



Resources for Caregivers and Caregiver-Employees

Know Your Rights:

Caregiving is protected under The Canadian Human Rights Act (1985, Section 2) that states:

All individuals should have an opportunity equal with other individuals to make for themselves the lives that they are able and wish to have and to have their needs accommodated, consistent with their duties and obligations as members of society, without being hindered in or prevented from doing so by discriminatory practices based on race, national or ethnic origin, colour, religion, age, sex, sexual orientation, marital status, family status, disability or conviction for an offence for which a pardon has been granted or in respect of which a record suspension has been ordered.

All employers have a legal obligation to provide fair accommodation and protected leaves for family carers. Beyond fulfilling a legal obligation, it is a matter of respect, integrity, and good work relations towards our employees and their families.

Resources at [NAME of Workplace]:

Talk to your supervisor, manager or team leader. Your supervisors are trained in the policies and programs to help ensure that you can balance your personal and work life in a way that is beneficial to you. They may be able to direct you to appropriate resources or suggest either informal or formal accommodations on a short-term or long-term basis as needed. As well, your supervisors are human too, and can lend a supportive ear to any concerns you may have.

Contact HR. Your HR representatives will be able to direct you to appropriate resources if you do not feel comfortable reaching out to your direct supervisor or if your supervisor is unable to assist.

Look into EAPs. Employment assistance programs often offer several carer specific resources, including counselling, referral to eldercare services, coaching, and many more online tools that are confidential.

Consider flexible working accommodations (i.e. flextime, compressed work week, reduced working hours). If you are feeling overwhelmed, you might consider changing your work arrangements. This will help prevent carer- and work-related burnout and give you greater flexibility with your time. This may also help with work performance, productivity, and care provision if you have been struggling with your work-life balance for a while.

Consider short-term or long-term leaves. If your situation requires, you may wish to consider a leave. All employees are entitled to unpaid, job protected leaves specifically for caregiving, such as family medical leave, compassionate care leave and/or bereavement leave. Specific types of leaves may vary provincially. If your circumstances do not fall under the ones listed for these federally mandated leaves, you may be able to negotiate with your employer for a general unpaid leave.



Provincial Resources (Created in 2022 / Updated in 2024)

In Canada, eldercare assistance and services often fall under the jurisdiction of provincial governments. As such, many resources, tax credits, and policies will vary province to province. In the following section, some of the most used resources are listed for each province. This list is intended to be a starting point for carers to explore some options. This list is not comprehensive, with many resources being added or removed annually.

Alberta

Caregiver Amount – Up to \$12,158 can be claimed on the provincial tax form for caregivers to dependents 18 years of age or older. Dependents must also have made a net income of less than \$31,489 in the same tax year and be related to the claimant or the claimants' spouse. This claim can be split with another person who is also supporting the dependent. For more information, visit

<https://www.canada.ca/en/revenue-agency/services/forms-publications/tax-packages-years/general-income-tax-benefit-package/alberta/5009-pc.html>

Allowable amount of medical expenses for other dependents – medical expenses for dependents can be claimed on the Alberta provincial tax form. Total expenses for each dependent need to be more than 3% of the dependent's net income or \$2,635; whichever is less. For more information, visit

<https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/lines-33099-33199-eligible-medical-expenses-you-claim-on-your-tax-return.html>

The Alberta Seniors' benefit - provides financial support to single seniors with an annual income of \$33,410 or less or senior couples with a combined annual income of \$54,640 or less. Benefit amounts vary from \$2,642 to \$16,104 based on need. For more information, visit

<https://www.alberta.ca/alberta-seniors-benefit.aspx>

Senior Health benefits - include premium free drug coverage for prescription drugs and health related services for residents of Alberta that are not covered under AHCIP. Services offered under this benefit include: diabetic supplies, ambulatory services, home nursing care, clinical psychological services, chiropractor services and more. For more information, visit: <https://www.alberta.ca/seniors-health-benefits.aspx>

The Seniors Home Adaptation and Repair Program (SHARP) - allows seniors to remain in their homes and maintain their independence. Eligible seniors can apply for a low-interest home equity loan with the Government of Alberta to cover repairs, adaptations, and/or renovations to their primary residence. SHARP provides a maximum loan of up to \$40,000 to Alberta seniors and senior couples with a total annual income of \$75,000 or less, and a minimum of 25% home equity in your primary residence where the work is to be completed. For more information, visit

[https://www.alberta.ca/seniors-home-adaptation-repair-program#:~:text=The%20Seniors%20Home%20Adaptation%20and%20Repair%20Program%20\(SHARP\)%20allows%20seniors,renovations%20to%20their%20primary%20residence.](https://www.alberta.ca/seniors-home-adaptation-repair-program#:~:text=The%20Seniors%20Home%20Adaptation%20and%20Repair%20Program%20(SHARP)%20allows%20seniors,renovations%20to%20their%20primary%20residence.)



Affordable housing (Also known as the Seniors Self-contained Housing Program) - provides apartment-style housing to seniors who are able to live independently with or without assistance of community-based services. Applicants must be over 65 years of age. Exceptions may be made for applicants with special circumstances. Rent, which includes heat, water and sewer expenses, is based on 30% of a household's adjusted income. Rent does not include electricity, phone, TV and any additional services such as parking. For more information, visit <https://www.alberta.ca/affordable-housing-programs#jumplinks-2>

Special Needs Assistance for Seniors – A benefit of up to \$5,643 is available to Alberta residents 65+ years old. Total benefit amount is determined by net annual household income, marital status, cohabitation status, and accommodation needed. The benefit is intended to cover costs associated with appliances/furniture, and health and personal supports. For more information, visit <https://www.alberta.ca/seniors-special-needs-assistance>

Personal and Family Responsibility Leave - Eligible employees can take up to 5 days of job-protected leave for health issues or family responsibilities. Employees must have been employed at their workplace for 90 days with their employers. Contact your workplace for further information. For more information, visit <https://www.alberta.ca/personal-family-responsibility-leave>

Critical Illness Leave (adult) – 16-week job protected unpaid leave for family members to provide care and support for a critically ill adult who is 18 years of age or older. If the family member is still ill at the end of the 16-week leave, another leave can be requested, but a new medical certificate must be obtained. For more information, visit <https://www.alberta.ca/critical-illness-leave#jumplinks-3>

Critical Illness Leave (child) – 36-week job protected leave unpaid leave for family members to provide care and support for a critically ill child who is under 18 years old. If the family member is still ill at the end of the 36-week leave, another leave can be requested, but a new medical certificate must be obtained. For more information, visit <https://www.alberta.ca/critical-illness-leave#jumplinks-2>

British Columbia

BC Caregiver Amount - Up to \$5,505 can be claimed on the provincial tax form for caregivers to dependents 18 years of age or older. Dependents must also have made a net income of less than \$18,629 in the same tax year and be related to the claimant or the claimants' spouse. For more information, visit <https://www2.gov.bc.ca/gov/content/taxes/income-taxes/personal/credits/basic>

Family Responsibility Leave - An employee can take up to five days of unpaid leave in each employment year (an employment year begins on the date the employee started work) to help with the care, health or education of a child under the age of 19 in their care. An employee can also ask for this type of leave to care for the health of any other member of their immediate family. For more information, visit <https://www2.gov.bc.ca/gov/content/employment-business/employment-standards-advice/employment-standards/forms-resources/igm/esa-part-6-section-52>

Critical Illness Leave (adult) – 16-week job protected leave unpaid leave for family members to provide care and support for a critically ill adult who is 19 years of age or older. If the family member is still ill at the end of the 16-week leave, another leave can be requested, but a new medical certificate must be obtained. For more information, visit



