

# **PROGRAMS AND FUNDING SUPPORTING SENIORS AGING AT HOME:**

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**A JURISDICTIONAL SCAN -  
FOCUS ON FINANCIAL  
SUPPORTS**

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## Table of Contents

<b>FINANCIAL PROGRAMS TO SUPPORT AGING IN PLACE .....</b>	<b>4</b>
<b>SELF-MANAGED HOME CARE .....</b>	<b>4</b>
<b>PENSION PLANS .....</b>	<b>4</b>
<b>INCOME SUPPLEMENT PROGRAMS .....</b>	<b>5</b>
<b>DIRECTED INCOME SUPPLEMENTS .....</b>	<b>5</b>
<b>DIRECTED FUNDING PROGRAMS .....</b>	<b>5</b>
<b>DIRECTED LOAN PROGRAMS .....</b>	<b>5</b>
<b>TAX CREDITS, REBATES AND DEFERRAL PROGRAMS .....</b>	<b>6</b>
<b><u>OVERVIEW OF GOVERNMENT PROGRAMS AND POLICY .....</u></b>	<b>6</b>
<b><u>TERMS OF REFERENCE.....</u></b>	<b>7</b>
<b>SELF-MANAGED CARE PROGRAMS .....</b>	<b>9</b>
<b>PENSION PLANS .....</b>	<b>13</b>
<b>INCOME SUPPLEMENTS .....</b>	<b>14</b>
<b>DIRECTED INCOME SUPPLEMENTS .....</b>	<b>17</b>
<b>DIRECTED FUNDING PROGRAMS .....</b>	<b>22</b>
<b>DIRECTED LOANS PROGRAMS .....</b>	<b>29</b>
<b>TAX CREDITS, REBATES AND DEFERRAL PROGRAMS .....</b>	<b>33</b>

***Aging in place*** refers to the ability of older adults to live independently and comfortably in their own homes or communities as they age. It involves creating a supportive environment that promotes physical, emotional, and social well-being, and allows older individuals to maintain their autonomy and quality of life.

## Financial Programs to Support Aging in Place

Globally and in Canada, as the population of older adults continues to increase there is growing emphasis on supporting older people to age comfortably and safely at home in their own communities<sup>1,2,3</sup>. Successful aging in place depends upon a variety of factors which contribute toward a supportive environment for older adults. Having adequate financial resources is essential for meeting many of the needs older adults have while aging in place<sup>4</sup>. Since 1966, when Canada Pension Plan and Quebec Pension Plan were implemented<sup>5,6</sup>, Canadian federal, provincial and territorial governments have established a variety of programs that use financial interventions, such as income supplements, grants, loans, and tax credits or rebates, to provide older adults with access to resources they need to successfully age in place. This jurisdictional scan draws on APPTA's *Programs and Funding Supporting Seniors Aging at Home: A Jurisdictional Scan* to provide an overview of finance-based programs in Canada that support aging in place.

## Self-Managed Home Care

For those older adults who require assistance with daily tasks, in-home care is an essential component of aging on place. Self-managed care programs provide an alternative to conventional home care support. Rather than having provincial or territorial health authorities hire and manage home care support on an older adult's behalf, self-managed programs provide the individual with funds to purchase or hire care services they need to support them in their home<sup>7</sup>. Older adults who are enrolled in self-managed care typically receive funding either based on their assessed need or at a standardized level set by the program<sup>8</sup>. Specific services that may be hired through self-managed care vary between programs, but usually focus on personal activities of daily living, such as eating, bathing, dressing, walking or toileting, and instrumental activities of daily living, such as preparing meals, house cleaning, laundry, or other tasks<sup>9</sup>.

## Pension Plans

These programs provide retired older adults with a monthly income. The Canada Pension Plan and Québec Pension Plan are mandatory earnings-based plans that employed individuals and their employers pay into<sup>10,11</sup>. The monthly benefit an older adult receives once they retire is based on their lifetime pension contributions. Canada's Old Age Security retirement pension is not contribution-based. It provides a monthly payment to all retired Canadians. The benefit amount is based on the older adult's current income level and how long they have lived in Canada<sup>12</sup>.

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<sup>1</sup> Age Well at Home: <https://www.canada.ca/en/employment-social-development/news/2022/06/backgrounder-age-well-at-home.html> / <https://www2.gov.bc.ca/gov/content/housing-tenancy/seniors-housing?keyword=seniors%27&keyword=housing&keyword=subsidies>

<sup>2</sup> Davey, J. A., de Joux, V., Nana, G., & Arcus, M. (2004). *Accommodation options for older people in Aotearoa/New Zealand*. Christchurch: Centre for Housing Research.

<sup>3</sup> Bjornsdottir, K. (2018). 'Holding on to life': An ethnographic study of living well at home in old age. *Nursing Inquiry*, 25(2), e12228.

<sup>4</sup> Thinking about aging in place: <https://www.canada.ca/en/employment-social-development/corporate/seniors-forum-federal-provincial-territorial/aging.html>

<sup>5</sup> Acknowledging CPP's 50th anniversary: <https://www.cppinvestments.com/newsroom/cpp-50th-anniversary/#:~:text=Created%20in%201966%20during%20a,of%20financial%20security%20in%20retirement.>

<sup>6</sup> Québec Pension Plan: [https://www.thecanadianencyclopedia.ca/en/article/quebec-pension-plan#:~:text=The%20Canada%20Pension%20Plan%20\(CPP\)%20was%20created%20in%201965%20following,came%20into%20effect%20in%201966.](https://www.thecanadianencyclopedia.ca/en/article/quebec-pension-plan#:~:text=The%20Canada%20Pension%20Plan%20(CPP)%20was%20created%20in%201965%20following,came%20into%20effect%20in%201966.)

<sup>7</sup> Self Managed Care Programs in Canada: A Report to Health Canada: <https://www.canada.ca/en/health-canada/services/publications/health-system-services/self-managed-care-programs-canada-report-to-health-canada.html#a1>

<sup>8</sup> Ibid, 7.

<sup>9</sup> Ibid, 7.

<sup>10</sup> Canada Pension Plan <https://www.thecanadianencyclopedia.ca/en/article/canada-pension-plan>

<sup>11</sup> Québec Pension Plan: [https://www.thecanadianencyclopedia.ca/en/article/quebec-pension-plan#:~:text=The%20Canada%20Pension%20Plan%20\(CPP\)%20was%20created%20in%201965%20following,came%20into%20effect%20in%201966.](https://www.thecanadianencyclopedia.ca/en/article/quebec-pension-plan#:~:text=The%20Canada%20Pension%20Plan%20(CPP)%20was%20created%20in%201965%20following,came%20into%20effect%20in%201966.)

<sup>12</sup> Old Age Security: <https://www.canada.ca/en/services/benefits/publicpensions/old-age-security/payments.html>

### Income Supplement Programs

These are programs that provide a monthly payment to lower-income older adults. These programs are intended to supplement to pensions by providing money that the recipient can use to meet any of their needs. The amounts paid by income supplement programs vary between jurisdictions, and in some cases the amount varies according to the recipient's annual income. The federal government provides the Guaranteed Income Supplement to all low-income older adult Canadians<sup>13</sup>, and most provinces and territories also have income supplements for older adults.

### Directed Income Supplements

These programs provide older adults with a monthly payment intended to meet specific unmet needs. Housing is an essential requirement for aging in place and several provinces provide income supplements to help meet housing or rent expenses. Caregiving is also important for aging in place<sup>14</sup> and some income supplements provide paid family caregiver benefits to offset routine costs that are incurred when caring for an older person. Finally, some income supplements are meant to address monthly expenses paid for services or equipment that older adults need for aging in place.

### Directed Funding Programs

These programs are similar to directed income supplements, in that they provide funding for meeting specific needs, but they provide older adults with a single payment, such as a grant or reimbursement, to pay for a purchase to help aging in place. Ramps, grab bars, and similar features improve mobility and safety of older adults in their homes<sup>15,16,17</sup>. Home repairs and safety improvements are often difficult for older adults to make on a fixed income. Most provincial, and territorial governments in Canada offer home modifications and adjustment programs for older adults. In addition, several also offer older adults grants or reimbursement for home heating expenses.

Technologies, such as medical alert systems and smart home devices, can enhance older adults' ability to age in place independently and safely<sup>18,19,20</sup>, but can be costly. Some directed funding programs in Canada provide money to support the acquisition of medical alert systems and other smart home devices, such as the Carelink Advantage<sup>21</sup>, as well as health equipment or supplies that support aging in place.

### Directed Loan Programs

This type of program provides older adults with government-secured loans that are intended to meet specific needs. The directed loan programs that are available to older adults living at home focus on housing costs. Alberta, Saskatchewan, Ontario, Newfoundland and Labrador, Northwest Territories, and Nunavut offer loans to help older adults pay for home repairs or adaptations. Some of the loans are "forgivable", which means that they do not need to be repaid if the loan recipient meets certain conditions and, in effect, become grants<sup>22</sup>. Alberta, British Columbia, New Brunswick and Saskatchewan also offer loans for the payment of property taxes on homes older adults own and reside in.

<sup>13</sup> Guaranteed Income Supplement: <https://www.canada.ca/en/services/benefits/publicpensions/old-age-security/guaranteed-income-supplement.html>

<sup>14</sup> Liao, L., Feng, M., You, Y., Chen, Y., Guan, C., & Liu, Y. (2023). Experiences of older people, healthcare providers and caregivers on implementing person-centered care for community-dwelling older people: a systematic review and qualitative meta-synthesis. *BMC Geriatrics*, 23(1), 207–207. <https://doi.org/10.1186/s12877-023-03915-0>

<sup>15</sup> Brim, B., Fromhold, S., & Blaney, S. (2021). Older Adults' Self-Reported Barriers to Aging in Place. *Journal of Applied Gerontology*, 40(12), 1678–1686. <https://doi.org/10.1177/0733464820988800>

<sup>16</sup> Fausset C. B., Kelly A. J., Rogers W. A., Fisk A. D. (2011). Challenges to aging in place: Understanding home maintenance difficulties. *Journal of Housing for the Elderly*, 25(2), 125–141. <https://doi.org/10.1080/02763893.2011.571105>

<sup>17</sup> Martin, D., Long, O., & Kessler, L. (2019). Planning for aging in place: incorporating the voice of elders to promote quality of life. *Journal of Housing for the Elderly*, 33(4), 382–392.

<sup>18</sup> Rantz, M. J., Marek, K. D., Aud, M., Tyrer, H. W., Skubic, M., Demiris, G., & Hussam, A. (2005). A technology and nursing collaboration to help older adults age in place. *Nursing Outlook*, 53(1), 40–45.

<sup>19</sup> Peek, S. T., Luijckx, K. G., Rijnaard, M. D., Nieboer, M. E., Van Der Voort, C. S., Aarts, S., ... & Wouters, E. J. (2016). Older adults' reasons for using technology while aging in place. *Gerontology*, 62(2), 226–237.

<sup>20</sup> Wang, S., Bolling, K., Mao, W., Reichstadt, J., Jeste, D., Kim, H. C., & Nebeker, C. (2019, April). Technology to support aging in place: Older adults' perspectives. In *Healthcare* (Vol. 7, No. 2, p. 60). MDPI.

<sup>21</sup> <https://carelinkadvantage.ca/carelink-advantage-now-funded-in-the-province-of-new-brunswick/>

<sup>22</sup> What is a Forgivable Loan?: <https://anyloans.ca/what-is-a-forgivable-loan/>



### Tax Credits, Rebates and Deferral Programs

These programs provide older adults with tax credits, tax rebates, or programs that allow deferral of taxes. Some of the tax programs are general and are based on the individual applicant's age and income, while others are focused on reducing the tax burden associated with specific expenses, such as caregiving or home upkeep. Some of the tax credit programs provide refundable credits, while others are non-refundable. The refundable credits allow older adults to be paid an additional refund amount if the tax credit reduces their taxes owed below zero, while non-refundable credits simply reduce or eliminate the amount of tax owed but do not allow excess credit to be paid to the individual as a refund<sup>23</sup>. Tax rebates are the full or partial repayment of the tax that an individual has paid. Finally, tax deferral programs allow older adults to temporarily opt out of paying taxes owed. This approach is applied specifically to property taxes, with full payment of the deferred amounts made when the property is sold or title is transferred, for example as part of the owner's estate.

