



Financial and Legal Resources for Seniors and Caregivers

| | Name | Who is it for | Description of Service/Benefit | Fees | How to Apply | Contact Information |
|--------------------------------------|---------------------------------------|---|---|---|---|---|
| Legal Help and Representation | ACE – Advocacy Centre for the Elderly | 60+ years of age low-income individuals Toronto area | Lawyers and legal support workers who can help with: legal rights information, assistance in dealing with government offices, court and legal representation, legal consultation, educational workshops | services are free clients may be asked to contribute to cost of a court action | call (preferred) or make an appointment staff will guide you through intake process and refer your case to a lawyer for further assistance | Phone: 416-598-2656 Fax: 416-598-7924 Address: 2 Carlton Street, Suite Website: www.ancelaw.ca |
| Legal Help and Representation | Legal Aid Ontario | low-income individuals | Provides a range of legal services including: duty counsel, information, referral and advice, summary legal advice, community legal clinics, representation by a lawyer | either no fees or a small contribution required; please call to determine eligibility | call the toll free number to gain access to a private practice lawyer | Phone: 416-979-1446 or 1-800-668-8258 Website: http://www.legalaid.on.ca/en/getting/eligibility.asp |
| Wills | PBLO's Wills Assistance Service | low-income individuals (annual income ≤ \$25,000 and assets ≤ \$75,000) living in the Ottawa and Toronto regions | assistance in preparing a simple will | no fees | fill out the online application form in order to set up an appointment to meet with a lawyer | Website: https://www.lawhelpontario.org/application/ Phone: 416-597-0770 ext. 705 |

Financial and Legal Resources for Seniors and Caregivers

| | Name | Who is it for | Description of Service/Benefit | Fees | How to Apply | Contact Information |
|--------------------|---|--|--|---|--|---|
| Trusteeship | Office of the Public Guardian and Trustee | mentally incapable persons must be suffering harm unable to access essential help for cases of very serious financial abuse | Public Guardian and Trustee can apply to court to become abused person's temporary guardian to get them required help What they can do: conduct investigations regarding financial or personal harm, manage financial affairs, can become guardian of property, make decisions of personal nature to protect from physical harm, appoint relative to act as guardian of property, locate lawyers, make decisions regarding medical treatment, review accounts, and more | fees vary, visit website for more info: www.attorneygeneral.jus.gov.on.ca/English/family/ptg/fees/ | call the main office to make an appointment | Phone: 416-314-2800 or 1-800-366-0335 Website: www.attorneygeneral.jus.gov.on.ca/English/family/ptg/the_role_of_the_office_of_the_opgt.pdf |
| Trusteeship | St. Stephen's Community House | younger and older adults who are not fully incapable | voluntary trusteeship services | no fees | call case management coordinator at number provided or drop in to arrange services | Phone: 416-925-2103 Address: 260 Augusta Ave., Toronto ON, M5T2L9 Corner Drop-In Hours: Mon-Fri 7:30-11:30am, Sun 8-11:30am Website: www.sschto.ca/adults/corner-drop-in/case-mangement |
| Trusteeship | Capacity Assessment Office | adults who require a formal capacity assessment (usually for financial matters) | can provide a list of capacity assessors offers subsidies for capacity assessment service (if eligible) | fees dependent on eligibility | call the number to inquire about financial assistance and about assessors | Phone: 416-327-6766 or 1-866-521-1033 |

Financial and Legal Resources for Seniors and Caregivers

| | Name | Who is it for | Description of Service/Benefit | Fees | How to Apply | Contact Information |
|--|---|---|---|---------|--|--|
| Financial Empowerment Services | Woodgreen Community Services | information, counselling and support to low-income members of the community who have financial challenges | financial empowerment counselling income tax clinics financial literacy workshops | free | call number to book an appointment see website for more information | Phone: 416-645-6000 Location: 815 Danforth Ave/additional locations Website: www.familyserVICEToronto.org/programs/seniors/patplace.html |
| Financial Aid – Government Assistance | GIS – Guaranteed Income Supplement | legal residents of Canada receiving old age security pension (can apply for both) annual or combined income is ≤ max. annual income | eligibility determined using income information from federal income tax return amount received depends on marital status and previous year's income – max for single person approx. \$740, for couples approx. \$500 | no fees | various application dates application is in writing, visit website for more information | Website: www.servicecanada.gc.ca/en/g/services/pensions/oas/gis/index.shtml |
| Financial Aid – Government Assistance | GAINS – Ontario Guaranteed Annual Income System | must live in ON for specified length 65+ years of age receiving federal OAS and GIS 10+ years of Canadian residency total income below level guaranteed by province | ensures guaranteed minimum income for Ontario seniors through monthly payments seniors with no private income receive \$83.00 | no fees | if you receive full/partial federal OAS pension plus the federal GIS, you do not need to apply | Phone: 1-866-668-8297 (Ministry of Finance) Website: www.fin.gov.on.ca/en/credit/gains/index/html |