<https://www2.gov.bc.ca/gov/content/employment-business/employment-standards-advice/employment-standards/forms-resources/igm/esa-part-6-section-52-11>

Critical Illness Leave (child) – 36-week job protected leave unpaid leave for family members to provide care and support for a critically ill child under 19 years old. If the family member is still ill at the end of the 36-week leave, another leave can be requested, but a new medical certificate must be obtained. For more information, visit <https://www2.gov.bc.ca/gov/content/employment-business/employment-standards-advice/employment-standards/forms-resources/igm/esa-part-6-section-52-11>

Senior home renovation tax credit – For residents of BC or New Brunswick who are 65 years or older. Up to \$10,000 can be claimed for renovations made to a residential dwelling for the purposes of making homes more accessible for a senior living in the dwelling. For more information, visit <https://www2.gov.bc.ca/gov/content/taxes/income-taxes/personal/credits/seniors-renovation>

BC Income Assistance for Seniors not receiving Old Age Security (BCEA) – For residents of BC 65 years old or over and in need of financial assistance, but not eligible for OAS, the BCEA program may be able to help. Your eligibility for BCEA benefits depends on your income, assets, and other factors. For more information, visit: <https://www2.gov.bc.ca/gov/content/family-social-supports/income-assistance/apply-for-assistance>

BC Housing – The organization manages and offers several subsidized housing options, with several housing opens for seniors. Programs include: Home adaptations for Independence, Shelter Aid for Elderly Renters, Assisted Living, Seniors Supportive Housing, Seniors Rental Housing, Seniors Subsidized Housing etc. For more information, visit <https://www.bchousing.org/home>

Seniors Service Society of BC – organization that connects seniors (60+) to individual and group support services as well as housing navigation services. Services offered include: community workshops, housing assistance/advice, seniors loan program, tax clinics, and social supports. For more information, please visit: <https://www.seniorsservicesociety.ca/>

Family Caregivers of BC - Non-profit organization for supporting informal/family caregivers and their needs. Contains educational newsletters and documents as well as virtual support groups, a caregiver support line, podcasts, and other social supports designed specifically for caregivers. Visit <https://www.familycaregiversbc.ca/> for more information.

New Brunswick

Caregiver Amount - Up to \$5,430 can be claimed on the provincial tax form for caregivers to dependents 18 years of age or older. Dependents must also have made a net income of less than \$23,976 in the same tax year and be related to the claimant or the claimants' spouse. For more information, visit <https://www.canada.ca/en/revenue-agency/services/forms-publications/tax-packages-years/general-income-tax-benefit-package/new-brunswick/5004-pc.html>

Senior home renovation tax credit – For residents of BC or New Brunswick who are 65 years or older. Up to \$10,000 can be claimed for renovations made to a residential dwelling for the purposes of making homes more accessible for a senior living in the dwelling. For more information, visit <https://www2.gnb.ca/content/gnb/en/departments/finance/promo/renovation.html>



Family Responsibility Leave - Family responsibility leave gives employees time off to deal with the health, care or education needs of a person in a close family relationship. Employers are required to give employees, upon request, leaves of absence without pay for up to three days per year. For more information visit <https://www2.gnb.ca/content/dam/gnb/Departments/petl-epft/PDF/es/FactSheets/OtherLeaves.pdf>

Critical Illness Leave (adult) - 16 weeks of job-protected unpaid leave are provided for family members to provide care and support for a critically ill adult who is 18 years of age or older. This leave can be shared by one other family members working under the same employer, provided that the total amount of leave taken by two employees does not exceed 16 weeks. For more information, visit <https://www2.gnb.ca/content/dam/gnb/Departments/petl-epft/PDF/es/FactSheets/OtherLeaves.pdf>

Critical Illness Leave (child) - Up to 37 weeks of job-protected unpaid leave are provided for parents to provide care and support for a critically ill child who is under 18 years old. If both parents are employees of the same employer, the leave of absence may be shared by the employees, provided that the total amount of leave that may be taken by the two employees does not exceed to 37 weeks. Employees must give their employers written notice of their intention to take a leave as soon as possible. The leave ends the last day of the week in which either the child dies or at the expiration of the 37 weeks. For more information, visit <https://www2.gnb.ca/content/dam/gnb/Departments/petl-epft/PDF/es/FactSheets/OtherLeaves.pdf>

Low-income Senior's Benefit – The government of New Brunswick offers an annual \$600 benefit to low income senior residents of New Brunswick that are recipients of the Old Age Security (OAS) Pension. For more information, please visit: <https://www2.gnb.ca/content/gnb/en/departments/finance/promo/seniors.html>

Standard Family Contribution Policy – Offered through the Department of Social Development, the government of New Brunswick offers long-term care assistance and services for families of low-income by assessing the need and access such services. For more information, please visit <https://www2.gnb.ca/content/dam/gnb/Departments/sd-ds/pdf/LTC/StandardFamilyContribution-e.pdf>

Long-term Care Program – Offered through the Department of Social Development, this is a range of services offered including: day activity centers, home support services, respite care and relief. A fee may be applied to the use of this program based on the type of service used and the annual income of the senior. For more information, please visit <https://socialsupportsnb.ca/en/program/long-term-care-program>

Seniors information line - a toll-free number for seniors, their families and caregivers who are seeking information about government programs and services **at 1-855-550-0552 (toll-free)**. Hours of operation are 8:30 a.m. to 4:30 p.m., Monday to Friday. For more information, visit https://www.fredericton.ca/sites/default/files/2023-04/directory_of_senior_services_and_activites-web_copy3.pdf

Nova Scotia

Caregiver Benefit - for caregivers of low-income adults who have a high level of disability or impairment, as determined by a Home Care assessment. If the caregiver and the care recipient both



qualify for the program, the caregiver will receive \$400 per month. The care recipient must be a resident of Nova Scotia, over 19 years old and have a net annual income of less than \$30,797. The caregiver must be a resident of Nova Scotia, over 19 years old and be in a care relationship with the person receiving care, providing 20 or more hours of assistance per week. For more information, visit <https://novascotia.ca/dhw/ccs/caregiver-benefit.asp>

Sick/Family Responsibility Leave – 3 days of unpaid leave is given in a year to care for an ill parent, child, or family member. It can also be used for medical, dental, or other similar appointments. For more information, visit <https://novascotia.ca/lae/employmentrights/leaves.asp#:~:text=Compassionate%20care%20leave%20is%20an,for%20at%20least%20three%20months>.

Critically ill child care leave - unpaid leave of up to 37 weeks for employees to provide care and support to a critically ill or injured child (under the age of 18 years old) who is a family member (or person like family). To qualify for this leave, the employee must have worked with the employer for at least three months. A qualified medical practitioner must issue a medical certificate stating that the child has a critical illness and the period of time for which the child needs care. For more information, visit <https://novascotia.ca/lae/employmentrights/leaves.asp#:~:text=Compassionate%20care%20leave%20is%20an,for%20at%20least%20three%20months>

Critically ill adult care leave - an unpaid leave of up to 16 weeks for employees to provide care and support to a critically ill or injured adult (18 years old or older) who is a family member (or a person like family). To qualify for this leave, the employee must have worked with the employer for at least three months. A qualified medical practitioner must issue a medical certificate stating that the adult has a critical illness and the period for which the adult needs care. For more information, visit <https://novascotia.ca/lae/employmentrights/leaves.asp#:~:text=Compassionate%20care%20leave%20is%20an,for%20at%20least%20three%20months>