### Overview of Government programs and policy

Financial resources are essential for aging in place successfully and Canada's federal, provincial, and territorial governments use finance-based interventions to support meeting a range of needs older adults have. Receiving an adequate income to cover one's routine expenses is a requirement for everyone in society. Several types of programs aim to ensure that older adults have a secure income, such as government mandated retirement pensions and income supplements which provide monthly income, and age-based tax credits or rebates which reduce the taxes that are levied on older adults.

Having safe, adequate and affordable housing is another essential component of aging in place and Canada's federal, provincial and territorial governments provide a range of programs that focus on meeting the housing needs of older adults. Some of the programs assist with monthly or regularly recurring expenses. These include the monthly housing or rental supplement programs that are available in several provinces, the seasonal home heating supports offered in Newfoundland and Labrador and the territories, and rebates, grants or loans to offset municipal property taxes. More often, housing-related programs focus on providing support for occasional large expenditures that older adults who receive fixed incomes might not otherwise be able to undertake. These include the grant or loan or tax credit programs for home repairs, renovations or accessibility modifications that most provinces and territories offer.

Finally, many older adults who are aging in place require some in-home health care or practical assistance and some of the finance-based programs support acquiring those services or supportive technologies. Initiatives that help meet the costs of in-home care include the self-managed care programs that most provinces offer, as well as income supplements and tax credits that cover those costs. Other programs help older adults acquire health or safety technology that they need to age in place. Some programs take the form of income supplements to support the ongoing use of equipment or supplies, such as home oxygen machines. Other programs such as grants, help older adults purchase necessary equipment, or modify vehicles to improve their accessibility. Tax credits or rebates are also available in some provinces to help offset the cost of equipment that older adults need. Some programs are also available in some jurisdictions that use income supplements or tax credits to help older adults afford other expenses, such as public transit, that allow them to age well in their communities.

While federal pensions and supplements provide consistent support, the provincial and territorial programs that are available, and the benefit amounts they provide, vary across the country. In the following sections, we will delve into the specific finance-based initiatives that exist in various provinces and territories and at the federal level to assist older adults to age at home. By exploring these resources, individuals can gain valuable insights into the available support systems and navigate the path to successful aging in place. Table 1, below, is an overall representation of the finance-based programs available in the different jurisdictions across the country.

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<sup>23</sup> Refundable tax credits in Canada: A complete guide: <https://www.fairstone.ca/en/learn/finance-101/refundable-tax-credits-canada-2025-guide>

## Terms of Reference

Through the development of this report and analyses of various programs and initiatives, seven broad categories of finance-based programs emerged. The terms of reference below outline what programs and initiatives are considered under each category.

Theme	Programs and initiatives
<b>Self-Managed Care Programs</b>	<ul style="list-style-type: none"> <li>These programs are an alternative type of home care support. The programs provide individual older adults or their designated caregivers with funds for hiring care services for support in their home.</li> </ul>
<b>Pension Plans</b>	<ul style="list-style-type: none"> <li>This type of program provides retired older adults with a monthly pension income based on contributions the older adult made in the past, or their current income.</li> </ul>
<b>Income Supplements</b>	<ul style="list-style-type: none"> <li>These are programs that provide a monthly benefit payment to lower-income older adults.</li> </ul>
<b>Directed Income Supplements</b>	<ul style="list-style-type: none"> <li>These programs provide older adults with a monthly payment intended to meet specific recurring expenses, for example, rent or the cost of hiring non-medical services.</li> </ul>
<b>Directed Funding Programs</b>	<ul style="list-style-type: none"> <li>These programs provide older adults with a single payment, such as a grant or reimbursement, to pay for a specific purchase intended to fill an unmet need for aging in place.</li> </ul>
<b>Directed Loan Programs</b>	<ul style="list-style-type: none"> <li>This type of program provides older adults with loans that are intended to meet specific needs. Some of the loans are “forgivable”, which means that they do not need to be repaid if the loan recipient meets certain conditions.</li> </ul>
<b>Tax Credits, Rebates and Deferral Programs</b>	<ul style="list-style-type: none"> <li>These programs provide older adults with tax credits, tax rebates, or allow deferral on payment of taxes.</li> <li>Tax credits referred to in this report are either refundable or non-refundable: <i>Refundable</i> credits aim to reduce or eliminate the amount of tax owed, and excess credits may be paid as a refund after assessment of personal income taxes, whereas <i>non-refundable</i> tax credits do not allow excess credit to be paid.</li> <li>Tax deferral programs allow older adults to temporarily opt out of paying taxes owed, with payment made with interest at a later date.</li> </ul>
<b>*Additional note</b>	<ul style="list-style-type: none"> <li>Where possible we strive to use the term “older adult(s)”, however, titles and descriptions of programming may use other terminology, such as “seniors”.</li> </ul>

**Please note** that in some cases a program may be listed in *Table 1* below in more than one category if aspects of the program apply to both. For example, a grant program listed in “Directed Funding Programs” that also includes the provision of loans would also be listed in “Directed Loan Programs”. Where programs are included in more than one category, the program’s description and identification number is in the category that corresponds to its primary purpose. In *Table 1* below, a program is shown in its primary category in **bold**, and in additional categories in *italic*.

**Table 1 – Programs and Funding Matrix**

The **program identification numbers** in *Table 1* below use the sequence from APPTA's *Programs and Funding Supporting Seniors Aging at Home: A Jurisdictional Scan*. In the analysis presented here, programs were re-organized based on types of finance-based interventions and the order differs in some places from the previous jurisdictional scan. The original identifiers have been kept in order to maintain consistency across the related reports and ensure that users can find the same program in multiple scans that are part of this research series.

	Self-Managed Care	Pension Plans	Income Supplements	Directed Income	Directed Funding	Directed Loans	Tax Programs
<b>Federal</b>	-	FD1, FD2	FD3	FD5	-	-	FD4
<b>Alberta</b>	AB8	-	AB1	-	AB11	AB13, AB14	AB14
<b>British Columbia</b>	BC10	-	BC1	BC13	BC15	BC16	BC14, BC16
<b>Manitoba</b>	MB7	-	MB1	-	-	-	MB8, MB10, MB11
<b>New Brunswick</b>	NB5	-	NB1	-	-	-	NB13, NB14
<b>Newfoundland and Labrador</b>	NL7	-	NL2	NL6	NL9, NL10, NL15, NL17	NL9, NL10	NL1
<b>Northwest Territories</b>	-	-	NWT1	-	NWT2, NWT5, NWT6	NWT5, NWT6	NWT7
<b>Nova Scotia</b>	NS9, NS11	-	-	NS2	NS1, NS14, NS16, NS17, NS21	NS17	NS15
<b>Nunavut</b>	-	-	NU1	-	NU2, NU5, NU7, NU8	NU8	NU6
<b>Ontario</b>	ON5	-	ON1	ON6	ON8, ON14	ON8	ON7, ON15
<b>Prince Edward Island</b>	-	-	-	PEI3, PEI10, PEI5	PEI8, PEI14	-	PEI1
<b>Québec</b>	QC11	QC1	-	QC10, QC15	QC9, QC14, QC16	-	QC2, QC3, QC5, QC6, QC13
<b>Saskatchewan</b>	SK5	-	SK1	SK7, SK8	SK12, SK13	SK12, SK14	SK14
<b>Yukon</b>	-	-	YT1	-	YT4	-	YT5

*N.B: To find more details on each program or funding using the codes in the matrix, navigate to each topic category and view details by finding the corresponding identification number in the first column.*



## Self-Managed Care Programs

These programs are an alternative type of home care support. Rather than have the jurisdiction's health authorities hire and manage home care support on an older adult's behalf, the programs provide the individual with funds for hiring care services to support them in their home.

Here are examples of self-managed care programs available in Canada:

*Table 2: Self-Managed Care*

	Program	Eligibility	Description
AB8	The Self-Managed Care Program <sup>24</sup>	<p>Anyone living in Alberta with a healthcare card and living in a community setting is eligible if they:</p> <ul style="list-style-type: none"> <li>- have assessed unmet health care needs</li> <li>- have stable health and predictable care needs</li> <li>- need ongoing personal care and home care support services (e.g., longer-term needs)</li> <li>- are willing and able to assume the responsibilities associated with contracting services for their own or a loved one's personal or home care support services (a legal representative may do this on behalf of a client)</li> </ul>	<p>The program provides resources to directly pay for and manage personal care and home care support services. It is administered by the Regional Health Authorities.</p> <p>Assessments are carried out by an occupational therapist.</p> <p>Services include assistance with personal hygiene, dressing, toileting, mobilization and transferring, eating, among others.</p>
BC10	Choices in Supports for Independent Living (CSIL) <sup>25</sup>	<p>Clients are eligible for CSIL if they:</p> <ul style="list-style-type: none"> <li>- have been assessed as requiring home support services as part of their care plan;</li> <li>- have been assessed as having high physical care needs, within available resources;</li> <li>- have assessed needs that can be met within CSIL, within available resources;</li> <li>- have agreed to pay the assessed client rate; and</li> <li>- can safely coordinate and manage CSIL services or have a client support group or a CSIL representative acting as a CSIL employer.</li> </ul>	<p>CSIL is a self-directed option for eligible home support clients. CSIL clients receive funds directly from their local health authority to purchase their own home support services. Clients become employers who manage all aspects of their home support, from hiring and supervising staff to overseeing how CSIL funds are spent.</p>

<sup>24</sup> Self-Managed Care Brochure: <https://www.albertahealthservices.ca/assets/info/seniors/if-sen-self-managed-care-brochure.pdf>

<sup>25</sup> Choice in Supports for Independent Living (CSIL): <https://www2.gov.bc.ca/gov/content/health/accessing-health-care/home-community-care/care-options-and-cost/choice-in-supports-for-independent-living>

MB7	Self- and Family-Managed Home Care <sup>26</sup>	Eligibility depends on the home care program in one's region.	Self-managed or family-managed home care is an alternative to traditional home care provided by the Regional Health Authority. Funds are provided to the older adult beneficiary or their family to arrange for their own home care.
NB5	Home Support Services: Self-Management Support <sup>27</sup>	Eligibility follows the Long Term Care program.	<p>Self-Managed Support (SMS) gives individuals choice by allowing them to manage their own services. Recipients are paid a lump sum at the beginning of every month to cover the cost of the services they receive.</p> <p>Key details of Self-Managed Support:</p> <ul style="list-style-type: none"> <li>- recipients have the option to hire family members not living in their residence,</li> <li>- a lump sum payment is issued directly to recipients at the beginning of every month,</li> <li>- the individual is permitted to carry over unused funding portions within the same calendar year,</li> <li>- at the end of the year their social worker will review their plan and expenditures, and any necessary changes will be made for the next year.</li> </ul>
NL7	Self-Managed Home Support Services <sup>28 29</sup>	<p>To be eligible, an individual must:</p> <ul style="list-style-type: none"> <li>- be a resident of Newfoundland and Labrador</li> <li>- have a provincial health card</li> <li>- need assistance with activities of daily living.</li> </ul>	<p>Funds for the self-managed home support services program are administered by the Regional Health Authorities.</p> <p>Services include personal care, homemaking, respite care and behavioural support.</p>
NS9	Self-Managed Care <sup>30</sup>	<p>Individuals may be eligible if they:</p> <ul style="list-style-type: none"> <li>- are aged 19 years or older, with a physical disability and in stable health, who requires assistance,</li> <li>- are able to fully participate in decisions and arrangements about their own care requirements,</li> <li>- enter into a legal agreement with the Nova Scotia Health Authority and Continuing Care.</li> </ul>	<p>The Self-Managed Care program allows eligible older adults in Nova Scotia to manage and coordinate their own care services based on their specific needs.</p> <p>This is a legacy program maintained for previously enrolled clients. It was replaced by the Home Support Direct Funding Program as of December 1, 2023.</p> <p>New Clients are admitted to the Home Support Direct Funding Program, through Nova Scotia Health Continuing Care.</p>