Financial and Legal Resources for Seniors and Caregivers

| | Name | Who is it for | Description of Service/Benefit | Fees | How to Apply | Contact Information |
|--|---|--|---|---------|---|---|
| Financial Aid – Government Assistance | Ontario Disability Support Program | someone who is 18-65 years with a disability and financial need OR senior who is 65+ and not eligible for OAS must be Ontario resident | offers financial assistance for living expenses, benefits (including prescription drugs, dental, vision care), provides help with finding a job two types of support: income and employment | no fees | assessment determines financial eligibility and whether you meet program's definition of a person with a disability or prescribed class contact your local ODSP office or use the online form provided | Online form: https://saapply.Mcss.gov.on.ca/en/mcss/Programs/social/odsp/ More Information: http://www.mcss.gov.on.ca/en/mcss/Programs/social/odsp/ |
| Financial Aid – Government Assistance | Energy Bill Assistance for Low-Income Consumers | low-income household Ontario resident | Ontario Electricity Support Program provides a monthly on-bill credit to reduce electricity bill Low-income Energy Assistance Program provides emergency financial assistance (up to \$500 for gas and \$500 for electricity) as well as additional allowances (longer payment times and more) | no fees | determine eligibility by using the website provided or by calling the phone number | Electricity support program: 1-855-831-8151 Website: https://www.oeb.ca/rates-and-your-bill/help-low-income-consumers |
| Financial Aid – Government Assistance | Save On Energy Home Assistance Program | low-income household Ontario resident | provide energy saving light bulbs, power bars, low-flow showerheads, faucet aerators, refrigerators and other appliances such as air conditioners | no fees | contact Ontario Power Authority at the number provided | Phone: 1-877-797-7534 Website: https://saveonenergy.ca/consumer/home-assistance.aspx |

Financial and Legal Resources for Seniors and Caregivers

| | Name | Who is it for | Description of Service/Benefit | Fees | How to Apply | Contact Information |
|--|---|---|---|---------|---|--|
| Financial Aid – Government Assistance | Property Tax Increase Deferral and Cancellation Program | low-income seniors & low-income persons with a disability City of Toronto | deferral or cancellation of property tax increases, depending on income and property value (deferral amount is a lien on property & must be paid back once property is sold) | no fees | see website for more information and application form fill form by indicated deadline for eligibility | Phone: 416-338-4829 Website: http://www1.toronto.ca/wps/portal/contentonly?vgnextoid=ce45ff0e43db1410VgnVCM10000071d60f89RCRD&vgnextchannel=63b0ff0e43db1410VgnVCM10000071d60f89RCRD#deferral |
| Financial Aid – Government Assistance | Water Rebate Program | low-income households with combined income of \$50 000 or less consume less than 400m ³ water annually have a meter installed in your home | provides rebate for water fees | no fees | see website for more information and application form fill form by indicated deadline for eligibility | Website: http://www1.toronto.ca/city_of_toronto/revenue_services/taxes/files/pdf/section323_application_sick.pdf |
| Financial Aid – Government Assistance | Allowance for the Survivor | seniors aged 60-64 yrs Canadian citizen/legal resident residing in Canada ≥ 10 years spouse or common-law partner has died and you have not remarried annual income is less than maximum annual income | depending on your previous year's income, you may be eligible to receive around \$1000 in allowance monthly | no fees | see website for more information and for the application form send application before your 60 th birthday for full benefits | Website: http://www.servicecanada.gc.ca/cgi-bin/search/eforms/index.cgi?app=prfl&frm=isp3008&ln=eng |