Age Tax Credit - reduces eligible applicants' personal income taxes by \$1000 for eligible recipients. Recipients must be: a resident of Nova Scotia, attain the age of 65 years old by December 31st of the tax year, and your taxable income must be less than \$24,000. For more information visit <https://www.canada.ca/en/revenue-agency/services/forms-publications/tax-packages-years/general-income-tax-benefit-package/nova-scotia/5003-pc.html>

Seniors Provincial Income Tax Refund – A provincial refund of between \$50- \$10,000 on income tax paid by seniors receiving GIS. For more information visit <https://www.novascotia.ca/finance/en/home/taxation/tax101/personalincometax/GISrefundFAQ.aspx.html>

Supportive Care program – supports eligible Nova Scotians with cognitive impairments (difficulty thinking, concentrating, remembering, etc.) by providing them with up to \$1,000/month for Home Support Services (personal care, respite, meal preparation and household chores). Under this program, people may also be eligible to receive reimbursement for snow removal services up to \$495/year. Eligibility includes: being a Nova Scotia resident, a valid health card, significant memory loss and memory problems that affect daily functions, deemed by Continuing Care as needing a minimum of 25 hours/month of care support, and have a Substitute Decision Maker (someone who



will act on your behalf and has signed an agreement that defines terms and conditions for this program). For more information visit <https://novascotia.ca/dhw/ccs/supportive-care.asp>

Self-managed Care program - allows people with physical disabilities to hire their own care providers and develop their own care plans, giving them control over the services they need and the providers they choose. Self-Managed Care funding goes toward the hiring, training, managing, supervising and payment of a care provider. The Department of Health and Wellness does not state required qualifications for care providers, but you cannot hire family members as your care providers. Anyone aged 19 years or older, with a physical disability and in stable health, who requires assistance with the routine activities of daily living, is eligible to apply for the Self-Managed Care Program. To apply for this program, visit <https://novascotia.ca/dhw/ccs/self-managed-care.asp>

Home Care - This service is offered through local Continuing Care offices in each health authority. Home Care Services supplement the help people already receive from their family, friends or community to remain as independent as possible by staying in their home and community. Home Care Services include: home support, nursing, housekeeping, and more. You can speak to someone about Home Care by calling Continuing Care at the toll-free number, **1-800-225-7225**. For more information, visit <https://novascotia.ca/dhw/ccs/home-care.asp>

Palliative Home Care - the fee for home support services are based on your income; you may or may not be required to pay a fee for service. Nursing services are free. A Care Coordinator will advise you about any fees you may have to pay. Call **1-800-225-7225** a Care Coordinator will set up an in-home visit to complete a care assessment. If you already have a Care Coordinator, speak with him/her about this service. For more information, visit <https://novascotia.ca/dhw/ccs/palliative-home-care.asp>

Personal Alert Service Program - provides financial assistance to eligible, low-income seniors over the age of 65, and to Nova Scotians age 19 years or older living with an acquired brain injury. The program provides up to \$480/year to reimburse for the purchase of a personal alert assistance service. To receive funding for personal alert services, you must: be a Nova Scotia resident with valid Health Card, live alone and have an annual net income of less than \$30,797, have a history of recent falls or mobility issues, have a requirement for Home Care Service that will extend beyond 90 days. For more information, visit <https://novascotia.ca/dhw/ccs/personal-alert-service.asp>

Facility Based Respite Care - A respite bed of up to 60 days can be given a person who needs personal care, a place to stay for a scheduled amount of time where he/she can continue to receive care and support from longterm care facility staff when his/her regular caregiver is unavailable. During his/her stay, the person gets the necessary care and support, including meals, from the facility staff, and returns home at the end of the scheduled time in the facility. However, to ensure fair access to the beds during the high demand periods (July 1 to October 1), no more than 30 days can be scheduled. You can apply for a respite bed by calling **1-800- 2257225 (toll free)**. A Care Coordinator will assess the applicant's care needs and eligibility. Once the applicant is confirmed eligible for the service, the Care Coordinator will arrange for a respite bed for the applicant on a first come, first served basis. People in need of a respite bed or family member can apply to receive a reduced rate by completing an application form and undergoing an income assessment. For more information, visit <https://novascotia.ca/dhw/ccs/respice-care.asp>



Efficiency Nova Scotia - has a range of programs to help Nova Scotia residents make their homes more energy efficient, and save money at the same time. Programs include Home Warming (for low-income residents), Instant Savings, Appliance Retirement, and Product Installation. To find out more information, call **toll-free: 1-877-999-6035**. For more information, visit <https://www.energycyns.ca/>

Housing Nova Scotia - offers several programs to help seniors with lower incomes maintain and modify their homes to ensure they are safe and affordable. Offered programs include: Home Adaptations for Seniors' Independence, The Senior Citizens Assistance Program, and public housing for seniors. Financial assistance is available for those in need. For more information, visit <https://housing.novascotia.ca/programs-and-services>

Home Repair and Accessibility Program - The Home Repair and Accessibility Program helps low-income Nova Scotians with the cost of home repairs. The program also provides funding for accessibility upgrades to help people with disabilities and seniors stay in their homes. The funding needs to be used for: emergency repairs, health and safety repairs (i.e. electrical, plumbing, fire safety etc.) or accessibility upgrades (i.e. handrails, wheelchair ramps etc.). This program may fund up to \$18,000 of eligible repair costs and up to \$16,000 of eligible accessibility upgrades. For more information, visit <https://beta.novascotia.ca/home-repair-and-accessibility-program>

Saskatchewan

Caregiver Amount - Up to \$10,405 can be claimed by caregivers for each dependent. Also, each dependent must meet **all** of the following conditions: 18 years of age or older, their net income was less than \$28,175, they are dependent on you because of an impairment in physical or mental functions or they are your parent or grandparent born in 1958 or older. For more information, visit <https://www.canada.ca/en/revenue-agency/services/forms-publications/tax-packages-years/general-income-tax-benefit-package/saskatchewan/5008-pc.html>

Critically ill adult leave - an unpaid, job protected leave of up to 17 weeks to care for an adult family member who is critically ill or injured. An employee must have worked with the employer for at least 13 weeks to be eligible for this leave. The employer can request a medical certificate from a qualified medical practitioner.

Upon returning, an employee is entitled to return to the same job if the employment leave is for 60 days or less. If the leave is longer than 60 days, the employee can be reinstated to a comparable job. The employee must receive at least the same wage and benefits as before the leave. For more information about eligibility for Employment Insurance benefits, please contact Service Canada at 1-800-206-7218. Please visit <https://www.saskatchewan.ca/business/employment-standards/job-protected-leaves/medical-leaves#:~:text=3-.Critically%20Ill%20Adult%20Care,be%20eligible%20for%20this%20leave> for more information.

Critically Ill Child Care Leave - an unpaid, job-protected leave of up to 37 weeks to provide care or support to a critically ill or injured child. This leave can be taken in one block of time or in multiple blocks of time within a 52-week period providing no block is shorter than one week in duration. An employee must have worked with the employer for more than 13 consecutive weeks to be eligible for this leave. Upon returning, an employee is entitled to return to the same job if the employment leave is for 60 days or less. If the leave is longer than 60 days, the employee can be reinstated to a



comparable job. The employee must receive at least the same wage and benefits as before the leave. Please visit <https://www.saskatchewan.ca/business/employment-standards/job-protected-leaves/medical-leaves#:~:text=3.->

[.Critically%20III%20Adult%20Care,be%20eligible%20for%20this%20leave](https://www.saskatchewan.ca/business/employment-standards/job-protected-leaves/medical-leaves#:~:text=3.-) for more information.

