



CASL

Chamber for the Advancement of Senior Living · Toronto & the GTA

Tax Credits & Benefits Ontario Seniors Miss

A plain-language checklist of the credits, benefits, and programs worth checking every single year.

General guidance for Ontario families, prepared 2026. Programs, rules, and rates change — confirm current details with a qualified professional before acting.

Billions in benefits go unclaimed by Canadian seniors every year — not because people are careless, but because nobody sends a list. This is the list. Programs and amounts change; use it as an annual conversation starter with your tax preparer, and confirm current-year details with the CRA or a professional.

Federal credits to ask about

- Age Amount — a credit simply for being 65+, income-tested.
- Pension Income Amount — for eligible pension/annuity income; pairs with pension income splitting between spouses.
- Medical Expense Tax Credit — far broader than people think: care attendants, some residence care fees, mobility equipment, dental, hearing aids, prescription costs, travel for medical care. Keep every receipt.
- Disability Tax Credit (DTC) — requires a form from a doctor or nurse practitioner; unlocks other doors (caregiver credits, RDSP). Walking, hearing, memory, and daily-living limitations may qualify — many eligible seniors never apply.
- Canada Caregiver Credit — for family members supporting a dependant with impairment.
- Home Accessibility Tax Credit — for renovations like grab bars, ramps, and walk-in tubs (can often pair with the medical expense credit).

Income programs to verify (not just at 65)

- Guaranteed Income Supplement (GIS) — income-tested top-up to OAS. Re-check after any income drop; you can apply retroactively for limited periods.
- Allowance / Allowance for the Survivor — for lower-income spouses and survivors aged 60-64.
- GST/HST Credit — automatic if you file. Which is the real rule: FILE EVERY YEAR, even with no income; nearly every benefit flows from a filed return.

Ontario programs

- Ontario Trillium Benefit — includes energy and property tax components for eligible seniors.
- Ontario Senior Homeowners' Property Tax Grant.
- Ontario Drug Benefit — most prescriptions covered at 65+, with a Seniors Co-Payment Program for lower incomes.
- Assistive Devices Program — helps fund walkers, wheelchairs, hearing and vision aids.
- Seniors' home-safety / accessibility credits — offered in some years; ask your preparer what is active this year.

The annual ritual (20 minutes, every February)

- Gather all medical receipts into one envelope through the year — including private PSW invoices.
- Ask your preparer: "Is there a credit on this list we haven't claimed?" and "Should we split pension income?"
- If a DTC might apply, start the form early — approval can be retroactive.

CASL tip: our network includes tax professionals who work with seniors and caregivers daily. A free CASL consultation can pair you with someone who reads this list for a living.