<sup>26</sup> Self- and Family-Managed Home Care: <https://www.gov.mb.ca/health/homecare/nonprof.html>

<sup>27</sup> Home supports: self-management support: <https://socialsupportsnb.ca/en/program/self-managed-support>

<sup>28</sup> Newfoundland and Labrador Self-Managed Home Support Services Act: <https://www.assembly.nl.ca/legislation/sr/statutes/s13-1.htm>

<sup>29</sup> Newfoundland and Labrador Self-Managed Home support program pdf, p 5. <https://www.gov.nl.ca/hcs/files/personsdisabilities-pdf-home-support-program-client-handbook.pdf>

<sup>30</sup> Self-Managed Care: <https://novascotia.ca/dhw/ccs/FactSheets/Self-Managed-Care.pdf>

NS11	Home Support Direct Funding Program. <sup>31</sup>	<p>An individuals may be eligible if they:</p> <ul style="list-style-type: none"> <li>- are a Nova Scotia resident with a valid Health Card,</li> <li>- have unmet care needs that affect daily functioning,</li> <li>- require supports with Instrumental Activities of Daily Living and/or reside in an area with a waitlist for home support services as determined by Nova Scotia Health,</li> <li>- undergo an assessment that confirms they are eligible for the program.</li> <li>- are able to hire the appropriate Care Worker and manage their care needs, either on their own or with the help of an appointed Care Manager, and</li> <li>- have a Substitute Decision Maker, if needed.</li> </ul>	<p>The Home Support Direct Funding program supports eligible Nova Scotians with care needs by providing them with up to a maximum of \$4,242 per month to buy up to 202 hours of Home Support Services (personal care, respite, meal preparation, and light housekeeping.), depending on their assessed need.</p> <p>The client hires and pays their own care worker and assumes all labour and taxation responsibilities that are typical for an employer of comparable size.</p> <p>The Home Support Direct Funding Program has been active since December 1, 2023 and replaced all previous directing funding programs.</p>
ON5	Family-Managed Home care/Self-Directed Care Service <sup>32</sup>	<p>Individuals are eligible if they are:</p> <ul style="list-style-type: none"> <li>- children with complex medical needs,</li> <li>- adults with an acquired brain injury,</li> <li>- home-schooled children with qualifying health care needs,</li> <li>- further eligibility is determined by the Home and Community Care Supports Services organization.</li> </ul>	<p>Through the Family-Managed Home Care program, eligible patients or their substitute decision-makers, receive funding to purchase home care services or employ care providers. Services include routine homemaking like doing laundry and shopping and activities of daily living like dressing, grooming, and bathing, among others.</p>
QC11	Employment service voucher to facilitate access to home support services <sup>33</sup>	<p>To be eligible:</p> <ul style="list-style-type: none"> <li>- an individual's state of health must be stable</li> <li>- an individual needs long-term service</li> <li>- an individual is able to assume management of his/her/their services, alone or with the help of a friend or family member.</li> </ul>	<p>The health and social services center (CSSS) which is responsible for organizing all home care services, grants an individual a direct allowance according to the hours provided for in his/her/their intervention plan. Services include personal assistance, such as help with bathing, eating, dressing, and certain transfers (from wheelchair to bed, from wheelchair to toilet, etc.) as well as housekeeping services, such as household tasks, meal preparation, laundry, ironing, and errands.</p>

<sup>31</sup> Home Support Direct Funding Program: <https://novascotia.ca/dhw/ccs/FactSheets/home-support-direct-funding-program-en.pdf>

<sup>32</sup> Ontario Home and Community Care: <https://ontariohealthathome.ca/home-care/family-managed-home-care/>

<sup>33</sup> Employment service voucher to facilitate access to home support services (click for English should you need) <https://www.quebec.ca/famille-et-soutien-aux-personnes/inaptitude-perde-autonomie/services-soutien-domicile>

SK5	Individualized Funding for Home Care (IFHC) <sup>34</sup>	<p>An individual may be eligible for individualized funding if they are:</p> <ul style="list-style-type: none"> <li>- eligible for home care support services,</li> <li>- require long-term supportive care,</li> <li>- capable of managing the funding successfully, and</li> <li>- willing to accept the responsibilities.</li> </ul>	<p>IFHC is an option that allows the consumer or their guardian to arrange and manage his/her own supportive care services. The level of funding is based on assessed need and is to be used for approved services only.</p> <p>Funds may be used to hire workers or private agencies to provide those supportive services as identified as an assessed need.</p>
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Specific eligibility criteria, application processes, and availability of these programs may vary.

<sup>34</sup> Individualized Funding for Home Care: <https://www.saskatchewan.ca/residents/health/accessing-health-care-services/care-at-home-and-outside-the-hospital/individualized-funding-for-home-care>

## Pension Plans

These programs provide retired older adults with a monthly income. The Canada Pension Plan and Québec Pension Plan is contribution-based, where the monthly benefit is based on their lifetime pension contributions. The federal Old Age Supplement provides a monthly payment that is based on the older adult's current income level and how long they have lived in Canada.

Table 3: Pension Plans

	Program	Eligibility	Description
FD1	Canada Pension Plan (CPP) <sup>35</sup>	Must be at least 60 years old and have made at least one valid contribution to the CPP	The CPP provides a monthly retirement pension for those who are 60 years and older based on contributions made during a person's working years.
FD2	Old Age Security (OAS) <sup>36</sup>	Older adults aged 65 and older	The OAS provides a monthly pension to older adults aged 65 and older, regardless of their employment history.
QC1	Québec Pension Plan (QPP) <sup>37</sup>	All employed persons in Québec aged 18 and over earning more than \$3500 must be enrolled in QPP.	<p>QPP is a compulsory public insurance plan for workers aged 18 and over. Its purpose is to provide persons who have worked in Québec and their families with basic financial protection in the event of retirement, death or disability.</p> <p>The amount an individual receives is calculated based on the earnings they paid in while working, and the age when they apply to receive retirement benefits.</p> <p>An individual may apply for their QPP benefits at age 60 at a reduced rate, at age 65 at a 100% rate, or after age 65 at an increased rate.</p>

The above-mentioned programs and funding options may have specific eligibility criteria and requirements, and these may vary over time.

<sup>35</sup> CPP Retirement Pension: <https://www.canada.ca/en/services/benefits/publicpensions/cpp.html>

<sup>36</sup> Old Age Security: <https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security.html>

<sup>37</sup> Québec Pension Plan (QPP): [https://www.rmq.gouv.qc.ca/en/programmes/regime\\_rentes/Pages/regime\\_rentes.aspx](https://www.rmq.gouv.qc.ca/en/programmes/regime_rentes/Pages/regime_rentes.aspx)



## Income Supplements

These programs provide a monthly payment to lower-income older adults to supplement their pensions. The amounts paid by income supplement programs vary between jurisdictions, and in some cases the amount varies according to the recipient's annual income.

Here are income supplement programs for older adults in Canada:

**Table 4: Income Supplements**

	Program	Eligibility	Description
<b>Income Supplements</b>			
FD3	Guaranteed Income Supplement (GIS) <sup>38</sup>	Must be 65 or older - live in Canada - receive the Old Age Security pension - have income below the maximum annual income threshold for the GIS based on their marital status.	The GIS is a monthly non-taxable benefit for low-income older adults who receive the OAS pension. It provides additional financial assistance to those who have little or no income apart from the OAS and helps ensure a basic income for those eligible.
AB1	Alberta Seniors Benefit <sup>39</sup>	To be eligible you must: - be 65 years of age or older, - have lived in Alberta for at least 3 months, - be a Canadian citizen or permanent resident, - receive the Old Age Security pension, - meet financial eligibility criteria of \$34,770 or less for an individual, or \$56,820 or less for a couple.	This benefit for low-income older adults depends on income and marital status. The benefit amount an older adult receives is determined by their household income level, accommodation category, and marital/ cohabitation status.
BC1	BC Seniors' Supplement <sup>40</sup>	This income supplement is available to low-income older adults who receive the federal OAS pension and the GIS. A recipient must be a permanent resident of BC.	The supplement provides additional monthly financial support to help with basic living expenses. The BC government calculates the payment based on how much financial assistance you get from OAS and GIS. Rates vary from receiving an additional \$1-\$220.50 per month.

<sup>38</sup> Guaranteed Income Supplement: <https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/guaranteed-income-supplement.html>

<sup>39</sup> Alberta Seniors Benefit: <https://www.alberta.ca/alberta-seniors-benefit.aspx>

<sup>40</sup> BC Seniors' Supplement: <https://www2.gov.bc.ca/gov/content/family-social-supports/seniors/financial-legal-matters/income-security-programs/seniors-supplement?keyword=BC&keyword=Seniors%27&keyword=Supplement>

MB1	55 PLUS Program – Income Supplement <sup>41</sup>	<p>Individuals may be eligible if they:</p> <ul style="list-style-type: none"> <li>- are residents of Manitoba 55 years of age or older,</li> <li>- have a valid Manitoba Health registration number,</li> <li>- have income within allowable ranges (net income from previous taxation year).</li> </ul>	<p>The 55 PLUS Program provides quarterly benefits to lower-income Manitobans who are 55 years of age or older, and whose income are within certain levels.</p> <p>55 PLUS Junior component – partial benefits are available to single people with an annual income up to \$9,746.40 and couples with an annual family income up to \$16,255.20.</p> <p>55 PLUS Senior component – benefits are based on family composition, net family income and the type and allowable deductions from gross income.</p>
NB1	Low Income Seniors Benefit <sup>42</sup>	<p>Individuals may be eligible if:</p> <ul style="list-style-type: none"> <li>- a resident of New Brunswick on Dec 31 of previous year</li> <li>- 60 years or older</li> <li>- receiving federal GIS; Allowance for Survivor; or Federal Allowance</li> <li>- spouses living in the same home, only one \$600 benefit will be granted; spouses living separately, both will be eligible for the benefit.</li> </ul>	<p>The 2024 New Brunswick Low Income Seniors Benefit aims to assist low-income seniors in NB with an annual \$616 benefit to qualifying older adults.</p>
NL2	NL Seniors' Benefit <sup>43</sup>	<p>Whether single or as a couple, older adults with a family net income of up to \$30,078 are eligible for the benefit.</p> <p>The individual must be 64 years of age or over by December 31st of the taxation year.</p>	<p>Individuals or couples are eligible to receive the maximum benefit of \$1,551. The amount is phased out at a rate of 11.66% as net income increases up to \$43,380. The amount is paid along with the federal GST Credit.</p> <p>From July 2025, the Seniors Benefit and eligibility thresholds are indexed to the consumer price index.</p>
NWT1	NWT Senior Citizens' Supplementary Benefit (SCSB) <sup>44</sup>	<p>You are automatically eligible for the SCSB if you receive the federal Old Age Security (OAS) and the Guaranteed Income Supplement (GIS), or the Federal spouse's allowance</p>	<p>Provides a financial benefit of \$196 per month to eligible low-income older adults to supplement their income and help with essential living expenses.</p>

<sup>41</sup> Manitoba – 55 PLUS Income Supplement: <https://www.gov.mb.ca/fs/eia/55plus.html>

<sup>42</sup> Low Income Seniors Benefit 2024: <https://socialsupportsnb.ca/en/program/new-brunswick-low-income-seniors-benefit>