Senior Housing Program - Provides rental housing to individuals and couples 55 and older who need affordable housing, live in small communities, and live independently with or without supports from family, the community or government agencies. Rent is fixed and priority will be given to eligible applicants with the greatest housing need. Tenants are required to provide a security deposit. For more information call **toll-free 1-800-667-7567** or visit

<https://www.saskatchewan.ca/residents/housing-and-renting/renting-and-leasing/rental-housing-for-seniors-in-small-communities>

Social Housing Program - This program is intended to serve households with low incomes. Priority is given to seniors 55 years of age and older, families with children or dependants, and individuals with disabilities who are in greatest housing need. Visit <https://www.saskatchewan.ca/residents/housing-and-renting/renting-and-leasing/rental-housing-for-people-with-low-incomes> for more information.

Drug Cost Assistance - an income-tested program that helps residents with high drug costs in relation to their income. Eligible applicants will receive a deductible and/or a co-payment on their prescription drugs for each calendar year. Please visit <https://www.saskatchewan.ca/residents/health/prescription-drug-plans-and-health-coverage/extended-benefits-and-drug-plan/drug-cost-assistance> for more information

Seniors' Drug Plan - eligible seniors 65 years and older pay \$25 per prescription for drugs listed on the Saskatchewan Formulary and those approved under Exception Drug Status. Program eligibility is determined by age and the income reported on your income tax return filed with the Canada Revenue Agency. Eligible seniors must: be a Saskatchewan resident 65 years of age or older with a valid Saskatchewan Health card; and be eligible for the provincial age credit, which is based on the annual net income reported on Line 23600 of your income tax form in the previous two years. Also, eligible seniors income must be \$75,918 or less on your 2023 income tax to be eligible for the year 2025. For more information, visit <https://www.saskatchewan.ca/residents/health/accessing-health-care-services/seniors-drug-plan#eligibility>

Personal Homecare Benefit - The Personal Care Home Benefit (PCHB) provides seniors with monthly financial assistance to help them with the cost of living in a licensed personal care home. The amount of the benefit received depends on your income and marital status. The amount of the supplement will be the difference between a monthly income threshold of \$2,500 and your monthly income. For more information, visit <https://www.saskatchewan.ca/residents/family-and-social-support/seniors-services/seniors-living-in-personal-care-homes#benefits>

Individualized Funding for Home Care - You or your guardian may be eligible to receive funding based on assessed need – called individualized funding – to arrange and manage your own supportive services for home care. Individualized funding gives you increased choice and flexibility in home care. You, or your guardian, receive funding to arrange and manage your own support services. Funding is based on assessed need and is used for supportive home care services, such as personal care or home management. If you are eligible and choose the individualized funding option,



you accept the responsibility of arranging, managing, and accounting for your support services. Contact the Saskatchewan Health Authority Home Care Program. For contact information please visit <https://www.saskhealthauthority.ca/facilities-locations>

Special care homes – also called nursing homes – provide care when your needs can no longer be met in the community. Special care homes are run by the Saskatchewan Health Authority or operated by a provider that has a contract with the health authority. For more information, visit <https://www.saskatchewan.ca/residents/health/accessing-health-care-services/care-at-home-and-outside-the-hospital/special-care-homes>

Day Programs – allows people to live at home while attending a program offered in the community. The program, which usually takes place in a nursing home, rehabilitation centre or other location in the community, may provide personal care, physiotherapy, socialization, or a meal. For information about local programs and to register, contact your local Regional Health Authority or SK Health. For more information, visit <https://www.saskabilities.ca/services/community-programs/day-programs/>

Saskatchewan Aids to Independent Living (SAIL) - Seniors with physical disabilities or certain chronic health conditions may be eligible to receive supplies and equipment from the SAIL program. Examples include wheelchairs, walkers, home oxygen, prosthetics and assistance with the cost of ostomy supplies. For more details, **call toll free at 1-888-787-8996 or 306-787-7121** in Regina. For more information, visit <https://www.saskatchewan.ca/residents/health/accessing-health-care-services/health-services-for-people-with-disabilities/sail>

Quality of Care Coordinators (also referred to as Patient Advocates or Client Representatives) - are located in communities across the province. Their role is to: assist individuals and families with questions or concerns about health services; ensure individuals are informed about their rights and options; and recommend changes and improvements to enhance the quality of health services delivered based on their findings and common concerns raised. To find a Quality of Care Coordinator, Client Representative or Patient Advocate near you, visit <https://www.saskatchewan.ca/residents/health/accessing-health-care-services/resolving-health-care-concerns-and-complaints#client-reps-qccs>

Saskatchewan Pension Plan (SPP) - The SPP is designed to assist people with saving for retirement. SPP members are business owners, farmers, professional people and part-time and full-time employees. The plan provides an opportunity for people with little or no access to private pensions or other retirement savings arrangements to contribute towards their own post-retirement income. Participation in SPP is open to anyone between 18 and 71 years of age. There are no other restrictions to plan membership. Contributors must have available RRSP room. Spousal deduction of contributions is also permitted. Participants can transfer funds from other RRSPs into SPP within annual maximums. The plan is totally funded by member contributions and investment earnings. A board of trustees, some of whom are also plan members, administer SPP. Funds in the plan are professionally managed and earn a competitive rate of return each year. For more information **call 1-800-667-7153** or e-mail info@saskpension.com or visit <https://www.saskpension.com/contact/>

ParaTransit – Public transportation services that offers transportation from door-to-door for people with disabilities. To qualify for Paratransit, someone must be restricted in one or more of the following: ability to walk or wheel to a bus stop, ability to identify landmarks, follow directions or navigate fixed



route transit, easily confused or disoriented, risk of falling, unable to board fixed route transit independently, tires easily. To apply, contact your municipality's transportation department/website to see if this service is offered and to register. For more information, visit

<https://www.regina.ca/transportation-roads-parking/transit/paratransit/>

HealthLine 811 - Call HealthLine at **811** for professional health or mental health and addictions advice, education and support. It is a free, confidential, 24-hour telephone advice line staffed by registered nurses, registered psychiatric nurses and registered social workers. Staff are experienced and specially trained to help you find the right services and support. For more information, visit

<https://www.saskatchewan.ca/residents/health/accessing-health-care-services/healthline>

Prince Edward Island

Caregiver amount – Up to \$2,446 can be claimed by caregivers for each dependent. Also, each dependent must meet all of the following conditions: 18 years of age or older, their net income was less than \$14,399, they are dependent on you because of an impairment in physical or mental functions or they are your parent or grandparent born in 1958 or older. For more information, visit

<https://www.canada.ca/en/revenue-agency/services/forms-publications/tax-packages-years/general-income-tax-benefit-package/prince-edward-island/5002-pc.html>

Family Leave - An employee with six months of continuous service with the same employer can take unpaid leaves of absence up to 3 days during a twelve-month period to meet immediate and extended family responsibilities. For more information, visit

<https://www.princeedwardisland.ca/en/information/workforce-advanced-learning-and-population/family-leave>

Amount for infirm dependents age 18 or older - You can claim up to \$2,446 for each of your (or your spouse's or common-law partner's) dependent children or grandchildren who had an impairment in physical or mental functions and were born in 2005 or earlier. You can also claim an amount for each person who meets **all** of the following conditions: they are your (or your partner's)

parents/grandparents or extended family, 18 years of age or older, dependent on you (or on you and others) because of an impairment in physical or mental functions, and a resident of Canada at any time in the year. You can claim this amount only if the dependent's net income from line 23600 of their return (or the amount that it would be if they filed a return) is less than \$7,412. For more information, visit <https://www.canada.ca/en/revenue-agency/services/forms-publications/tax-packages-years/general-income-tax-benefit-package/prince-edward-island/5002-pc.html>

