



## What government benefits are you eligible for?

The primary focus at AKRC is to ensure the children, youth, adults and elders of the member First Nation communities are aware of the resources available to them, to meet the challenges and opportunities for life-long development.

### **BABIES & NEW PARENTS:**

1. Register your new baby within the first 12 months for free at Service Ontario or online: [Register a birth \(new baby\) | ontario.ca](https://www.ontario.ca/register-a-birth) After 12 months this will cost \$50.

By registering, you can apply for an Ontario Birth Certificate, Social Insurance Number and apply for CANADA CHILD BENEFITS (CCB) for the new baby.

#### **CCB Payment Details**

**Children under 6 years old: Up to \$7,997 per year (\$666.42 per month)**

**Children aged 6–17 years: Up to \$6,748 per year (\$562.33 per month)**

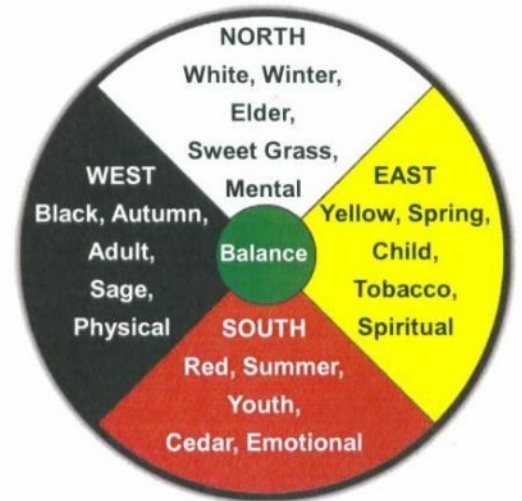
2. **Ontario Child Benefit:** The Ontario Child Benefit (OCB) is a tax-free amount paid to help low- to moderate-income families provide for their children.  
OCB payments are delivered with the Canada Child Benefit in a single monthly payment. For July 2025 to June 2026, you may be eligible to receive up to \$143.91 per month for each child under 18 years of age. If your adjusted family net income is above \$26,364, you may receive a partial benefit.
3. **Using the Statement of Live Birth Form and Birth Certificate, you can now obtain their first Indian Status Card for them.**
4. **New parents that are working are entitled to Parental Leave from their work, and may collect up to 55% of their average weekly salary for up to 12 months. They may apply for Extended Parental Leave, up to 18 months, at 33% of their salary after the first 12 months.**

**Canadian Benefit for Parents of Young Victims of Crime:** The death or disappearance of a child is devastating and can leave parents unable to work. If you are a parent or legal guardian who consider to/or have taken time away from work and suffered a loss of income to cope with the death or disappearance of your child or children, you may be eligible for federal income support.

The benefit provides eligible parents with payments of \$500 per week, paid every 2 weeks, for a maximum of 35 weeks over a period of 3 years.

You can decide to stop receiving the benefit at any time and restart receipt of the benefit at a later date within the 3 years following the incident.

You can share the weeks with other eligible recipients.



## **YOUTH, TEENS & ADULTS:**

***\*It is important to ‘file your taxes’ with the Canada Revenue Agency (CRA) every March, even if you do not pay income tax, collect welfare or are not employed, in order to qualify for any governmental benefit payments\****

***If you’re an adult Canadian, you should file a tax return every year. Even if you have no income. You could get money back (a tax return) from the CRA because of the large list of tax credits available. You can file a “zero income” tax return online here:***

***The Canadian government has built a [Benefits Finder](#) to help citizens determine what benefits and credits they are entitled to.***

**Indigenous Bursaries Search Tool (Indigenous Services Canada):** Post-secondary Students go to this link [Indigenous Bursaries Search Tool](#) there are over 500 bursaries available as of Spring 2026.