<sup>43</sup> NL Seniors' Benefit: <https://www.gov.nl.ca/fin/tax-programs-incentives/personal/income-supplement/>

<sup>44</sup> NWT Senior Citizen Supplementary Benefit: <https://www.ece.gov.nt.ca/en/services/income-security-programs/nwt-senior-citizen-supplementary-benefit>

NU1	Senior Citizen Supplementary Benefit (SCSB) <sup>45</sup>	Nunavummiut who are 60 years of age or older and are receiving the Guaranteed Income Supplement (GIS) or the Spouse's Allowance from the federal government are eligible.	This is a monthly payment of \$300 made to low-income older adults in Nunavut. Nunavut has an agreement with the federal government that automatically adds the SCSB benefit payment to the monthly OAS cheque.
ON1	Guaranteed Annual Income System (GAINS) Payments <sup>46</sup>	In individual may be eligible if they: <ul style="list-style-type: none"> <li>- are 65 years or older,</li> <li>- have lived in Ontario for the past 12 months or for a total of 20 years since turning age 18,</li> <li>- have been a 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 \$4,320 if they are single or up to \$8,640 if they are a couple.</li> </ul>	GAINS provides a monthly non-taxable payment to low-income Ontario older adults.  The current payment amount is \$90 per month.
SK1	Seniors Income Plan (SIP) <sup>47</sup>	An individual is eligible if they: <ul style="list-style-type: none"> <li>- are 65 years of age or older,</li> <li>- are a permanent resident of Saskatchewan,</li> <li>- receive full or partial OAS pension and GIS, and</li> <li>- have annual income below a specified level.</li> </ul>	SIP provides older adults with the financial assistance required to meet their basic needs. A monthly supplement up to \$360 is provided to older adults who have little or no income other than the federal OAS pension and GIS.
YT1	Low-income Senior's Income Supplement <sup>48</sup>	An individual will receive the income supplement if they are: <ul style="list-style-type: none"> <li>- a Yukon resident,</li> <li>- 65 years of age or older,</li> <li>- receiving the OAS and GIS, among other criteria.</li> </ul>	This is a monthly payment of \$288.61 for older adults receiving either the OAS or the GIS to supplement their income.

It's important to note that program eligibility criteria, funding availability, and application processes may vary.

<sup>45</sup> Senior Citizen Supplementary Benefit (SCSB): <https://www.gov.nu.ca/en/social-supports/senior-citizen-supplementary-benefit-scsb>

<sup>46</sup> GAINS: <https://www.ontario.ca/page/guaranteed-annual-income-system-payments-seniors>

<sup>47</sup> Seniors Income Plan: <https://www.saskatchewan.ca/residents/family-and-social-support/seniors-services/financial-help-for-seniors>

<sup>48</sup> Low-income Senior's Income Supplement: <https://yukon.ca/en/legal-and-social-supports/supports-adults-and-seniors/apply-low-income-seniors-income-supplement>

## Directed Income Supplements

These programs provide older adults with a monthly, or sometimes quarterly, payment intended to meet specific ongoing expenses.

Here are some directed income programs for older adults in Canada:

Table 5: Directed income Supplements

	Program	Eligibility	Description
<b>Housing or Rent Supplements</b>			
BC13	Shelter Aid for Elderly Renters (SAFER) <sup>49</sup>	Eligible individuals are BC residents who are age 60 and over, and: - their gross monthly income is less than \$3,333.34 (or \$40,000/ year), - they lived in BC the full 12-months before applying and are citizens or meet the residency requirements, - they pay more than 30% of their gross, before tax, monthly household income towards rent for their home. If they live in a trailer, this includes pad rental.	The SAFER program helps make rents affordable for BC older adults with low to moderate incomes. SAFER provides monthly cash payments to subsidize rents.
ON6	Canada-Ontario Housing Benefit (COHB) <sup>50</sup>	Older adults are eligible. Eligible household members must be on, or be eligible to be on, the social housing waiting list and living in community housing. They must also be: - residents of Ontario, - Canadian citizens, permanent residents, or have made an application for permanent residency	The COHB provides direct monthly payments to help pay rent. For recipients of social assistance, the COHB benefit will fill the gap between the social assistance shelter allowance and actual shelter costs. It pays the difference between 30 per cent of the household's income and the average market rent in the area. The benefits are portable if individuals move to another address.
QC15	Shelter Allowance Program <sup>51</sup>	An individual may be eligible if they: - live in Quebec, - are not exempt from income tax, The individual or their spouse: - owns the dwelling they live in, - rent an eligible dwelling, - live with a person they pay rent to, - have at least one dependent child or will be aged 50 or over, - Meet all other eligibility items <sup>52</sup>	The shelter allowance program is for low-income individuals and families who spend too much of their budget on housing. It provides up to \$170 financial assistance per month. It is open to homeowners, tenants and boarders.

<sup>49</sup> Shelter Aid For Elderly Renters (SAFER): <https://www.bchousing.org/housing-assistance/rental-assistance-programs/SAFER>

<sup>50</sup> Canada-Ontario Housing Benefit: <https://www.ontario.ca/document/ontarios-second-action-plan-under-national-housing-strategy-2022-25/taking-action#section-2>

<sup>51</sup> Shelter Allowance Program: <https://www.revenuquebec.ca/en/citizens/your-situation/low-income/shelter-allowance-program/>

<sup>52</sup> Shelter Allowance Eligibility: <https://www.revenuquebec.ca/en/citizens/your-situation/low-income/shelter-allowance-program/eligibility-shelter-allowance-program/>

SK7	Personal Care Home Benefit (PCHB) <sup>53</sup>	An individual may be eligible to receive the PCHB if they: <ul style="list-style-type: none"> <li>- are 65 years of age or older,</li> <li>- are a resident of Saskatchewan,</li> <li>- live in a Saskatchewan licensed personal care home,</li> <li>- receive an OAS pension, and</li> <li>- have a monthly income below specified levels.</li> </ul>	The PCHB provides older adults with monthly financial assistance to help them with the cost of living in a licensed personal care home. The amount of the supplement will be the difference between a monthly income threshold of \$3,500 and their monthly income. The amount of the benefit received depends on their income and marital status.
SK8	Saskatchewan Housing Benefit <sup>54</sup>	Renters are eligible if they: <ul style="list-style-type: none"> <li>- spend 35 per cent or more of their annual before-tax household income on rent and utilities,</li> <li>- have less than \$300,000 in household assets,</li> <li>- have annual before tax household income at or below the set annual income limit for the program.</li> </ul> Renters are not eligible for the benefit if they receive support from another Government of Saskatchewan income assistance program or rent through the Social Housing Program.	The Saskatchewan Housing Benefit is a benefit of up to \$325 per month to help renters with their rent and utilities. The Saskatchewan Housing Benefit is co-funded by the Government of Canada and the Government of Saskatchewan under the National Housing Strategy.
<b><i>Paid Family Caregiver Programs</i></b>			
NL6	Paid Family Caregiver Option <sup>55</sup>	Eligible individuals must: <ul style="list-style-type: none"> <li>- be a new or current client for one of the Adult Home Support Programs</li> <li>- have a long-term need for home support subsidy</li> <li>- meet eligibility criteria for publicly funded home supports services under the Adults with Disability Home Support Program or the Seniors Home Support Program</li> <li>- meet clinical and financial assessments.</li> </ul>	Funding for assessed personal care/behavioural supports: <ul style="list-style-type: none"> <li>- a maximum of 4 hours/day for an older adult, or 5 hours/day for an adult with a disability.</li> </ul> Funding may also be provided for homemaking/ meal preparation: <ul style="list-style-type: none"> <li>- up to 1 hour/day for meal preparation and 2 hours/week for homemaking when a caregiver does not reside with the client;</li> <li>- up to 2 hours/week for homemaking when the paid caregiver resides with the client and there is an additional homemaking requirement.</li> </ul> Funding for respite; <ul style="list-style-type: none"> <li>- up to the balance within the financial ceiling, when the caregiver resides with a client requiring 24-hour care/supervision.</li> </ul>

<sup>53</sup> Personal Care Home Benefit: <https://www.saskatchewan.ca/residents/family-and-social-support/seniors-services/seniors-living-in-personal-care-homes>

<sup>54</sup> Saskatchewan Housing Benefit: <https://www.saskatchewan.ca/residents/housing-and-renting/renting-and-leasing/saskatchewan-housing-benefit>

<sup>55</sup> Paid Family Caregiver Option: <https://www.gov.nl.ca/hcs/long-term-care/family-caregiving/>



NS2	Caregiver Benefit <sup>56</sup>	<p>The person receiving care must:</p> <ul style="list-style-type: none"> <li>- be age 19 or older</li> <li>- be a Nova Scotia resident</li> <li>- be in a care relationship with a caregiver</li> <li>- have a net annual income of \$31,661 or less if single, or a total net household income of \$46,662 or less, if married or common-law</li> <li>- have been assessed by a care coordinator</li> </ul> <p>Caregivers must:</p> <ul style="list-style-type: none"> <li>- be 19 years of age or older;</li> <li>- provide 20 or more hours of assistance with ADLs and/or IADLs per week to a care recipient;</li> <li>- have a caregiving relationship with the care recipient that is ongoing, regular and is expected to extend beyond 90 days;</li> <li>- not be paid to provide assistance to the care recipient</li> </ul>	<p>This program recognizes the contributions of informal caregivers who provide assistance to older adults with high care needs. Eligible caregivers receive a monthly benefit of \$400 to help with the costs associated with caregiving.</p>
PEI3	At Home Caregiver Benefit <sup>57</sup>	<p>The primary caregiver must:</p> <ul style="list-style-type: none"> <li>- be 18 years of age or older,</li> <li>- be the predominant care provider to the care recipient,</li> <li>- not be paid to provide care to the care recipient,</li> <li>- be a resident of Prince Edward Island with a valid health card or have applied for a health card; and</li> <li>- be a citizen or permanent resident of Canada.</li> </ul> <p>The primary caregiver does not have to live with the person receiving care.</p>	<p>If both the person receiving care and the primary caregiver are eligible for the program, the person receiving care will receive between \$250 to \$1,500 per month, depending on their household income.</p> <p>A primary caregiver may be a family member, friend, or neighbour who is providing significant, ongoing, unpaid help to another person. The help provided would include activities of daily living but could also include helping with housework, managing finances, shopping, transportation, preparing meals, or other assistance.</p>

<sup>56</sup> Caregiver Benefit: <https://novascotia.ca/dhw/ccs/caregiver-benefit.asp>

<sup>57</sup> At Home Caregiver benefit: <https://www.princeedwardisland.ca/en/information/health-and-wellness/at-home-caregiver-benefit>

<b>Non-Medical Equipment or Services Supports</b>			
FD5	Indigenous Services Assisted Living Program <sup>58</sup>	<p>First Nations, provinces and Yukon receive funding on an annual basis as part of agreements negotiated between the federal, provincial and Yukon governments.</p> <p>First Nations, provinces and Yukon then provide assisted living services to eligible recipients.</p> <p>Individuals who believe they may be eligible to receive these services should contact their band's assisted living coordinator or their band manager to arrange an assessment by a health care provider.</p>	<p>This program provides funding for non-medical, social support services to seniors, adults with chronic illness, and children and adults with a disability (mental and physical) on reserve to help them maintain their independence.</p> <p>- Any individual living on reserve, or ordinarily resident on reserve, who has been formally assessed by a health care provider (in the provinces or Yukon) as requiring social support services.</p> <p>Individuals must not have the means to obtain such services themselves, or access to other sources of support from the federal, provincial or Yukon governments.</p> <p>Residents of the Northwest Territories or Nunavut are covered by their territorial government program.</p>
PEI5	Seniors Independence Initiative <sup>59</sup>	<p>To be eligible an individual must:</p> <ul style="list-style-type: none"> <li>- be 65 years of age or older,</li> <li>- live independently or with a spouse,</li> <li>- have a net household income of up to \$32,753.00 for a single person or up to \$41,970.00 for a couple,</li> <li>- have combined assets not greater than \$100,000 excluding primary residence, land and vehicles.</li> </ul>	<p>The Seniors Independence Initiative provides up to \$1,800, depending on income, for practical services that make it easier for older adults to remain in their own homes and communities.</p> <p>Help is available for services such as light housekeeping, meal preparation, transportation, medical alert system, communication (including internet fees), grass cutting and snow removal.</p>
QC10	Financial Assistance Program for Domestic Help Services <sup>60</sup>	<p>To be eligible for the program, an individual must:</p> <ul style="list-style-type: none"> <li>- be 18 years of age or older,</li> <li>- be covered by the Health Insurance Plan,</li> <li>- use the services of a social economy enterprise in domestic help recognized by the <i>Ministère de la Santé et des Services sociaux</i>.</li> </ul>	<p>This enables individuals who meet the eligibility requirements to receive a reduction in the hourly rate charged when they use domestic help services. Domestic help services covered include heavy housekeeping, light housekeeping, clothing care, non-diet meal preparation, and accompaniment to the grocery store, bank, or pharmacy.</p>