Leave for Care of a Critically Ill Child - unpaid leave of absence of up to 37 weeks within a 52-week period to provide care and support to a critically ill child. A critically ill child is someone under 18 years of age whose life is at risk as a result of an illness or an injury. To be eligible for the leave, an employee must be: employed for a continuous period of at least three months by the same employer; and is a parent of the child. A parent includes someone who is an adoptive / foster parent; a guardian or a spouse of a parent of the child. For more information, visit

<https://www.princeedwardisland.ca/en/information/workforce-advanced-learning-and-population/leave-for-care-of-a-critically-ill-child>



Seniors Safe @ Home Program - If you need to make changes to your home in order to improve its accessibility to continue living there, you can apply to the Seniors Safe @ Home Program to receive up to \$10,000 in assistance to help with the cost of renovations. This funding is based on the senior applicant's income or the seniors' combined income (if living with a spouse or partner). The modifications must be necessary for your accessibility, health, and safety. Modifications must relate to the senior applicant's loss of ability and must provide improved access or increased physical safety to the home. Portable devices are not eligible. Send your completed application to PEI Home Renovation Programs (PEI HRP). For more information, visit

<https://www.princeedwardisland.ca/en/service/pei-home-renovation-programs>

PEI Home Renovation Program – The PEI Home Renovation Program provides financial assistance to qualifying Islanders to help cover the cost of major structural renovations to their homes. Eligible applicants may receive up to a maximum of \$12,000 for eligible renovations to the structure, heating, plumbing, and electrical systems, or to improve life safety. In the case of an applicant with a permanent disability, a maximum of \$16,000 may be available if the renovations improve the accessibility of the house. For more information, visit

<https://www.princeedwardisland.ca/en/service/pei-home-renovation-programs>

Seniors Home Repair Program – designed to help with the cost of repairs to your home. You could receive up to a maximum of \$4,000 in assistance for eligible repairs like a roof, windows and doors, or a furnace. You are eligible to apply if: you are over 60 years old and a PEI resident, your combined income is \$50,000 or less, your property is your principal residence and you reside in the home, you are an owner of the property, your property value is \$300,000 or less, you have not met the maximum grant through previous applications to PEI Home Renovation Programs. For more information, visit

<https://www.princeedwardisland.ca/en/service/pei-home-renovation-programs>

Caring for Older Adults in the Community and at Home (COACH) - provides frail seniors 65 years and older with in-home support for their complex health needs. The program is led by a specialized team of health care professionals who support frail seniors to live at home longer and return home from hospital sooner. All seniors must be referred to the COACH Program by their primary care provider (physician or nurse practitioner), Geriatrician, Geriatric Program Nurse Practitioner or a Home Care Coordinator. For more information, visit <https://www.princeedwardisland.ca/en/information/health-pei/caring-for-older-adults-in-the-community-and-at-home-coach-program>

Seniors Property Tax Deferral Program - The purpose of the Seniors Property Tax Deferral Program is to lower the cost of living for qualifying seniors by offering to defer payment of property taxes on their principal residence. You may qualify for the program if you: are 65 years of age or older; have occupied your principal residence for at least six months in the year preceding the date of application; and have an annual household income of less than \$42,000. For more information, visit

<https://www.princeedwardisland.ca/en/information/finance/seniors-property-tax-deferral-program-0>

The 55 Alive/Mature Driver Refresher Course - a classroom course designed for mature drivers aged 55 years and older. It is offered by the PEI Senior Citizens' Federation in partnership with the provincial government. This is a six-hour course taught in two days in a classroom. There is no testing at the end of the course. Drivers learn how to compensate for the physical changes of aging. The course provides opportunities for participants to identify individual problem areas and improve



their behavior as drivers. For more information or to register for a course, contact the P.E.I. Senior Citizens' Federation at 902-368-9008. For more information, visit <https://www.peiscf.com/55-alive#:~:text=The%2055%20Alive%20Driver%20Refresh,that%20may%20occur%20with%20aging.>

Seniors' Drug Program - If you are age 65 or older, you are eligible for coverage of the cost of approved medications through the Seniors' Drug Program. You must be a permanent PEI resident with a valid PEI health card. There is no application process. You are automatically enrolled when you turn 65 years old. For each eligible prescription you fill, you will pay \$8.25 plus \$7.69 of the pharmacy professional fee. Any remaining cost will be covered by the program. For more information, visit <https://www.princeedwardisland.ca/en/information/health-and-wellness/seniors-drug-program>

Quebec

Tax Credit for Caregivers - There are two components to the tax credit for caregivers. The **first** is for caregivers providing care to a person 18 or over who has a severe and prolonged impairment in mental or physical functions and needs assistance in carrying out a basic activity of daily living. The **second** is for caregivers providing care to and living with a relative 70 or over. A refundable tax credit up to \$1,383 for each eligible relative requiring care and in need of assistance in carrying out a basic activity of daily living. Total credit amounts will depend on relationship to the care recipient, cohabitation status, and type of care required. For more information please visit <https://www.revenuquebec.ca/en/citizens/income-tax-return/completing-your-income-tax-return/how-to-complete-your-income-tax-return/line-by-line-help/451-to-480-refund-or-balance-due/line-462/point-2/>

Family or Parental Obligations Leave – 10 days of unpaid leave provided per year for obligations related to the employee's child or dependent's health, study, or education needs. This leave can be divided into individual days, with the possibility of 2 of these days as paid days. For more information, visit <https://www.cnesst.gouv.qc.ca/en/working-conditions/leave/family-related-leave/family-or-parental-obligations>

Leave (Critical Illness) - Up to 16 weeks of unpaid leave over a 12-month where the employee must stay with a relative or a person for whom the employee acts as a caregiver. Up to 36 weeks is provided for the care of a minor child. A medical certificate must certify the potentially fatal serious illness. However, if a minor child of the employee has a serious and potentially mortal illness, attested by a medical certificate, the employee is entitled to an extension of the absence, which shall end at the latest 104 weeks after the beginning thereof. For more information, visit <https://www.legisquebec.gouv.qc.ca/en/document/cs/n-1.1> and scroll down to act “79.8”.

Under the Income Tax assistance – Volunteer Program, free assistance is offered to people who have difficulty completing their income tax returns and do not have the means to pay a tax professional to do so. To benefit from the service, you must apply to Revenu Québec. Please visit <https://www.revenuquebec.ca/en/one-mission-concrete-actions/helping-you-meet-your-obligations/income-tax-assistance-volunteer-program/>

The Senior Assistance Tax Credit - refundable tax credit paid automatically to eligible people 70 years of age or over who filed an income tax return. Up to a maximum of \$4000 can be received. For



more information, visit <https://www.revenuquebec.ca/en/citizens/tax-credits/senior-assistance-tax-credit/>

The Tax Credit for Home - Support Services for Seniors - A refundable tax credit for people 70 years of age or over, based on eligible home support expenses or services. Eligible expenses include: nursing care, housekeeping, maintenance work outside the dwelling etc. For more information, visit <https://www.revenuquebec.ca/en/citizens/tax-credits/tax-credit-for-home-support-services-for-seniors/>

Medical Expenses Tax Credit - You can claim a non-refundable tax credit if you paid medical expenses exceeding 3% of your net income. The medical expenses must have been paid in the course of a period of 12 consecutive months for: yourself, your spouse, a person who was your dependent. For more information on eligible medical expenses and general inquiries, visit <https://www.revenuquebec.ca/en/citizens/tax-credits/medical-expenses/>

Independent Living Tax Credit for Seniors - You may be entitled to this refundable tax credit for expenses you incurred as a senior in order to continue living independently if you are 70 years of age and older. This tax credit is equal to 20% of the total of the following expenses: expenses incurred for the purchase, lease or installation of eligible equipment or fixtures, or expenses incurred for one or more stays in a functional rehabilitation transition unit. For more information, visit <https://www.revenuquebec.ca/en/citizens/income-tax-return/completing-your-income-tax-return/how-to-complete-your-income-tax-return/line-by-line-help/451-to-480-refund-or-balance-due/line-462/point-24/>