**University and College Entrance Preparation Program (Indigenous Services Canada):** University and College Entrance Preparation Program (UCEPP) aims to enable First Nations students to attain the academic level required for entrance into degree and diploma credit programs, as prioritized and directed by First Nations. Go to this link for more information: [University and College Entrance Preparation Program](#)

**Post Secondary Student Support Program (Indigenous Services Canada):** Indigenous Services Canada (ISC) provides financial assistance to First Nations students who are enrolled in eligible post-secondary programs.

[Canada Student Grants and Loans – What student grants and loans offer - Canada.ca](#)

## **List of federal student grants**

Your eligibility for Canada Student Grants is calculated when you apply with your province or territory.

- [Grant for full-time students](#)
- [Grant for part-time students](#)
- [Grant for full-time students with dependants](#)
- [Grant for part-time students with dependants](#)
- [Grant for students with disabilities](#)
- [Services and equipment for students with disabilities](#)

**Employment Insurance (EI):** Employment Insurance (EI) provides regular benefits to individuals who lose their jobs through no fault of their own (for example, due to shortage of work, or seasonal or mass lay-offs) and are available for and able to work, but can't find a job.

Always apply for EI benefits as soon as you stop working. You can apply for benefits even if you haven't yet received your record of employment. If you delay filing your claim for benefits for more than 4 weeks after your last day of work, you may lose benefits.

**Canadian Pension Plan Children's Benefits:** If you have decision-making responsibility and care of a dependent child of a disabled or deceased contributor (to CPP) and the child is under the age of 18, you should apply for the children's benefit on behalf of the child. However, children under age 18, who are living on their own and capable of managing their own affairs may complete their own application.

If you are a dependent child aged 18 to 25, and in full-time or part-time attendance at a school or university, you should apply for the children's benefit yourself

**Canadian Dental Care Plan (CDCP):** If you or your spouse do not have dental coverage through your workplace.

**Transitional Support Fund:** The purpose of the Transitional Support Fund (TSF) for First Nations is to provide housing- related supports to low-income individuals and families on-reserve to secure, retain and/or maintain accommodation.

The TSF is used to assist low-income individuals and families on-reserve, either through services or financial assistance, to provide for:

- Rent deposits
- Fuel and hydro deposits
- Prevent the discontinuance and/or assist with the reconnection of utilities or heating in an existing residence
- Establishing a new principal residence
- Arrears relating to shelter costs
- Arrears relating to utility costs; and/or
- Other services, items or costs necessary to maintain the safety or well-being of a person in the household, where such supports cannot be provided for through other means

In addition, the Administrator may approve services or financial assistance to maintain the health and welfare of a member of the benefit unit in his or her current residence.

**GST/HST Credit (soon to be replaced by the Canada Groceries and Essentials Benefit):**

The Goods and Services Tax or Harmonized Sales Tax Credit (GST/HST) is a tax-free payment for individuals and families with a low income. Individuals can receive up to \$533, while families and couples can receive up to \$698. If you have a child under 19, you can receive an additional \$184 per child.

**The new Canada Groceries and Essentials Benefit will replace the current GST/HST Tax Credit. Starting in July 2026, the benefit will increase by 25% for 5 years, and there will also be a one-time 50% increase this year.**

**Taken together, a family of 4 could receive up to \$1,890 in 2026 and roughly \$1,400 annually for the following 4 years. A single individual could receive up to \$950 this year and about \$700 per year over the next 4 years.**

**On-Reserve Income Assistance Program:** [On-reserve Income Assistance program](#) To assist with basic needs, used as a last resort.

**Ontario Trillium Benefit:**

This benefit includes 3 types of tax-free payments, which are meant to help low-to-medium income families with energy costs, as well as property and sales tax. The three benefits included are:

- Northern Ontario Energy Credit
- Ontario Energy and Property Tax Credit
- Ontario Sales Tax Credit

**Disability Tax Credit:** A child is eligible for the DTC when a medical practitioner certifies, on [Form T2201, Disability Tax Credit Certificate](#), that the child has a severe and prolonged impairment in physical or mental functions, and the Canada Revenue Agency (CRA) approves the form. You can send the form to the CRA at any time during the year.