<sup>58</sup> Indigenous Services Assisted Living Program: <https://www.sac-isc.gc.ca/eng/1100100035250/1533317440443>

<sup>59</sup> Prince Edward Island (2022). Seniors Independence Initiative. Retrieved from <https://www.princeedwardisland.ca/en/service/seniors-independence-initiative>

<sup>60</sup> Financial Assistance Program for Domestic Help Services: <https://www.ramq.gouv.qc.ca/en/citizens/aid-programs/domestic-help>

<b>Medical Equipment or Services Supports</b>			
PEI10	Home Oxygen Program <sup>61</sup>	<p>An individual is eligible for the program if they:</p> <ul style="list-style-type: none"> <li>- are a PEI resident,</li> <li>- have a valid PEI Health Card,</li> <li>- meet the clinical criteria; and</li> <li>- a specialist has prescribed them oxygen.</li> </ul> <p>If they are a palliative care patient, they are eligible for coverage even if the hospital provides some of their equipment.</p>	<p>A Home Oxygen Program client is subsidized for up to 50 per cent of their approved home oxygen expenses to a maximum of \$200 per month.</p> <p>They deal directly with the supplier and pay their portion of the expense. Their home oxygen supplier will then bill the program for the remaining expense.</p> <p>Coverage is not retroactive; they are not reimbursed for supplies they have already purchased.</p>

It's important to note that programs and funding availability may change over time.

<sup>61</sup> Home Oxygen Program: <https://www.princeedwardisland.ca/en/information/health-and-wellness/home-oxygen-program>

## Directed Funding Programs

These programs provide older adults with a single payment, such as a grant or reimbursement, to pay for a specific purchase intended to fill an unmet need for aging in place.

The following are examples of directed funding programs across Canada:

**Table 6: Directed Funding Programs**

	Program	Eligibility	Description
<b>Home Modification or Maintenance Programs</b>			
AB11	Residential Access Modification Program (RAMP) <sup>62</sup>	Individuals may be eligible for a RAMP grant if they are: <ul style="list-style-type: none"> <li>- a Canadian citizen or permanent resident who has lived in Alberta for 90 continuous days</li> <li>- an Albertan of any age who uses a wheelchair or an older adult (65+ years) who uses a 4-wheel walker on an ongoing basis</li> <li>- living with a progressive neuro-degenerative disease.</li> </ul>	Low-income Albertans with mobility challenges can apply for grants to modify their home. The amount an applicant may receive is up to \$7,500 in a single benefit year, and up to \$15,000 within a 10-year period.
BC15	BC Rebate for Accessible Home Adaptation (BC RAHA) <sup>63</sup>	To be eligible an individual must be a resident of BC with limited income and assets, and someone in the household must have a permanent disability or loss of ability. The requested home adaptations must support accessibility and safe independent living in the home. Applicants may be homeowners, or tenants who apply jointly with the homeowner.	Previously known as the Home Adaptations for Independence (HAFI) Program, the BC RAHA program provides up to \$20,000 for home modifications that enhance accessibility and safety for older adults with mobility limitations or disabilities. Eligible modifications may include ramps, stair lifts, bathroom upgrades, and handrails.
NS1	Seniors Care Grant <sup>64</sup>	Applicants for the Seniors Care Grant must be 65+ and: <ul style="list-style-type: none"> <li>- have a household net income of \$45,100 or less,</li> <li>- live in their own home or apartment,</li> <li>- have their name on the property title, Land Titles Initiative Certificate of Claim or residential lease agreement or a Band administrative letter issued by a First Nation community,</li> <li>- are able to spend the full amount on eligible services by the end of the program year.</li> </ul>	This grant provides a fixed amount of \$750 to help low-income older adults with the cost of household services such as lawn care, snow removal, grocery delivery, transportation, small home repairs, phone/internet service, home heating, and healthcare services such as physiotherapy and mental health support.  Clients do not need to provide receipts beforehand, but they may be asked to provide them later if they are selected for audits/reviews.

<sup>62</sup> Residential Access Modification Program (RAMP): <https://www.alberta.ca/residential-access-modification-program.aspx>

<sup>63</sup> BC Rebate for Accessible Home Adaptation: <https://www.bchousing.org/housing-assistance/BC-RAHA/program-overview>

<sup>64</sup> The Seniors Care Grant: <https://beta.novascotia.ca/apply-help-household-healthcare-and-home-heating-costs-seniors-care-grant>

NS14	Accessible Housing Program <sup>65</sup>	<p>To be eligible for the grant an individual or someone in their household:</p> <ul style="list-style-type: none"> <li>- must have a disability or permanent ability loss or reduction;</li> <li>- must own and have lived in their home for at least one year, and</li> <li>- their total household income must be below the CMHC Housing Income Limits, ranging from \$59,000 to \$84,500.</li> </ul>	<p>The program offers up to \$10,000 as a grant and \$8000 as a forgivable loan for eligible accessibility adaptations. For larger adaptations, up to an additional \$20,000 may be available as a repayable loan.</p> <p>Eligible adaptations need to directly address the disability or permanent reduced ability of the household member (like kitchen or bathroom adaptations, interior chair lifts and other adaptations). Emergency adaptations are given priority.</p>
NU7	Elders Housing Program (EHP) <sup>66</sup>	<p>To be eligible, an individual must:</p> <ul style="list-style-type: none"> <li>- be a resident of Nunavut,</li> <li>- be 60 years of age or older, or a recipient of a Disability Benefit,</li> <li>- possess title or leasehold title to the property in the application and live in this property as their principal residence.</li> </ul> <p>To apply for Alternative Tenure, the individual must demonstrate that they do not have the financial or physical and/or mental capacity to continue as a homeowner. They may be required to provide from medical professionals.</p>	<p>The EHP helps older adults and people who have disabilities to maintain or adapt their homes and make decisions about future living arrangements.</p> <p>The program provides:</p> <ul style="list-style-type: none"> <li>- personalized support to older adults and people with disabilities about: <ul style="list-style-type: none"> <li>- continuing to own and maintain their own homes; or</li> <li>- pursuing other living arrangements,</li> </ul> </li> <li>- annual grants for preventative maintenance costs,</li> <li>- a one-time grant for repairs and renovations.</li> </ul>
PEI14	Home Renovation Programs <sup>67</sup>	<p>An individual is eligible to apply if:</p> <ul style="list-style-type: none"> <li>- they are a PEI resident and a Canadian Citizen or Permanent Resident,</li> <li>- their combined household income is \$50,000 or less,</li> <li>- the property is their principle residence and they currently reside in the home,</li> <li>- they are an owner or have a life interest in the property,</li> <li>- their property value is \$300,000 or less,</li> <li>- they have not reached the maximum grant.</li> </ul> <p>Applicants for the Seniors Home Repair Program and the Seniors Safe @ Home Program must be aged 60 or older.</p>	<p>The program can provide financial assistance to homeowners through three renovation programs.</p> <p>The program provides up to \$12,000 to help cover the cost of structural, heating, plumbing, and electrical systems renovations. An applicant with a permanent disability, may apply for a maximum of \$16,000 if the renovations improve accessibility.</p> <p>The Seniors Home Repair Program provides up to \$4,000 to help with the cost of repairs.</p> <p>The Seniors Safe @ Home Program provides up to \$10,000 to make changes to your home in order to improve its accessibility or increased physical safety.</p>

<sup>65</sup> Accessible Housing Program: <https://beta.novascotia.ca/accessible-housing-program>

<sup>66</sup> Elders Housing Program: [https://different-basket-89cd87b086.media.strapiapp.com/NHC\\_EHP\\_Guide\\_EN\\_1fa299bd69.pdf](https://different-basket-89cd87b086.media.strapiapp.com/NHC_EHP_Guide_EN_1fa299bd69.pdf)

<sup>67</sup> Home Renovations Programs: <https://www.princeedwardisland.ca/en/service/pei-home-renovation-programs>



QC14	The RénoRégion Program <sup>68</sup>	<p>The program is intended for owner-occupants of a housing unit whose:</p> <ul style="list-style-type: none"> <li>- municipality has a population of under 15,000,</li> <li>- annual household income and the applicable income level (AIL) is \$12,000 or less,</li> <li>- residence has a value, excluding land value, of \$150,000 or less.</li> </ul>	<p>The RénoRégion program provides financial assistance that is paid out only upon completion of the work.</p> <p>This financial assistance may cover up to 95 percent of the approved cost of the eligible work, up to a maximum of \$20,000, or \$25,000 if the household's annual income is less than or equal to the AIL.</p> <p>The cost of eligible work is either the lowest bid received, the cost invoiced by the contractor, or that determined from the price list in effect for the program, whichever is the least.</p>
QC16	The Residential Adaptation Assistance Program <sup>69</sup>	<p>Financial assistance is provided to the owner of a dwelling occupied by a person with a disability.</p>	<p>This program provides financial assistance to the owner of a dwelling occupied by a person with a disability for the purpose of carrying out certain adaptations that meet the person's needs.</p> <p>The self-determined needs and work option provides up to \$12,000 for adaptation work aimed at exterior access, or up to \$12,000 for adaptation work inside the dwelling.</p> <p>The professional support option offers support from an occupational therapist and an accredited inspector and provides up to \$50,000 per eligible person.</p> <p>The work must constitute a simple, low-cost solution (e.g., installing an exterior access ramp, redesigning a bathroom, widening door frames).</p>
SK13	Emergency Home Repairs <sup>70</sup>	<p>Homeowners are eligible if they:</p> <ul style="list-style-type: none"> <li>- own the property to be repaired and occupy it as their primary residence,</li> <li>- require urgent repair to their property, and</li> <li>- have an annual household income and household assets at or below the limits established by Saskatchewan Housing Corporation.</li> </ul>	<p>The program offers homeowners with low incomes up to \$12,000 to help complete emergency repairs to make their homes safe.</p>

<sup>68</sup> The RénoRégion Program: <https://www.habitation.gouv.qc.ca/english/detail-du-programme-english/programme/renoregion-english>

<sup>69</sup> Residential Adaptation Assistance Program: <https://www.habitation.gouv.qc.ca/english/detail-du-programme-english/programme/residential-adaptation-assistance-program>

<sup>70</sup> Emergency Home Repair: <https://www.saskatchewan.ca/residents/housing-and-renting/home-repairs-and-renovations/emergency-home-repairs>

