



FINANCIAL SUPPORTS FOR SENIORS INFORMATION PAGE

Social Development Centre Waterloo Region, August 2018

for all inquiries contact our HelpLine 519-579-3800 or info@waterlooregion.org

Are you an older adult living in Waterloo Region? There are a variety of programs and resources available through different levels of government to provide income security for those who have retired or are in need financially for other reasons. Use this information page to find out which services you're eligible for to make sure you're not missing out.

Canada Pension Plan (CPP)

Under age 60?

- If working, the contributions you make to the CPP will impact the amount you receive upon retirement

Age 60-64?

- You can choose to receive your **CPP Retirement Pension** early with a reduction

Age 65+?

- You are eligible to receive your full **CPP Retirement Pension** (if you delay until age 70, you will receive it with an increase, known as a **Post-Retirement Benefit**)

Canada Old Age Security (OAS)

Age 65+?

- If your individual annual income is less than \$123,302: apply for an **OAS pension**
- If one of the following is true apply for the **OAS Guaranteed Income Supplement** (also automatically applies you for **Ontario Guaranteed Annual Income System**):
 - You are single/widowed/divorced and your annual income is less than \$18,096
 - Your spouse/common-law partner receives a full OAS pension and your combined annual income is less than \$23,094
 - Your spouse/common-law partner either receives no OAS pension at all or only receives the Allowance and your combined annual income is less than \$43,392

Age 60-64?

- If your spouse/common-law partner receives OAS, they're eligible for the **Guaranteed Income Supplement**, and you have a combined annual income of less than \$33,456: apply for the **OAS Allowance**
- If your spouse/common-law partner has passed away, you haven't remarried or entered into a common-law relationship and your annual income is less than \$23,350: apply for **OAS Allowance for the Survivor**

*Income = CPP Pension + Registered Retirement Saving Plans/Income Funds (RRSP/RRIF) + any other sources of income/investments

To apply for any CPP or OAS program call 1-800-277-9914

or

visit one of the region's Service Canada locations:

Market Square Suite 200,
25 Frederick St, Kitchener

350 Conestoga Blvd,
Unit C1, Cambridge

Trouble paying for:

Prescription Drugs?

Under age 65?

- **Ontario Trillium Drug Program**
- apply online, visit your pharmacy, or call 1-800-575-5386

Age 65+ (or living in a long-term care/special care home)?

- **Ontario Drug Benefit Program**
- apply online, visit your pharmacy, or call 1-888-405-0405

Energy?

- **Ontario Electricity Support Program (OESP)** - on-bill credits for lower income electricity customers
- apply online, or through an agency such as the Social Development Centre (call 519-579-3800 to book an appointment)
- **Low-Income Energy Assistance Program (LEAP)** - emergency financial help for those behind on electricity and natural gas bills
- to apply call 519-883-2100
- **AffordAbility** - support for energy-saving upgrades for those who don't qualify for OESP or LEAP
- apply online, or call 1-855-494-3863

Housing/Utilities?

- **Region of Waterloo Help Paying Rent** - assistance for those at risk of losing home or experiencing homelessness
- apply at Lutherwood (41 Weber St. W, Kitchener, or 35 Dickson St, Cambridge) or a Region office (99 Regina St. S, Waterloo, or 150 Main St, Cambridge)
- **Region of Waterloo Utility Bill Help** - grant to help those behind on utility bills (once per year, per household)
- if you receive Ontario Works contact your caseworker, otherwise call 519-883-2100
- **Ontario Renovates** - loans for house upkeep or to install accessibility features
- download an application online or call 519-575-4400

Veteran-specific Programs

If you have a medical condition or disability and are able to prove it is related to your Canadian military service apply for:

- **Veterans Disability Pension and Disability Award** - apply online using your VAC account or call 1-866-522-2122
- **Ontario Soldiers Aid Commission** - visit a Royal Canadian Legion Branch or call 416-327-4674
- **Grand River Transit Veterans Transit Pass (65+)** - call 519-585-7597 ext. 7279

Disability-specific Programs

Income Security

- **CPP Disability Benefits** - call Service Canada at 1-800-277-9914
- **Disability Savings Grant** - apply through your financial institution

Grants/Tax Credits

- **Ontario Home and Vehicle Modification** - apply online or call 1-877-369-4867
- **Disability Tax Credit and Excise Gas Tax Refund** - download an application online or visit Service Canada

Community Services/Discounts

- Recreation program fee assistance (**Leisure Access, Group Card**) - apply on your municipality's website or by visiting any local community centre
- Personal care and support services
 - **Community Support Connections** - call 519-772-8787 or visit one of the offices (61 Woolwich St. N, Breslau or 1145 Concession Rd, Cambridge)
 - **Community Care Concepts** - call 519-664-1900 or visit 929 Arthur St. S, Elmira
- **Community Volunteer Income Tax Program** - for a list of Tax Preparation Clinic locations, visit the Canada Revenue Agency website or call our HelpLine 519-579-3800
- **Grand River Transit**
 - **Seniors' Pass** - available at Ainslie and Charles St. Terminals and most grocery stores
 - **Mobility Plus** - apply online or call 519-585-7555