For general questions related to the CDB, call 1-800-387-1193 or for information related to the DTC, call 1-800-959-8281

**EI Caregiving Benefits:** Sometimes in life, you might need to take time away from work to provide care or support for a family member who is:

- critically ill
- critically injured
- in need of end-of-life care

If this happens, Employment Insurance (EI) has a caregiver benefit available for you.

As a caregiver, you don't have to live with the person you care for or support. You don't even have to be related, but you must be considered to be like a family member.

**Ontario Energy and Property Tax Credit:**

- If your home energy costs (for example, electricity or heat) for your home on a reserve in Ontario were paid by or for you for 2025
- Rent or property tax for your home in Ontario was paid by or for you for 2025

**Canada Workers' Benefit:** Canada Workers Benefit (CWB) is a refundable tax credit to help individuals and families who *are working and earning a low income*.

***The CWB has two parts: a basic amount and a disability supplement***

The maximum basic amount for the CWB for 2025 is:

**\$1,633 for single individuals**

The amount is gradually reduced if your adjusted net income is more than \$26,855. No basic amount is paid if your adjusted net income is more than \$37,742.

**\$2,813 for families**

The amount is gradually reduced if your adjusted family net income is more than \$30,639. No basic amount is paid if your adjusted family net income is more than \$49,393

The maximum amount for the **disability supplement** is:

**\$843 for single individuals**

The CWB disability supplement is gradually reduced if your adjusted net income is more than \$37,740. No disability supplement is paid if your adjusted net income is more than \$43,360.

**\$843 for families**

The CWB disability supplement is gradually reduced if your adjusted family net income is more than \$49,389. No disability supplement is paid if one spouse is eligible for the disability tax credit and your adjusted family net income is more than \$55,009, or if both spouses are eligible for the disability tax credit and your adjusted family net income is more than \$60,629.

**Canada Disability Benefit:**

You may be eligible if a medical practitioner certifies that you have a severe and prolonged impairment in 1 of the categories, significant limitations in 2 or more categories, or receive therapy to support a vital function.

[Walking](#)

[Hearing](#)

[Mental functions](#)

[Speaking](#)





[Dressing](#)

[Vision](#)

[Feeding](#)

[Life-sustaining therapy](#)

[Eliminating \(bowel or bladder functions\)](#)

	 Married or common-law with children	 Single with children	 Married or common-law with no children	 Single and 19 or older with no children
<a href="#">Canada child benefit</a>	Yes	Yes	No	No
<a href="#">Goods and services tax/harmonized sales tax (GST/HST) credit</a>	Yes	Yes	Yes	Yes
<a href="#">Provincial and territorial benefits and credits</a>	Yes	Yes	Yes	Yes

You may have **UNCASHED CHEQUES** with the Government of Canada.

Create a MyCRA account and click on Uncashed Cheques...



## **SENIORS:**

### **Old Age Security:**

In most cases, Service Canada will be able to automatically enroll you for the Old Age Security (OAS) pension if we have your eligibility information. Service Canada will inform you by mail.

If it's been one month since your 64th birthday and you still have not received an enrollment letter, you may need to apply.

Maximum OAS pension at age 65 (January to March 2026): **\$742.31/month**

Maximum OAS pension at age 75 (January to March 2026): **\$816.54/month**

### **Guaranteed Income Supplement:**

The Guaranteed Income Supplement (GIS) is a monthly payment for low-income seniors in Canada who are already receiving the Old Age Security (OAS) pension. To qualify, single seniors must have an annual income below \$21,000, while couples have a higher threshold. The GIS provides additional financial support, with payments potentially reaching up to \$1,000 per month. For more information on eligibility and how to apply, you can visit the official Government of Canada website.

### **Allowance & Allowance for the Survivor:**

Other federal supports include the **Allowance** and **Allowance for the Survivor** for low-income seniors aged 60–64 who are spouses or widowed partners of GIS recipients.