<b>Home Heating Programs</b>			
NWT2	Seniors Home Heating Fuel Subsidy <sup>71</sup>	Older adults aged 60+ may be eligible to receive a set amount depending on household income and the community or residence. Income thresholds range from \$56,000/ year to \$73,000/ year, depending on which zone an applicant resides in.	The Senior Home Heating Subsidy provides financial assistance to low-to-modest income older adults to help with the cost of home heating. Benefit amounts range from \$3,680/ year to \$6,000/ year, depending on which zone an applicant resides in.
NS16	Heating Assistance Rebate Program (HARP) <sup>72</sup>	To be eligible, the individual must pay their own heating and must have an income below the income threshold of the program year.	HARP helps low-income Nova Scotians with the cost of home heating. Program details vary year by year; the upcoming program year details have yet to be announced.
NU5	Seniors Fuel Subsidy (SFS) <sup>73</sup>	To be eligible an individual must: <ul style="list-style-type: none"> <li>- permanently reside in Nunavut,</li> <li>- be 60 years of age or older,</li> <li>- own and live in the home for which the subsidy is being requested,</li> <li>- meet the allowable established income threshold,</li> <li>- not be in receipt of social assistance,</li> <li>- apply each year.</li> </ul>	The SFS is a program that helps to offset the cost of heating fuel for older adults who own and live in their homes. Eligible homeowners are reimbursed for the cost of heating fuel up to 3,500 litres after an income assessment has been done to establish whether the net income of the applicant or applicants is within the program limits. Homeowner(s) with a total net income up to \$75,000 may be eligible for a 100% fuel subsidy. Homeowner(s) with a total net income greater than \$75,000 and less than or equal to \$100,000 may be eligible for a 50% fuel subsidy. Homeowner(s) with a total net income greater than \$100,000 are not eligible for the fuel subsidy.
YT4	The Pioneer Utility Grant (PUG) <sup>74</sup>	An individual may be eligible if they are: <ul style="list-style-type: none"> <li>- aged 65 or older,</li> <li>- a Canadian citizen or permanent resident who has lived in Yukon for a minimum of 12 months,</li> <li>- Yukoners who live in the Yukon a minimum of 183 days every year,</li> <li>- household income does not exceed \$148,900 for single individuals or \$210,000 for couples.</li> </ul>	The PUG provides older adults with a grant of up to \$1,340.94 within Whitehorse city limits and \$1,448.21 elsewhere per year for the cost of heating their homes regardless of whether they own or rent. Older adults who are living in social housing or getting a rental subsidy are not eligible for the grant. The heat source can be oil, electric, wood, propane or wood pellets.

<sup>71</sup> Seniors Home Heating Fuel Subsidy: [https://www.ece.gov.nt.ca/sites/ece/files/resources/shhs\\_policy\\_manual\\_-\\_april\\_2025\\_0.pdf](https://www.ece.gov.nt.ca/sites/ece/files/resources/shhs_policy_manual_-_april_2025_0.pdf)

<sup>72</sup> Heating Assistance Program: <https://beta.novascotia.ca/programs-and-services/heating-assistance-rebate-program-harp>

<sup>73</sup> Senior Fuel Subsidy (SFS): <https://www.gov.nu.ca/en/social-supports/senior-fuel-subsidy-sfs>

<sup>74</sup> Pioneer Utility Grant: <https://yukon.ca/en/pug>

<b>Health and Safety Equipment Programs</b>			
NS21	Personal Alert Assistance Program <sup>75</sup>	<p>Eligible individuals must:</p> <ul style="list-style-type: none"> <li>- be 65 years or older, or 19 years or older living with an acquired brain injury,</li> <li>- be a Nova Scotia resident with valid health card,</li> <li>- live alone and have an annual net income of less than \$31,661,</li> <li>- have a history of recent falls,</li> <li>- use a cane, wheelchair or walker,</li> <li>- have a requirement for home care services that will extend beyond 90 days,</li> <li>- sign an agreement with the Department of Health and Wellness.</li> </ul>	The Personal Alert Assistance Program reimburses eligible older adults for costs of receiving services from a company that provides personal emergency response systems.
PEI8	Seniors Hearing Aid Rebate program <sup>76</sup>	<p>An individual is eligible if 65 years of age or older.</p> <p>Hearing assessments should be completed by a Certified Audiologist in consultation with a family physician or ear, nose and throat specialist and found to be at pre-determined criteria levels</p> <p>To be eligible for full benefits, applicant must not have any other medical coverage. If the applicant has coverage for a hearing aid but would be in financial hardship to cover the co-pay, this program may help cover the difference.</p>	<p>For eligible applicants at or below Market Basket Measure, the full cost of hearing aids will be covered. Market Basket Measure currently sits at \$22,253 or individuals or \$31,470 for couples. For applicant's who have annual income above Market Basket Measure year, a portion of the hearing aids will be covered.</p> <p>The hearing aid must meet program criteria and not cost more than the maximum of \$3,000 per hearing aid.</p>
QC9	Visual Devices Program <sup>77</sup>	Persons insured under the Québec Health Insurance Plan who have a visual deficiency.	This program enables older adults who have low vision or are functionally blind to borrow reading, writing and mobility aids at no cost. The program also provides financial support for the purchase and care of a guide dog.

<sup>75</sup> Personal Alert Assistance Program: <https://novascotia.ca/dhw/ccs/personal-alert-service.asp>

<sup>76</sup> Seniors Hearing Aid Rebate program: <https://www.princeedwardisland.ca/en/information/social-development-and-seniors/seniors-hearing-aid-rebate-program>

<sup>77</sup> Visual Devices Program: <https://www.ramq.gouv.qc.ca/en/media/1931>

<b>Vehicle Modification Programs</b>			
NL15	Accessible Vehicle Funding <sup>78</sup>	Individuals who need to acquire or adapt personal vehicles for accessibility.	<p>The program supports individuals or families to acquire or adapt personal vehicles for accessibility. This could include installation of hand controls or modifying vans to be equipped with lifts and ramps.</p> <p>Eligible applicants can receive grants up to \$50,000 for accessibility related vehicle modifications.</p>
ON14	Home and Vehicle Modification Program <sup>7980</sup>	<p>Program eligibility is limited to individuals who are:</p> <ul style="list-style-type: none"> <li>- a permanent Ontario resident,</li> <li>- a person with a substantial impairment caused by bodily injury, birth defect or illness expected to last one year or more,</li> <li>- have an impairment that impedes mobility and results in substantial restriction in activities of daily living.</li> </ul>	<p>The program is administered by March of Dimes for the Ministry for Seniors and Accessibility. It assists eligible older adults with disabilities by providing grants of up to \$15,000 for home and vehicle modifications. It aims to improve accessibility, mobility, and independence.</p> <p>Applicants with gross annual income(s) of over \$35,000 may be required to contribute towards the cost of the requested home and/or vehicle modification(s).</p>
<b>Medical Transportation Expense Programs</b>			
NL17	Medical Transportation Assistance Program (MTAP) <sup>81</sup>	A patient required to travel for specialized insured medical services may be eligible to apply for financial assistance under MTAP for airfare (and related eligible taxi fares); private vehicle usage; purchased registered and private accommodations (and related meal allowance); busing and use of ferries based on program criteria.	<p>MTAP provides financial assistance to a patient and their escort (if medically required) who incur substantial out-of-pocket travel costs to access specialized insured medical services that are not available in their community and/or within the province.</p> <p>Deductibles may apply for some expenses.</p>

<sup>78</sup> Accessible vehicle funding: <https://www.gov.nl.ca/cssd/disabilities/accessible-vehicle-funding/>

<sup>79</sup> Home and Vehicle Modification Program: <https://www.ontario.ca/page/home-and-vehicle-modification-program>

<sup>80</sup> Home and Vehicle Modification Program – FAQ: <https://www.marchofdimes.ca/en-ca/programs/am/hvmp/Documents/HVMP-FAQ.pdf>

<sup>81</sup> Newfoundland Medical Transportation Assistance Program: <https://www.gov.nl.ca/la/medical-transportation-assistance-program-mtap/medical-transportation-assistance-program/>

<b>Other Expense Programs</b>			
NU2	Income Assistance: Seniors Burial Benefit <sup>82</sup>	<p>Families of Nunavut residents being buried in Nunavut who are 60 years of age or older, are eligible to receive this benefit.</p> <p>Applicants for the benefit must contact their local Family Services office in order to fill out an application to be considered to receive the benefit.</p> <p>Applicants will need to provide proof of their relatives passing such as a death certificate and an invoice or receipt for the burial costs.</p>	<p>The Seniors Burial Benefit covers costs such as:</p> <ul style="list-style-type: none"> <li>- preparation of the body,</li> <li>- transportation of the body to the community burial site,</li> <li>- casket,</li> <li>- grave marker,</li> <li>- administrative fees.</li> </ul>

To access these programs and funding options, individuals usually need to meet specific eligibility criteria which may vary over time.

<sup>82</sup> Income Assistance: Seniors Burial Benefit: <https://www.gov.nu.ca/en/newsroom/income-assistance-seniors-burial-benefit-2022-02-14>



## Directed Loans Programs

This type of program provides older adults with loans that are intended to meet specific needs. Some of the loans are “forgivable”, which means that they do not need to be repaid if the loan recipient meets certain conditions.

The following are examples of loan programs available in provinces and territories across Canada.

Table 7: Directed Loans Programs

	Program	Eligibility	Description
<b>Home Adaptation Loans</b>			
AB13	Seniors Home Adaptation and Repair Program (SHARP) <sup>83</sup>	Older adults in Alberta may be eligible if: <ul style="list-style-type: none"> <li>- they or their spouse is aged 65+,</li> <li>- the total annual household income is \$75,000 or less,</li> <li>- they are the registered landowner with a minimum 25% home equity in the residence,</li> <li>- they are a Canadian citizen or permanent resident that has lived in Alberta for at least 3 months.</li> </ul> <p>With consent, income information is collected from the Canada Revenue Agency.</p>	SHARP provides financial assistance of up to \$40,000 to eligible older adults to make necessary adaptations and repairs to their homes, enhancing accessibility and safety. This program supports modifications such as handrails, wheelchair ramps, and bathroom modifications.
NL9	Provincial Home Repair Program (PHRP) <sup>84</sup>	NL homeowners with low incomes (annual household income of \$32,500 or less; \$65,000 in Labrador West and the North Coast of Labrador) requiring repairs to their dwellings. <p>The client must have owned and occupied the property for a minimum of five (5) years.</p>	This program provides funding to low-income homeowners to bring dwellings up to minimum fire and life safety standards and provide seniors and persons with disabilities who require accessibility changes to their residences the ability to carry out necessary renovations. <p>Forgivable loan funding is available for homeowners up to a maximum of \$5,000 (\$6,500 in Labrador). Repairs exceeding these levels may be addressed under a repayable loan of up to \$12,500 (\$15,500 in Labrador).</p> <p>There is a lifetime assistance cap of \$12,500 (\$15,500 in Labrador).</p>

<sup>83</sup> Seniors Home Adaptation and Repair Program (SHARP): <https://www.alberta.ca/seniors-home-adaptation-repair-program.aspx>

<sup>84</sup> Provincial Home Repair Program: <https://www.nlhcnl.ca/housing-programs/provincial-home-repair-program-phrp/>