Grant for Seniors to Offset a Municipal Tax Increase - This grant aims to offset a municipal tax increase brought about by a significant increase in the value of your residence. You may be entitled for this grant if you: are 65 years of age and older; had owned your residence for at least 15 consecutive years (note that this period can include a period during which your spouse owned the residence before transferring ownership to you); you received (or were entitled to receive) a municipal tax bill in your name for the residence for 2024; Your family income for 2023 was \$61,200 or less. For more information visit <https://www.revenuquebec.ca/en/citizens/tax-credits/grant-for-seniors-to-offset-a-municipal-tax-increase/>

Center de support entr'Aidants – Non-profit that provides support for caregivers, including social support, training, free respite care etc. Targeted towards the French speaking community. For more information, please see: <https://www.centredesoutienentraidants.com/>

Financial Assistance Program for Domestic Help Services - Eligible individuals may receive a reduction in the hourly cost of domestic help services such as meal preparation or house cleaning. Reduction applies only to domestic service companies recognized by the Ministère de la Santé et des Services sociaux (MSSS). The program provides \$4 in fixed financial assistance per hour of service to eligible people. This amount may be supplemented by variable financial assistance (ranging between \$2.63 and \$21.04 per hour), depending on your age, income and family situation. You will have to pay any difference between the total financial assistance granted to you and the business's hourly rate. For more information, visit <https://www.ramq.gouv.qc.ca/fr/citoyens/programmes-aide/aide-domestique>



Local Community Service Center (CLSC) – The mission is to provide routine and front-line health and social services to the local population. CLSCs offers general services that include clinical activities and assistance with specific social problems, mental health services, rehabilitation and reintegration services and more. To obtain mental health services, you can go without an appointment to the psychosocial reception of your CLSC or contact Info-Social at **811**. For more information, visit <https://www.quebec.ca/sante/systeme-et-services-de-sante/organisation-des-services/clsc#c229565>

Montréal West Island Integrated University Health and Social Services Centre – A center that offers assistive services for individuals, families, and caregivers struggling with aging, physical disabilities, and autonomy loss. Individuals are assessed to identify needs and resources. Services include: assessment of the overall state of health, referrals by a professional healthcare provider, referrals to home care services, nursing services, rehabilitation services, nutrition advice etc. **Phone (7 days a week): 514 630-2123**. For more information, visit <https://www.ciuss-ouestmtl.gouv.qc.ca/en/>

ParaTransit – Public transportation services that offers transportation from door-to-door for people with disabilities. Eligibility for this service is determined by a committee based on the following factors: inability to walk 400 m on even ground, inability to climb steps up to 35 cm high with support or descend without support, inability to make an entire trip using regular transit, inability to keep track of time or find one's bearings, inability to master potentially dangerous situations, inability to communicate orally or through sign language. For more information **call: +18774334004** or visit <https://www.rtcquebec.ca/en/paratransit-stac/eligibility>

Newfoundland and Labrador

Caregiver Amount - Up to \$3,297 can be claimed on the provincial tax form for caregivers to dependents 18 years of age or older. Dependents must also have made a net income of less than \$19,409 in the same tax year and be related to the claimant or the claimants' spouse. Visit <https://www.canada.ca/en/revenue-agency/services/forms-publications/tax-packages-years/general-income-tax-benefit-package/newfoundland-labrador/5001-pc.html>

Sick/Family Responsibility Leave - An employee who has been employed with the same employer for a continuous period of 30 days is entitled to 7 days unpaid sick or family responsibility leave in a year. Visit https://www.gov.nl.ca/ecc/files/Publications_Labour_Relations_At_Work_Updates_October-2022.pdf

Critical Illness Leave (adult) - 17 weeks of job-protected unpaid leave are provided for family members or close friends to provide care and support for a critically ill adult who is 18 years of age or older. For more information visit https://www.gov.nl.ca/ecc/files/Publications_Labour_Relations_At_Work_Updates_October-2022.pdf

Critical Illness Leave (child) - Up to 37 weeks of job-protected unpaid leave are provided for parents to provide care and support for a critically ill child who is under 18 years old. Employees must give their employers written notice of their intention to take a leave as soon as possible. The leave ends the last day of the week in which either the child dies or at the expiration of the 37 weeks. For more information visit https://www.gov.nl.ca/ecc/files/Publications_Labour_Relations_At_Work_Updates_October-2022.pdf



Compassionate Care Leave - Compassionate care leave enables an employee to receive up to 28 weeks of unpaid leave to be taken within 52 weeks to provide care to a family member who has a serious medical condition and a significant risk of death. The employee seeking leave must have been employed for at least 30 days. A medical certificate from a medical practitioner or nurse practitioner is to be provided. For more information visit https://www.gov.nl.ca/ecc/files/Publications_Labour_Relations_At_Work_Updates_October-2022.pdf

Day Programs – allows people to live at home while attending a program offered in the community. The program, which usually takes place in a nursing home, rehabilitation centre or other location in the community, may provide personal care, physiotherapy, socialization, or a meal. Individuals are assessed through their local Regional Health Authority (Health and Community Services) office and may be waitlisted for this service, as space is limited. Some people may have home support services in addition to attending a day program. For information about local programs, contact your local Regional Health Authority (Health and Community Services) office. For more information, visit <https://ltc.easternhealth.ca/services-and-programs/day-programs/>

Provincial Home Support Program – Seniors (65+) in need of support services such as: personal care (bathing, dressing, toileting), home making (light housekeeping, meal preparation), and respite care (at home and in facilities) can contact their Region Health Authority for a needs assessment. required. If a subsidy is needed to pay for services, a financial assessment must also be completed to determine eligibility. If the person does not qualify for the subsidy, private agencies and individuals can be hired. For more information, visit <https://www.gov.nl.ca/hcs/files/personsdisabilities-pdf-home-support-program-client-handbook.pdf>

Respite Services/Care - Respite care can provide temporary relief for caregivers so that they have time for themselves, for rest and relaxation, or to spend time with other family members. Respite care may be provided at the person's home for a few hours a week, or it may be a planned short-term stay in a facility, such as a nursing home or Personal Care Home, to allow the caregiver to have a break. Respite care may be provided alone or in conjunction with other home support services. For more information, contact your Regional Health Authority or visit <https://ltc.easternhealth.ca/services-and-programs/respice-care/>

Special Assistance Program - Eligible low-income seniors may be able to access financial assistance under the Special Assistance Program of Health and Community Services to pay for equipment and medical supplies. This program provides financial assistance for: medical supplies (such as dressings, catheters and incontinence supplies), oxygen and related equipment and supplies, orthotics such as braces and burn garments, and equipment such as wheel chairs, commodes, or walkers. For more information, contact your Regional Health Authority or visit <https://www.gov.nl.ca/hcs/personsdisabilities/fundingprograms-hcs/#sap>

Paid Family Caregiver Option - available to **new and current** home support clients and will assist clients to remain in their homes and communities. This option provides up to 250 subsidies for seniors and adults with disabilities to pay a family member for approved home support. The subsidies may be provided through a direct individualized funding model which provides more flexibility for clients and reduces the administrative burden. For information and eligibility, contact your local or