Financial and Legal Resources for Seniors and Caregivers

| | Name | Who is it for | Description of Service/Benefit | Fees | How to Apply | Contact Information |
|---|--|---|---|---------|--|---|
| Financial Aid – Government Assistance | Ontario Drug Benefit Program (ODB) | 65+ years of age <i>OR</i> living in a long-term care home <i>OR</i> enrolled in the home care program <i>OR</i> have high drug costs and are registered in the trillium drug program <i>OR</i> receive social assistance through Ontario Works or the Ontario Disability Support Program | program will pay most of the costs of eligible prescription drugs, some nutrition products, and some diabetic testing agents bought from an accredited Ontario pharmacy or doctor | no fees | take your prescription and health card to your pharmacy when you turn 65 and tell them that you are eligible for the ODB program for special eligibility not related to age, visit the website or call for more information | Phone: 1-866-532-3161 Website: http://www.health.gov.on.ca/en/public/programs/drugs/programs/odb/odb.aspx |
| Financial Aid – Government Assistance for caregivers | The Canada Caregiver Credit (CCC) “New in 2017” (consolidation of the Caregiver Credit, the Infirm Dependent Credit, & the Family Caregiver Credit) | for caregivers of infirm dependents who are parents/grandparents, brothers/sister, aunts/uncles, nieces/nephews, adult children ***** for caregivers of infirm dependent spouses or common-law partners | a 15% tax credit on \$6, 883 that is reduced dollar-for-dollar by the dependents net income above \$16,163 (represents \$1032 in tax relief) ***** a 15% tax credit on \$2,150 that is reduced dollar-for-dollar by the dependent’s net income above \$16, 163 (represents \$323 in tax relief) | no fees | complete the appropriate income tax forms on Schedule 5 to calculate your claim visit the website for more information | Phone: 1-800-959-8281 Website: http://www.cra-arc.gc.ca/tx/ndvdl/tpcs/ncm-tx/rtrn/cmpltng/ddctns/menu-eng.html |

Financial and Legal Resources for Seniors and Caregivers

| | Name | Who is it for | Description of Service/Benefit | Fees | How to Apply | Contact Information |
|---|--|--|---|---------|--|---|
| Financial Aid – Government Assistance for caregivers | Compassionate Care Benefits | <p>must be caring for a family member who is gravely ill with significant risk of death within 26 weeks</p> <p>your regular weekly earnings from work have decreased more than 40%</p> <p>you have accumulated 600 insured hours in the last 52 weeks</p> | <p>provides monetary benefits to persons caring for a severely ill family member for a maximum of six weeks</p> | no fees | <p>two forms must be submitted at the same time: the Authorization to Release a Medical Certificate and the Medical Certificate for Employment Insurance and Compassionate Care Benefits (visit website for more info)</p> | <p>Phone: 1-800-206-7218</p> <p>Website: https://www.canada.ca/en/employment-social-development/programs/ei/ei-list/reports/compassionate-care.html</p> |
| Financial Assistance for Caregivers | Alzheimer Society of Toronto “Caregiver Project for Seniors” | <p>care recipient can have any illness (non-disease specific)</p> <p>caregiver must provide 10hrs/week of care</p> <p>caregiver does not need to reside with care recipient and does not have to be related</p> <p>residents of GTA</p> <p>identified need</p> | <p>up to \$1,300 per year</p> <p>can direct funds to “almost anything” to care for recipient (e.g. equipment, respite, diapers, transportation, PSW,..)</p> | No fees | <p>referrals can be made through the following organizations: Alzheimer Society of Toronto, Mt. Sinai, Reitman Centre, St. Clair West Services for Seniors, St. Stephen’s Community House, West Neighbourhood House, Centre d’Accueil Heritage, CCAC</p> | <p>Telephone: 416-322-6560</p> <p>Website: http://www.alz.to/get-help/caregiver-framework</p> |

Financial and Legal Resources for Seniors and Caregivers

| | Name | Who is it for | Description of Service/Benefit | Fees | How to Apply | Contact Information |
|--|---|---|--|---------|--|--|
| Financial Aid – Assistance for Veterans | Royal Canadian Legion “Poppy Trust Fund” | -any person who is serving or has honorably served in the CAF, RCMP and their dependents ex-service personnel of allied countries and their dependents who are residents of Canada | grants are available for food, heating costs, clothing, prescription medication, medical appliances and equipment, essential home repairs and emergency shelter or assistance | no fees | contact local Legion service officer to apply for a Poppy Trust Fund Grant | http://www.legion.ca/we-can-help/financial-assistance/ Allied benevolent requests: 1-877-534-4666 |
| Assistive Devices | Assisted Devices | Ontario residents with valid ON health card long-term physical disability | pays up to 75% of the cost of equipment Home Oxygen Program under ADP pays 100% of the ADP price for oxygen and related equipment for seniors 65+ | no fees | initial access through medical specialist or general practitioner who provides a diagnosis, prescribes equipment, must then purchase from vendor (vendor must be registered with ADP) | Phone: 416-327-8804 Email: adp@ontario.ca Website: https://www.ontario.ca/page/assistive-devices-program |
| Assistive Devices / Home Renovation Aid | March of Dimes | 19+ years of age have an ongoing physical limitation that requires use of an assistive device must be in financial need Ontario resident | provides funding for the purchase of assistive devices -home and vehicle modification program provides funding for basic home and vehicle modifications funding amounts: \$15 000 lifetime maximum for home modifications, up to \$15 000 every 10 years for vehicle modifications | no fees | can be applied by impaired person or family member on their behalf applicant must be one of the following: homeowner, tenant, vehicle owner, “host family” visit website provided to fill out application form | Application form for assistive device: http://marchofdimes.ca/en/programs/adp/pages/howtoapply.aspx Website for home renovation: http://marchofdime.ca/en/programs/hvmp/documents/hvmp_guidelines_July_2012.pdf |

