supplement Programs	Description: help households find affordable rental accommodation by providing rent subsidies to cover the difference between an agreed upon market rental value and 30% of the adjusted household income of the applicant.

BRITISH COLUMBIA

Seniors' Supplement	Description: provides a provincial top-up to the federal OAS/ GIS payment in order to ensure a guaranteed minimum income level for residents of BC who are 65+.
Age Credit	Description: provides a tax credit of \$4,578 to BC residents over the age of 65. This credit is reduced if the resident's income exceeds \$34,075 annually.
BC Caregiver Credit	Description: provides a tax credit of up to \$4,467 for BC residents who are providing in-home care to a relative. This credit is reduced if the dependent's income exceeds \$15,117.

Property Tax Deferral Program	Description: BC residents who are 55+ qualify for the regular property tax deferral program, a low-interest loan program that allows residents to defer paying all or part of their property taxes on their principal residence.
Home Owner Grant for Seniors	Description: reduces the amount of property taxes paid each year on the principal residence of BC residents 65+. This grant provides up to \$845 annually for seniors whose principal residence has an assessed value below the threshold of \$1,650,000.
Home Renovation Tax Credit	Description: assists eligible individuals 65 and over and persons with disabilities with the cost of certain permanent home renovations to improve accessibility or be more functional or mobile at home.
Rental Assistance Program	Description: provides eligible low-income, working families with cash assistance to help with their monthly rent payments. The income threshold for this program is \$40,000. Eligible applicants must have at least one child dependent and have worked during the last year.

YUKON

Yukon Seniors Income Supplement	Description: provides a monthly income supplement to low-income seniors who are also receiving the federal old age security and guaranteed income supplement.
Seniors Property Tax Deferral Program	Description: enables eligible seniors to enter into an agreement with the City of Whitehorse to defer payment of their property taxes on eligible properties.
Home Owners Grant	Description: reduces the amount of property tax paid on a principal residence. Eligible seniors can receive up to 75% of the property taxes owing on their residence.

NORTHWEST TERRITORIES

Senior Citizen Supplementary Benefit	Description: provides financial assistance to help low income NWT Seniors to pay for living costs. The program provides a monthly cash payment to low-income Seniors who are receiving the Old Age Security (OAS) and the Guaranteed Income Supplement (GIS) or the Spouse's Allowance (SA) from the Federal Government.
Transitional Rent Supplement Program	Description: supports low- to moderate-income residents in private market rental housing by providing a rent subsidy of up to \$500 per month for two years. Eligible applicants must be adult residents of the Northwest Territories living in private market

	rental housing and paying more than 30% of their household income in rent.
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NUNAVUT

Senior Citizens & Disabled Persons Tax Relief	Description: provide tax relief for senior citizens and disabled persons residing within municipal tax authorities. In the general taxation area (all properties outside the City of Iqaluit), taxpayers may apply to the Taxation and Insurance Section to receive senior citizens or disabled persons property tax relief. Applicants in the City of Iqaluit must apply to the City of Iqaluit's taxation section.
Senior Citizen Supplementary Benefit	Description: provides a monthly benefit of \$175 to residents of Nunavut who are 60+ if they are already receiving the Guaranteed Income Supplement from the federal government.

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