Regional Health Authority (Health and Community Services) office. Website:

http://www.health.gov.nl.ca/health/long_term_care/family_caregiving.html

Provincial Hearing Aid Program – for people who need financial assistance to buy hearing aids may receive assistance from the through the Department of Advanced Education, Skills and Labour (AESL). This involves filling in an application form or completing the financial assessment over the telephone to see if you are eligible for the program. If you qualify, an authorization form will be sent to the Regional Health Authority’s nearest audiology department. (The hearing test cannot be done at a private practice.) The audiology department will then contact you about an appointment. It is important to know that you must be approved for the program before you purchase the hearing aid. You cannot purchase the hearing aid first and then apply to be reimbursed for the cost. For more information, visit <https://www.chha-nl.ca/>

The Newfoundland and Labrador Seniors’ Benefit - a refundable tax credit for low income seniors. A refundable tax credit is an amount paid to an individual even if they have no tax payable. To qualify for the Seniors Benefit, the person must be 64 years of age by December 31st of the taxation year. Whether single or as a couple, seniors with family net income of up to \$29,402 are eligible to receive the maximum benefit of \$1,516. For more information, visit <https://www.gov.nl.ca/fin/tax-programs-incentives/personal/income-supplement/>

Manitoba

Primary Caregiver Tax Credit - financial support of \$1,400 per year to residents of Manitoba who acted as primary caregivers for more than 90 days in a year. Carers can include relatives, friends or neighbours who provide unpaid care. The care recipient must be assessed by an RHA to be a level 2, 3 or 4 in terms of care needs and living at home. For more information, visit <https://www.gov.mb.ca/finance/tao/caregiver.html>

Family Leave - For an employee to deal with family responsibilities or personal illness, up to 3 days is provided if the employee has been employed for at least 30 days within the organization. For more information, visit <https://www.gov.mb.ca/labour/standards/doc,family-leave,factsheet.html>

Leave Related to Critical Illness – Up to 37 weeks of unpaid leave is available within a 52-week period to provide care to a child under 18 years of age. Up to 17 weeks of leave is available within a 52-week period for critically ill adults. Employees must provide to their employer a doctor’s note indicated that the family member is critically ill and requires the support of the employee for the specified amount of time. For more information, visit <https://www.gov.mb.ca/labour/standards/doc,leave-related-to-critical-illness-of-a-child,factsheet.html>

Manitoba Home Care Services - operated via regional health authorities (RHA) that provide community-based care. Services offered include: adult day programs, home support, personal care assistance, healthcare, respite care and more. To be eligible, your care recipient must be a resident of Manitoba and receive an assessment of status from an RHA. For more information or to contact a RHA to receive an assessment for eligibility, please go here: <https://www.gov.mb.ca/health/homecare/index.html>



Seniors Information Line – Informational and referral line for seniors, their families, caregivers and professionals working with seniors. **Contact 204-945-6565 or 1-800-665-6565.** Visit <https://bethelplace.ca/resources/>

Ontario

Caregiver Amount – Up to \$5,593 can be claimed by a caregiver to an eligible dependent or relative aged 18 or older. Eligible dependents include close relatives with an impairment, you can no longer claim this amount for parents or grandparents without an impairment. The eligible dependent's net income must be less than \$24,726. For more information, visit <https://www.canada.ca/content/dam/cra-arc/formspubs/pbq/5006-d/5006-d-23e.pdf>

Family medical leave - unpaid, job-protected leave of up to 28 weeks in a 52-week period. Family medical leave may be taken to provide care or support to certain family members and people who consider the employee to be like a family member in respect of whom a qualified health practitioner has issued a certificate indicating that he or she has a serious medical condition with a significant risk of death occurring within a period of 26 weeks. For more information, visit <https://www.ontario.ca/document/your-guide-employment-standards-act-0/family-medical-leave>

Family caregiver leave - another job-protected leave available under the Employment Standards Act, 2000 (ESA) for employees with certain relatives who have a serious medical condition. The main differences between these two leaves is that an employee may be eligible for the former even if the family member who has a serious medical condition does not have a significant risk of death occurring within a period of 26 weeks. For more information, visit <https://www.ontario.ca/document/your-guide-employment-standards-act-0/family-caregiver-leave>

Critical Illness Leave – an unpaid job-protected leave of up to 37 weeks in relation to a critically ill child or 17 weeks in relation to a critically ill adult within a 52-week period. The leave is applicable to close relatives of the employee or, for a person who considers the employee to be like a family member. The specified care recipient does not need to live in Ontario. For more information, visit <https://www.ontario.ca/document/your-guide-employment-standards-act-0/family-caregiver-leave>

Family Responsibility Leave - three days of unpaid job-protected leave each calendar year because of an illness, injury, medical emergency or urgent matter relating to certain relatives. Employee must have worked for employer for at least 2 consecutive weeks. For more information, visit <https://www.ontario.ca/document/your-guide-employment-standards-act-0/family-responsibility-leave>

Seniors' Public Transit Tax Credit – A refundable tax credit of up to \$3,000 can be claimed in public transit expenses and up to \$450 per year for eligible seniors over 65 years of age. Public transit services that qualify include: conventional public transit services (municipally operated transit and Metrolinx) as well as specialized public transit services. Private sectors services such as Via Rail or Greyhound are not eligible. For more information, visit <https://www.ontario.ca/page/ontario-seniors-public-transit-tax-credit>

Senior Homeowners' Property Tax Grant – Up to \$500 is available for low-moderate income seniors to assist with cost of property taxes. To be eligible, seniors own and occupy their principal residence, are 64 years of age or older and a resident of Ontario. Household income cut offs are: \$50,000 for single, divorced or widowed seniors or \$60,000 for married/common-law seniors. Eligible applicants



can apply on their tax return. For more information, visit <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/provincial-territorial-programs/ontario-senior-homeowners-property-tax-grant-oshptg-questions-answers.html#q1>

Home and Vehicle Modification Program - A grant designed to assist in covering costs associated with modifying houses and vehicles for accessibility (due to disability, illness, or injuries). Eligibility requires recipients to have reduction of their activities of daily living or impediments in mobility. In addition, recipients must have demonstrated financial need. Grants are given up to \$15,000 lifetime for home modifications or \$15,000 every 10 years for vehicle modifications. For more information, please refer to <https://www.marchofdimess.ca/en-ca/programs/am/hvmp/Pages/HVMP-How-to-Apply.aspx>

Ontario Guaranteed Annual Income System Payments for Seniors – Monthly guaranteed income payments for low-income seniors. Depending on income, up to \$87 per month are provided on top of Old Age Security (OAS) pension. For more information, visit <https://www.ontario.ca/page/guaranteed-annual-income-system-payments-seniors>

Ontario Health at Home (OHaH) – Publicly funded home care and community services provided by the Ministry of Health & Long-Term Care. OHaH coordinates access to health services such as nursing, physiotherapy, occupation therapy, social work, personal support and homemaker services from local agencies. For more information, visit <https://ontariohealthathome.ca/about-us/>

Federal

Age Amount – A tax credit for seniors 65 or older at the end of the tax years with a net annual income of \$98,309 or less. Credit amounts will vary based on annual income; the full amount of the credit is \$8,396 for claimants with an annual income of \$44,325 or less. For more information, visit <https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/line-30100-amount.html>

Old age Security Pension – A monthly taxable payment for Canadian residents 65 years or older. Up to \$800.44 is payable per month for eligible seniors, with the total amount dependent on the number of years you have resided in Canada. Supplemental payments are available as well for your spouse/partner or based on your income. For more information, or to enroll in this program, contact Service Canada or visit <https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/benefit-amount.html>

Family Caregiver Benefit for Adults - Financial assistance to caregivers providing care or support to a critically ill or injured adult 18 years of age or older. Caregivers can receive up to 15 weeks of this benefit based on 55% of average weekly earnings or a maximum of \$668 weekly. For more information, visit <https://www.canada.ca/en/services/benefits/ei/caregiving.html>