Financial and Legal Resources for Seniors and Caregivers

| | Name | Who is it for | Description of Service/Benefit | Fees | How to Apply | Contact Information |
|----------------------------|---|--|---|---------|---|---|
| Home Renovation Aid | Toronto Renovates Homeowners Program (for Seniors and People with a Disability) | seniors 65+ years of age or disabled or both income must be below limits provided value of home no more than \$774 000 | provides forgivable home repair and accessibility loans up to \$15 000 max (renovations must be approved by the city) provides accessibility modification grants up to \$5000 max (must be approved by the city) | no fees | complete and send the assessment request form to affordable housing office | Phone: 416-397-7620 (Affordable Housing Office) Email: nmohamm2@toronto.ca Website: http://www1.toronto.ca/wps/portal/contentonly?vgnextoid=ea5e3b894bba0410VgnVCM10000071d60f89RCRD&vgnnextchannel=05d407ceb6f8e310VgnVCM10000071d60f89RCRD |
| Home Renovation Aid | Enbridge Home Winterproofing Program | Enbridge customers who are low-income and in qualifying homes | free draft-proofing and insulation installment can lower electricity bill by 30% and increase energy efficiency of home | no fees | contact the number provided or fill out online form for assistance | Phone: 1-888-855-3106 Email: info@greensaver.org Website: http://www.greensaver.org/consumer/ |
| Home Renovation Aid | Healthy Homes Renovation Tax Credit | seniors 65+ years of age OR those living with a family member who is a senior income not a factor | permanent, refundable income tax credit for seniors and family members who live with them can claim up to \$10 000 worth of eligible home improvements on tax return (amount you get back is 15% of the expenses you claim) those living with a senior relative could qualify for total tax credit of \$1500 every year | no fees | must claim total expense on personal income tax return, complete Schedule ON(S12) of tax return and put amount you spend on eligible renovations next to box 6311 on form ON479 | Phone: 1-866-668-8297 Website: www.ontario.ca/page/healthy-homes-renovation-tax-credit#section-0 |

Financial and Legal Resources for Seniors and Caregivers

| | Name | Who is it for | Description of Service/Benefit | Fees | How to Apply | Contact Information |
|--|---|--|--|----------------------------|---|--|
| Homemaking Services | City of Toronto Homemakers and Nurses Service | persons who are ill, convalescing, elderly, disabled and have a limited income must live in the City of Toronto | provides homemaking services such as housekeeping, laundry, shopping, and meal preparation | no fees | contact the number provided to speak to an intake caseworker who will complete the screening process with you and direct a program caseworker to visit your home in order to complete an assessment note: waitlist is usually long | Phone: 416-392-8579 Email: ltc-comm@toronto.ca Website: http://www1.toronto.ca/wps/portal/contentonly?vgnexto_id=c36e3293dc3ef310VgnVCM10000071d60f89RCRD |
| Homemaking Services | Toronto Seniors Helpline | specific eligibility requirements vary between agencies, please contact Toronto Seniors Helpline for more information | provides access to agencies who provide homemaking services (specific services vary between agencies) | fees vary between agencies | contact Toronto Seniors Helpline via phone in order to inquire about agencies that provide homemaking services in your area and determine your eligibility | Phone: 416-217-2077 Website: www.cnap.ca |
| Homemaking, home maintenance, and personal care support | Veterans Affairs Canada | Veterans and their spouses | provides housekeeping, grounds maintenance, personal care, health professional services will pay for Medic Alert Safely Home Bracelet | no fees | contact a VAC Service Officer via phone to inquire about available VAC services and programs | Phone: 1-877-543-4666 |

For additional information regarding legal/financial advice, please visit:

CLEO: www.cleo.on.ca/en/

Ontario Senior's Secretariat: www.seniors.gov.on.ca/en/index.php

Law Facts: www.lawfacts.ca

For information on Programs and Services for Seniors in Ontario: http://www.homecareontario.ca/docs/default-source/default-document-library/seniors_guide_final_english_web.pdf?sfvrsn=2

This resource was created by the Psychogeriatric Resource Consultant for Primary Care Program, TC-LHIN, PRC-Program, Reitman Centre for Alzheimer's Support and Training, Mount Sinai Hospital. A special acknowledgement to Yasmin Elahi (volunteer) for her substantial assistance in creating this tool.