NL10	Home Modification Program (HMP) <sup>85</sup>	<p>Homeowners with an annual income of \$46,500 or less requiring accessibility modifications to their homes.</p> <p>An Occupational Therapist's report is required clearly indicating whether modifications are non-urgent or urgent.</p>	<p>This program provides financial assistance to low-income older adults for essential repairs and modifications to their homes. It aims to make homes safer and more accessible, allowing older adults to age in place comfortably.</p> <p>Persons with accessibility needs may receive a forgivable loan of up to \$7,500. Repairs exceeding these levels may be addressed under a repayable loan of up to \$10,000 (\$13,000 in Labrador).</p>
NWT5	Seniors Home Repair Program <sup>86</sup>	<p>This funding is open to residents of the NWT when one of the homeowners is 60 years or older and:</p> <ul style="list-style-type: none"> <li>- have a low-to-middle total household income within the limits of the monthly income threshold for their community,</li> <li>- have lived in the NWT for three years,</li> <li>- have lived in their home for over a year,</li> <li>- own a home within municipal boundaries and have access to a continuous supply of electricity, potable water, heat and a functional sewage containment system.</li> </ul>	<p>Seniors Home Repair Program provides financial assistance to low-income older adults for necessary home adaptations and repairs to improve accessibility, safety, and mobility.</p> <p>A forgivable loan up to \$50,000 is provided.</p> <p>If the household's income is over \$59,999, applicants will have to co-pay 10% of the repair costs. The applicant's portion must be paid before repairs start. For example, if the repairs cost \$10,000, the applicant's portion would be \$1,000 and this must be paid before repair work begins.</p>
NWT6	Seniors Aging in Place <sup>87</sup>	<p>Eligibility follows the same criteria as described for the Seniors Home Repair Program.</p> <p>More than one repair application could be approved in the same year if the repairs were unrelated, and the annual total is not over \$15,000.</p>	<p>Seniors Aging in Place funding is meant to lower home energy costs or to do home repairs. A forgivable loan up to \$15,000 over one year is available to support repairs/upgrades that make heating, electricity, and water use less expensive to operate. Minor home adaptations to improve accessibility and mobility are eligible.</p>

<sup>85</sup> Home Modification Program (HMP): <https://www.nlhc.nl.ca/housing-programs/home-modification-program-hmp/>

<sup>86</sup> Seniors Home Repair Program: <https://www.nwthc.gov.nt.ca/en/services/seniors-home-repair>

<sup>87</sup> Seniors Aging in Place: <https://www.nwthc.gov.nt.ca/en/services/seniors-aging-place>

NS17	Secondary and Backyard Suite Incentive Program <sup>88</sup>	<p>To be eligible, the funds can only be used to create a brand-new self-contained unit within the applicant's primary dwelling to house a family member, senior or adult with disability.</p> <p>The tenant must be below the CMHC Housing Income Limits for that location and household composition.</p> <p>The rent must be 80 per cent or less of the CMHC Average Market Rents.</p> <p>The forgivable loan will be worth up to 50% of eligible costs.</p> <p>This loan will be secured by a mortgage.</p> <p>The landlord must sign an operating agreement with the province.</p>	<p>The Secondary and Backyard Suite Incentive Program (the Program) is available to eligible homeowners who plan to build a housing unit within their primary residence or on the property of their primary residence. Homeowners may receive up to 50% of the eligible project costs, to a maximum of \$40,000. Homeowners that continue to live in their primary residence and meet the tenant eligibility requirements over the 5-year term of the loan do not need to repay the loan (this is called a forgivable loan).</p>
NU8	Home Renovation Program (HRP) <sup>89</sup>	<p>To be eligible, applicants must:</p> <ul style="list-style-type: none"> <li>- be at least 19 years old and have been living in Nunavut for at least two years,</li> <li>- for the forgivable loans, income must be below the Average Income Required for Homeownership in the Basic Homeownership Costs Guidelines,</li> <li>- possess title or leasehold title to the property and live in this property as their principal residence,</li> <li>- their home must be at least 5 years old, located within the municipal boundaries of Nunavut, and connected to the Qulliq Energy Corporation grid.</li> </ul>	<p>The HRP assists homeowners to undertake major repairs and/or renovations in the home where they live.</p> <p>The HRP has two options:</p> <ul style="list-style-type: none"> <li>- a one-time loan to a maximum of \$100,000, forgivable over ten (10) years,</li> <li>- or a grant of 50% of eligible costs, up to \$20,000.</li> </ul>

<sup>88</sup> Secondary and Backyard Suite Incentive Program: <https://beta.novascotia.ca/apply-funding-build-secondary-or-backyard-suite-your-property-secondary-and-backyard-suite-incentive-program>

<sup>89</sup> Home Renovation Program: [https://different-basket-89cd87b086.media.strapiapp.com/NHC\\_HRP\\_Guide\\_EN\\_85478a76c8.pdf](https://different-basket-89cd87b086.media.strapiapp.com/NHC_HRP_Guide_EN_85478a76c8.pdf)

ON8	Ontario Renovates Program <sup>90</sup>	<p>An individual is eligible if they:</p> <ul style="list-style-type: none"> <li>- are 65 years of age or older,</li> <li>- have a disability, or live with a senior or a person with a disability,</li> <li>- fall within the financial limits set by their area, and</li> <li>- are in an eligible area in the province.</li> </ul>	<p>The Ontario Renovates Program provides financial assistance to low-income older adults and to persons with disabilities for essential repairs and accessibility modifications to support independent living.</p> <p>Up to \$20,000 is available in the form of:</p> <ul style="list-style-type: none"> <li>- a 10-year forgivable loan of \$15,000 to make essential home repairs and/or accessibility modifications, or</li> <li>- a grant of \$5,000 for accessibility modifications only.</li> </ul>
SK12	Home Repair Program - Adaptation for Independence Program <sup>91</sup>	<p>Homeowners are eligible if they:</p> <ul style="list-style-type: none"> <li>- own and occupy the property as primary residence.</li> </ul> <p>Rental property owners are eligible if they:</p> <ul style="list-style-type: none"> <li>- rent the modified units to low-income households that include a person with a housing-related disability.</li> </ul>	<p>The Home Repair - Adaptation for Independence program provides a \$23,000 forgivable loan to homeowners or rental property owners with low incomes to make a home more accessible for a person with a housing-related disability. Examples include ramps, bathroom modifications, and grab bars installation.</p>

It is important to note that eligibility criteria, application processes, and available funding may vary for each program.

<sup>90</sup> Ontario Renovates Program: <https://www.ontario.ca/document/ontarios-interim-action-plan-under-national-housing-strategy-2022-23/taking-action>

<sup>91</sup> Home Repair Program - Adaptation for Independence Programs: <https://www.saskatchewan.ca/residents/housing-and-renting/home-repairs-and-renovations/adapt-a-home-for-a-person-with-a-disability>

## Tax Credits, Rebates and Deferral Programs

These programs provide older adults with tax credits, tax rebates, or programs that allow deferral of taxes. Some of the tax programs are general and are based on the individual applicant's age and income, while others are focused on reducing the expense of specific expenses, such as caregiving or home upkeep. Tax deferral programs allow older adults to temporarily opt out of paying part of their taxes, with payment made at a later date.

Here are some examples of the tax-related programs offered in Canadian jurisdictions:

**Table 8: Tax Credits, Rebates and Deferral Programs**

	Program	Eligibility	Description
<b>Age-Based Tax Credits</b>			
PEI1	GST/HST and PEI Sales Tax Credits <sup>92</sup>	Older adults receiving the GIS and OAS may be eligible.	The federal GST/HST Tax Credit provides a refund of up to \$1,038/ Year.  The PEI Sales Tax credit provides a refund of up to \$220/ year.
QC2	Age amount, amount for a person living alone and amount for retirement income <sup>93</sup>	An individual may claim the tax credit of they: - area aged 65 or over, - received eligible retirement income, and - maintain and ordinarily reside in a dwelling in which you lived alone throughout the year covered by the claim.	This is a non-refundable tax credit to reduce taxable income for each taxation year.
QC3	Senior Assistance Tax Credit <sup>94</sup>	Eligible individuals must meet at least one of the following: - aged 70 years or older, - spouse qualifies as an eligible individual and was over 70 years of age, - is a resident of Québec - the individual or their spouse are Canadian citizens, permanent residents, or protected persons under the <i>Immigration and Refugee Protection Act</i> , or a temporary resident or the holder of a temporary resident permit for the last 18 months.	This is a refundable tax credit. The maximum for the year is: - \$4,000 if the individual had a spouse who is an eligible individual and they were both 70 or over, - \$2,000 if the individual had a spouse but: - he or she is not an eligible individual, or - only one of you was 70 or over on December 31, 2024; - \$2,000 if the individual did not have a spouse.

<sup>92</sup> Tax Credits: <https://www.princeedwardisland.ca/en/information/social-development-and-seniors/be-aware-get-your-share>

<sup>93</sup> Age Amount: <https://www.revenuquebec.ca/en/citizens/tax-credits/age-amount-amount-for-a-person-living-alone-and-amount-for-retirement-income/>

<sup>94</sup> Seniors Assistance Tax Credit: <https://www.revenuquebec.ca/en/citizens/tax-credits/senior-assistance-tax-credit/>

<b>Home Support and Caregiver Tax Credits</b>			
FD4	Caregiver Credit <sup>95</sup>	<p>An individual may be able to claim the caregiver credit if they support their spouse or common-law partner who has a physical or mental impairment.</p> <p>They may also be able to claim the caregiver credit if a close family member depends on them for support because of a physical or mental impairment:</p> <ul style="list-style-type: none"> <li>- their (or their spouse's or common-law partner's) child or grandchild,</li> <li>- their (or their spouse's or common-law partner's) parent, grandparent, brother, sister, uncle, aunt, niece, or nephew.</li> </ul>	The amount an individual can claim depends on their relationship to the person they are claiming the credit for, their circumstances, the person's net income, and whether other credits are being claimed for that person.
MB8	Primary Caregiver Tax Credit <sup>96</sup>	<p>The care recipient must:</p> <ul style="list-style-type: none"> <li>- be a resident of Manitoba;</li> <li>- reside in a private residence in an area under the jurisdiction of a regional health authority</li> <li>- be assessed as having care level requirements equivalent to level 2 or higher; and</li> <li>- designate only one primary caregiver to claim this credit</li> </ul> <p>The primary caregiver must:</p> <ul style="list-style-type: none"> <li>- be a resident of Manitoba</li> <li>- provide caregiving for longer than 90 days</li> <li>- personally provide care or supervision to the care recipient without reward or compensation of any kind; and</li> <li>- not be the spouse or common-law partner of a person who receives compensation or reward for providing care to a qualified care recipient.</li> </ul>	<p>This tax credit provides recognition and financial support to individuals who serve as a primary caregiver for more than 90 days. This program builds on regional home care services and is intended to help care recipients remain independent as long as possible.</p> <p>The primary caregiver may be a spouse, other relative, neighbour, or friend who provides care without remuneration.</p> <p>An individual tax filer may claim a flat tax credit of \$1400 per year for providing the unpaid care.</p>
QC5	Tax Credit for home-support services for seniors <sup>97</sup>	<p>Individuals are eligible for the 2024 tax credit if the following conditions are met:</p> <ul style="list-style-type: none"> <li>- resident of Québec,</li> <li>- 70 years of age or older.</li> </ul>	<p>The tax credit is for individuals who receive home support services. Living conditions determine service eligibility for the claim.</p> <p>Only cost of services are eligible for this tax credit, not cost of supplies required to provide services.</p>

<sup>95</sup> Caregiver Credit: <https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/canada-caregiver-amount.html>

<sup>96</sup> Primary caregiver Tax Credit: <https://www.gov.mb.ca/finance/tao/caregiver.html>

<sup>97</sup> Tax Credit for Home-Support: <https://www.revenuquebec.ca/en/citizens/tax-credits/tax-credit-for-home-support-services-for-seniors/>



<b>Home Renovation Tax Credits</b>			
BC14	BC Seniors' Home Renovation Tax Credit <sup>98</sup>	An individual may be eligible if they are: - a resident of B.C., and - an older adult or a family member living with an older adult, or - a person with a disability or a family member living with a person with a disability.	This tax credit allows older adults to claim a non-refundable tax credit for eligible home renovation expenses that improve safety, accessibility, and mobility. The credit can be claimed for renovations up to a maximum of \$10,000.
NB14	Seniors' Home Renovation Tax Credit <sup>99</sup>	Individuals may be eligible if: - a resident of New Brunswick, and - an older adult aged 65 or older, or a family member living with an older adult.	The New Brunswick Seniors' Home Renovation Tax Credit allows older adults to claim on their tax return up to \$10,000 in improvements that will make their home safer and more accessible.  All improvements must be completed at their primary residence – the place where they live most of the time.
<b>Property Tax Credits or Rebates</b>			
MB10	Education Property Tax Credit <sup>100</sup>	Manitobans who own their home and pay property taxes could be eligible for the EPTC to help cover the cost of school taxes, either directly on municipal property tax statements or through an individual's income tax return.	The EPTC allows individuals to save up to \$437.50 (in 2022 tax year) to offset costs of school taxes.  Older adults may be eligible for additional savings through the Seniors' School Tax Rebate.
MB11	Seniors' School Tax Rebate <sup>101</sup>	Individuals may be eligible if they are: - older adults aged 65 and over, - own their home or are liable for paying the school taxes on their principle residence, - live in their own home, and - reside in Manitoba.  Households with a net income of \$63,500 or higher are not eligible for the Rebate.	This program provides a rebate for older adults aged 65+ on the total of residential school taxes assessed net of the Basic and Seniors Education Property Tax Credit received.  The maximum rebate for 2023 and subsequent years is \$235.  For eligible senior households, the Rebate is reduced by 1.0% of net family income over \$40,000. Eligible seniors below the \$40,000 income-tested threshold may be eligible for a full Rebate depending on the amount of school tax.