Family Caregiver Benefit for Children - Financial assistance to caregivers providing care or support to a critically ill or injured child under the age of 18. Caregivers can receive up to 35 weeks of this benefit. Caregivers can receive up to 35 weeks of this benefit based on 55% of average weekly earnings or a maximum of \$668 weekly. For more information, visit <https://www.canada.ca/en/services/benefits/ei/caregiving.html>



Compassionate Care Benefit – financial assistance to caregivers where up to 26 weeks where employees are paid 55% of their weekly salary to a maximum of \$668/week. These benefits will help you take time away from work to provide care or support to a critically ill or injured person or someone needing end-of-life care. As a caregiver, you do not have to be related to or live with the person you care for or support, but they must consider you to be like family. For more information, visit <https://www.canada.ca/en/services/benefits/ei/caregiving.html>

Bereavement Leave – As an employee, you are entitled to up to 10 days of bereavement leave in the event of a death of an immediate family member's death. Under the Canada Labour Code, all employees are entitled to 3 days of paid bereavement leave if you have been employed at your company for 3 consecutive months. For more information, visit <https://www.canada.ca/en/services/jobs/workplace/federal-labour-standards/leaves.html#h2.10>

Personal Leave - 5 days of personal days are allowed per calendar year for employees for the following reasons: illness, injury, health-related family responsibilities, education-related responsibilities for family members under 18, urgent matters, citizenship conferral, or other prescribed reasons. If you have 3 consecutive months of continuous employment with the same employer, the first 3 days of leave are paid. For more information, visit <https://www.canada.ca/en/services/jobs/workplace/federal-labour-standards/leaves.html#h2.6>

Compassionate Care Leave - Under the Canada Labour Code, 28 weeks of unpaid, job-protected leave is provided to employees of federally regulated industries, for the purposes of providing care for a relative with a significant risk of death. Two employees can share the leave period if caring for the same family member, provided that the total leave time for all does not exceed 28 weeks. For more information, visit <https://www.canada.ca/en/services/jobs/workplace/federal-labour-standards/leaves.html#h2.3>

Canada Caregiver Credit – Eligible income tax credit for related care recipients (spouses, children, parents/in-laws, uncles, aunts, nieces or nephews) with physical or mental impairment needing care. Claimable amounts will vary based on recipient relationship to you, their net income and your personal circumstances; amounts vary from \$2,499-\$7,999. For more information, visit <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>

Home Accessibility Tax Credit – For expenses relating to work performed or goods obtained pertaining to a renovation of a dwelling of a qualifying individual. The maximum claimable expenses is \$20,000 per year for a qualifying individual. A qualifying individual is: an individual 65 years of age or older OR is eligible for the disability tax credit for the year. And eligible individual is: a spouse or common-law partner of a qualifying individual, OR an individual who has previously claimed the eligible dependent or caregiver amount for a dependent, OR an individual who has previously claimed the disability amount for the qualifying individual. For more information, visit <https://www.canada.ca/en/revenue-agency/programs/about-canada-revenue-agency-cra/federal-government-budgets/budget-2022-plan-grow-economy-make-life-more-affordable/home-accessibility-tax-credit.html>

Disability Supports Deduction – Only individuals with a disability may claim this deduction on their income tax. This deduction provides tax relief for individual's own medical expenses, needed in order



to perform work, carry on a business, or to attend and school or education program. Individuals can claim the total cost of their eligible disability support expenses, although it is capped depending on total income and/or school attended. Expenses cannot be claimed if they are already claimed on another Medical Expense Tax Credit. For more information, visit <https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/line-21500-disability-supports-deduction.html>

Medical Expense Tax Credit – A non-refundable tax credit for eligible healthcare expenses including medical supplies, dental care, and travel. It can be claimed on your tax return for yourself, your spouse, children or relatives. Amounts are equal to the total eligible expenses minus the lesser of the following: \$2,635 or 3% of either yours, or your care recipient's net income. For more information, visit https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/lines-33099-33199-eligible-medical-expenses-you-claim-on-your-tax-return.html#mdcl_xpns

Federal Excise Gasoline Tax Refund – a partial refund on gasoline expenses is available for those with a permanent mobility impairment and cannot safely use public transportation. A qualified medical practitioner must certify the impairment. For more information, visit <https://www.canada.ca/en/revenue-agency/services/forms-publications/forms/xe8.html>

First Nations and Inuit Home and Community Care (FNIHCC) - provides funding and advice on developing home and community care services to Indigenous people living in First Nations and Inuit communities. For more information, visit <https://www.sac-isc.gc.ca/eng/1582550638699/1582550666787>

Amount for infirm dependents age 18 or older - up to \$7,999 can be claimed for each of your or your spouse's or common-law partner's dependent children or grandchildren who had an impairment in physical or mental functions and if they are 18 years of age or older. You can claim an amount only if the dependent's net income from line 23600 of their return (or the amount it would be if they filed a return) is **less than \$26,782**. For more information visit <https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/line-30450-caregiver-infirm-dependant.html>

Organizations

Alzheimer's Society of Canada – information and tips about Alzheimer and resources for carers for Alzheimer's patients. For more information, visit <https://alzheimer.ca/en>

Bayshore HealthCare – Private healthcare company that provides services including personal care, companionship, meal preparation, medication reminder, housekeeping, dementia care, fall prevention and more. For more information, visit <https://www.bayshore.ca/about-us/>

Mental Health Commission of Canada – informational support for Canadians who are currently, or in the past, struggled with mental health. They offer accessible training programs that support mental health in communities and workplaces and lead research and program initiatives that emphasize people-centred values like lived and living experience. For more information, visit <https://mentalhealthcommission.ca/>



Carers Canada – organization formed around support of carers; information, tips and resources specific to carers needs. Carers Canada advocates for: enhanced awareness of caregiver roles and value, improved access to caregiver support services, supportive workplaces, and reduced financial burdens. For more information, visit <https://www.carerscanada.ca/about-us/>

Canadian Hearing Society – Non-profit organization provided services to enhance dependence of the deaf, deafened, and hard of hearing. For more information, visit <https://www.chs.ca/>

Good Shepherd – Catholic organization that provides healthcare, housing, human services, meals, emergency shelters, education, and hospice palliative care for all community members and those in need. Operates in the GTA and Hamilton region. For more information, visit <https://goodshepherd.ca/who-we-are/>

Meals on Wheels – meal delivery service, bringing hot meals to homes. The service is intended for seniors, people with disabilities, pregnant women and informal caregivers. Each region has Meals on Wheels administered through a different authority, as it is volunteer run, accordingly you may need to research the closest Meals on Wheels organization to your community. For more information, visit <https://www.mealsonwheels.ca/request-meals-on-wheels>

Pallium Canada – non-profit organization with webinars, courses, resources and information related to palliative care and grief. For more information, visit <https://www.pallium.ca/>

St. Elizabeth Healthcare – Private healthcare company that offers nursing, recovery care, physical therapy and laboratory services. For more information, visit <https://sehc.com/>

Victorian Order of Nurses – non-profit charitable organization providing healthcare services and community support such as adult day programs, bereavement services, caregiver support, hospital liaison, nursing, homemaking, personal care, in-home respite care and many more services. For more information, visit <https://von.ca/en>

Other Supports

The [CSA B701:17 Carer-inclusive and accommodating organizations Standard and B701HB-18 Helping worker-carers in your organization Handbook](#) are formalized tools to help employers create, implement and maintain carer-friendly workplace practices, irrespective of size or sector. Carer-employees can refer to these tools for strategies of how to approach their employer in determining ways to support and accommodate them.

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