<sup>98</sup> BC Seniors' Home Renovation Tax Credit: <https://www2.gov.bc.ca/gov/content/taxes/income-taxes/personal/credits/seniors-renovation>

<sup>99</sup> Seniors' Home Renovation Tax Credit: <https://socialsupportsnb.ca/en/program/new-brunswick-seniors-home-renovation-tax-credit>

<sup>100</sup> Education Property Tax Credit: <https://www.gov.mb.ca/finance/tao/eptc.html>

<sup>101</sup> Seniors' School Tax Rebate: <https://www.gov.mb.ca/finance/tao/sstrebate.html>

NWT7	Seniors and Disabled Persons Property Tax Relief <sup>102</sup>	<p>Applicants must:</p> <ul style="list-style-type: none"> <li>- be 65 years old as of December 31 of the current property taxation year, and</li> <li>- apply to program every year.</li> </ul>	<p>Taxes are lowered depending on type of property owned or occupied.</p> <p>The NWT government provides a 100% rebate to qualifying citizens owning residences in the General Taxation Area (GTA).</p> <p>In the Municipal Taxation Areas (MTA), applicants need to contact their municipal government to find out more information about the program.</p>
NS15	Property Tax Rebate for Seniors <sup>103</sup>	<p>An individual must be aged 65 or over, and:</p> <ul style="list-style-type: none"> <li>- lived at the property as your primary residence in 2024, and</li> <li>- received or are eligible to receive the Guaranteed Income Supplement (GIS) or the federal Allowance from Service Canada.</li> </ul>	<p>Nova Scotia provides the Property Tax Rebate for Seniors to eligible low-income older adults to help alleviate the financial burden of property taxes.</p> <p>The rebate amount is based on the municipal residential property taxes. It is 50% of what the individual paid on last year's property taxes, up to a maximum of \$800.</p>
NU6	Property Tax Relief for Senior Citizens and People with Disabilities <sup>104</sup>	<p>To be eligible, an individual must:</p> <ul style="list-style-type: none"> <li>- have a disability or be 65 years or older,</li> <li>- be the owner or part owner of the property,</li> <li>- be an occupant of the property for at least 184 days in a year.</li> </ul>	<p>This program aims to help older adults and people with disabilities manage property taxes.</p> <p>Eligible individuals are exempt from property taxes owed for that year on the property identified in the application.</p>
ON7	Ontario Seniors' Homeowner Property Tax Grant <sup>105</sup>	<p>An individual may qualify for this grant if they or their spouse/ common-law partner:</p> <ul style="list-style-type: none"> <li>- are at least 64 years old,</li> <li>- are a resident of Ontario,</li> <li>- owned and occupied a principal residence,</li> <li>- paid Ontario property tax,</li> <li>- and either were single, divorced or widowed and earned less than \$50,000, or were married or living common-law and earned a combined income of less than \$60,000.</li> </ul>	<p>This grant provides up to \$500/ year to low- and moderate-income older adults who own their homes. It helps reduce the property taxes they owe and supports them in maintaining their residences. It is an annual payment that seniors must apply for each year when they file their income tax and benefit return.</p>

<sup>102</sup> Seniors and Disabled Persons Property Tax Relief: <https://www.maca.gov.nt.ca/en/services/seniors-and-disabled-persons-property-tax-relief#:~:text=The%20Senior%20Citizens%27%20and%20Disabled,for%20this%20program%20every%20year.>

<sup>103</sup> Property Tax Rebate for Seniors: <https://beta.novascotia.ca/apply-property-tax-rebate-property-tax-rebate-seniors>

<sup>104</sup> Property Tax Relief: <https://www.gov.nu.ca/en/newsroom/property-tax-relief-senior-citizens-and-people-disabilities-2022-09-01>

<sup>105</sup> Ontario Seniors' Homeowner Property Tax Grant: <https://www.ontario.ca/page/senior-homeowners-property-tax-grant>

QC13	Grant for seniors to offset a municipal tax increase <sup>106</sup>	<p>An individual may be eligible if they:</p> <ul style="list-style-type: none"> <li>- were resident in Québec,</li> <li>- were 65 or over,</li> <li>- had owned their residence for at least 15 consecutive years,</li> <li>- their residence is an entirely residential assessment unit consisting of only one dwelling, and it serves as their principal residence,</li> <li>- they received (or were entitled to receive) a municipal tax bill in their name for the residence,</li> <li>- their family income was \$62,900 or less.</li> </ul>	This grant program aims to offset a municipal tax increase brought about by significant increase in the value of an individual's residence.
<b>Property Tax Deferral</b>			
AB14	Seniors Property Tax Deferral Program <sup>107</sup>	<p>Eligibility is not based on income. To be eligible for this program an individual must:</p> <ul style="list-style-type: none"> <li>- be 65 years of age or older, or their spouse/partner needs to be at least 65,</li> <li>- be an Alberta resident, having lived in the province for the last 3 months,</li> <li>- own a residential property in Alberta which is their primary residence,</li> <li>- have a minimum of 25% equity in their home to allow the government to secure the loan and ensure repayment.</li> </ul>	<p>This program allows eligible older adult homeowners to voluntarily defer all or part of their residential property taxes, including the education tax portion.</p> <p>The current loan interest for this program is 6.45% and is reviewed and may be adjusted every 6 months in April and October.</p>
BC16	Property Tax Deferment Program <sup>108</sup>	<p>Individuals may be eligible if they:</p> <ul style="list-style-type: none"> <li>- are 55 or older,</li> <li>- are a surviving spouse or a person with disabilities, or</li> <li>- are families with children.</li> </ul>	The BC Property Tax Deferral Program provides eligible individuals with a loan from the BC Ministry of Finance to the municipality where they reside on their behalf to pay their property taxes. The loan places a restrictive lien on the property and is paid back with interest at the end of the loan period, or before selling of transferring the property.

<sup>106</sup> Municipal Tax Offset for Seniors: <https://www.revenuquebec.ca/en/citizens/tax-credits/grant-for-seniors-to-offset-a-municipal-tax-increase/>

<sup>107</sup> Seniors Property Tax Deferral Program: <https://www.alberta.ca/seniors-property-tax-deferral-program.aspx>

<sup>108</sup> Property Tax Deferment Program: <https://www2.gov.bc.ca/gov/content/taxes/property-taxes/annual-property-tax/property-tax-deferment-program>

NB13	Property Tax Deferral Program for Seniors <sup>109</sup>	<p>Individuals may be eligible if:</p> <ul style="list-style-type: none"> <li>- aged 65 or older during the taxation year, and the owner of property listed on the deed,</li> <li>- the property must be the principal residence, and receiving the Provincial Residential Tax Credit</li> <li>- the property tax account must be in good standing</li> </ul>	<p>This program allows older adults to defer the annual increase in property taxes on their principal residence.</p> <p>Deferred property tax and interest amounts constitute a lien against the property and become due and payable to the province when the property is sold or transferred.</p>
SK14	Seniors Education Property Tax Deferral Program <sup>110</sup>	<p>To be eligible for the program, applicant(s) must:</p> <ul style="list-style-type: none"> <li>-be 65 years old or older,</li> <li>-own and occupy their home as their principal residence,</li> <li>- have a total household income below \$70,000 per year, among other criteria.</li> </ul>	<p>The Seniors Education Property Tax Deferral Program provides eligible applicants with a repayable loan for the education property taxes for their principal residence.</p>
YT5	Property Tax Deferment Program <sup>111</sup>	<p>An individual may be eligible if they:</p> <ul style="list-style-type: none"> <li>- are aged 65 or over,</li> <li>- live outside of municipalities in areas where the Government of Yukon is the taxation authority,</li> <li>- own and live in their own home.</li> </ul>	<p>The property tax deferment program allows older adults to defer paying their property taxes until the time of sale or transfer of the property. This program helps older adults manage their finances while remaining in their homes.</p>
<b>Other Tax Credits</b>			
NL1	NL Income Supplement <sup>112</sup>	<p>Eligibility is based on family net income from the previous year</p>	<p>These benefits are refundable tax credits that may be paid to low-income individuals, older adults and families.</p>
ON15	Ontario Seniors' Public Transit Tax Credit <sup>113</sup>	<p>To qualify for the credit, an individual must:</p> <ul style="list-style-type: none"> <li>- be 65 years old or older</li> <li>- live in Ontario by the end of the tax year.</li> </ul>	<p>This tax credit allows eligible older adults to claim a refundable credit of up to \$3000/ year providing a refund of up to \$450/ year for public transit expenses. It helps offset the cost of transportation and encourages older adults to stay connected with their communities.</p>

<sup>109</sup> Property Tax Deferral Program for Seniors:

[https://www2.gnb.ca/content/gnb/en/departments/finance/services/services\\_renderer.201264.Property\\_Tax\\_Deferral\\_Program\\_for\\_Seniors.html#serviceDescription](https://www2.gnb.ca/content/gnb/en/departments/finance/services/services_renderer.201264.Property_Tax_Deferral_Program_for_Seniors.html#serviceDescription)

<sup>110</sup> Seniors Education Property Tax Deferral Program: <https://www.saskatchewan.ca/residents/taxes-and-investments/property-taxes/seniors-education-property-tax-deferral-program>

<sup>111</sup> Property Tax Deferral Program: <https://yukon.ca/en/housing-and-property/property-tax-and-assessments/apply-seniors-property-tax-deferment>

<sup>112</sup> NL Income Supplement: <https://www.gov.nl.ca/fin/tax-programs-incentives/personal/income-supplement/>

<sup>113</sup> Ontario Seniors' Public Transit Tax Credit: <https://www.ontario.ca/page/ontario-seniors-public-transit-tax-credit>

QC6	Independent Living Tax Credit for Seniors <sup>114</sup>	An individual may be entitled to a refundable tax credit if they met the following requirements: - were a resident of Québec, - were 70 or older.	This is a refundable tax credit paid to older adults who incurred expenses for the purchase, lease or installation of eligible equipment or fixtures in their principal residence. It may also be granted to older adults who have stayed in a functional rehabilitation transition unit after hospitalization.
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Program eligibility criteria and funding availability may change over time.

## Conclusion

Canadian federal, provincial, and territorial governments provide a variety of finance-based programs and initiatives to support older adults aging at home. Recognizing the importance of enabling older adults to maintain their independence and live comfortably in their own residences, these initiatives aim to address the unique needs and challenges faced by older adults in their daily lives. These programs encompass a wide range of areas, including income security, and costs associated with healthcare, home care, and housing. The specific programs and funding options available vary between provinces and territories, reflecting the diverse needs and priorities of different jurisdictions.

<sup>114</sup> Independent Living Tax Credit for Seniors: <https://www.revenuquebec.ca/en/citizens/tax-credits/independent-living-tax-credit-for-seniors/>