**HASI (Home Adaptations for Senior's Independence Program):** Up to \$20,000 that does not have to be repaid if the occupant agrees to live there for 6 months after the completion of the upgrades.

## **Home Adaptations for Seniors' Independence Program (HASI) On-Reserve**

### **What is the Home Adaptations for Seniors' Independence Program (HASI) On-Reserve?**

HASI On-Reserve helps First Nations and First Nation members pay for minor home adaptations to on-reserve properties to extend the time seniors can live in their own homes independently.

### **Who is eligible?**

First Nations and First Nation members living on-reserve may qualify for assistance as long as the occupant of the dwelling where the adaptations will be made meets the following eligibility criteria:

- is 55 and over;
- has difficulty with daily living activities brought on by ageing;
- total household income is at or below a specified limit;
- dwelling unit is a permanent residence.

### **What assistance is available?**

Assistance is a forgivable loan of up to \$20,000\*. The loan does not have to be repaid as long as the occupant agrees to continue to occupy the unit for six months following the completion of the adaptation work.

*\*For northern or remote areas the maximum total amount may be increased by an additional 25 percent.*

### **What adaptations can be done?**

The adaptations should be minor items that meet the needs of seniors with an age-related disability. They could be:

- handrails;
- easy-to-reach work and storage areas in the kitchen;
- lever handles on doors;
- walk-in showers with grab bars;
- bathtub grab bars and seats.

All adaptations should be permanent and fixed to the dwelling.

**IMPORTANT:** Any work carried out before application is approved in writing is not eligible.

### **Where can I get more information?**

Contact your CMHC Specialist. You can also contact CMHC at 1-800-668-2642.

Other CMHC programs are available on-reserve

to assist with repairs to substandard housing, accessibility modifications and adaptations for persons with disabilities and seniors.

**Assisted Living On-Reserve:** Assisted Living Program provides funds to identified service providers to help provide non-medical, social support services to people living on-reserve with chronic illness or disability.

This program provides funding for non-medical, social support services to seniors, adults with chronic illness, and children and adults with a disability (mental and physical) on reserve to help them maintain their independence.

There are 3 major components:

- in-home care
- adult foster care
- institutional care for those needing personal non-medical 24-hour care

Individuals who believe they may be eligible to receive these services should contact their band's assisted living coordinator or their band manager to arrange an assessment by a health care provider.

### **Guaranteed Annual Income System for Seniors:**

GAINS provides up to **\$87 per month** to eligible seniors. If you have no private income, you'll receive the maximum amount. GAINS payments are provided on top of the Old Age Security (OAS) pension and the Guaranteed Income Supplement (GIS) payments you may receive from the federal government.

You qualify for GAINS payments if you:

- are 65 years or older
- have been a Canadian resident for 10 years or more
- have lived in Ontario for the past 12 months or for a total of 20 years since turning age 18
- receive the federal OAS pension and GIS payments
- have an annual private income of up to \$4,320 if you are a single senior or up to \$8,640 if you are a senior couple

To receive your GAINS payment you must:

- file your income tax return every year by April 30, even if you don't have income to report, or
- complete a [GIS application](#) and send it to your nearest [Service Canada office](#)

### **Ontario Drug Benefit:**

You will qualify for the Ontario Drug Benefit (ODB) program when you turn **65 years old**. You will qualify before you reach that age if you're:

- living in a:
  - long-term care home
  - Community Home for Opportunity
- 24 years of age or younger and not covered by a private insurance plan (in this case you would be eligible through [OHIP+](#))
- receiving professional home and community care services
- receiving benefits from [Ontario Works](#) or [Ontario Disability Support Program](#)
- enrolled in the [Trillium Drug Program](#)

For **seniors** (people 65 years and older), we will send you a letter about 3 months before your 65<sup>th</sup> birthday to let you know you will **automatically join** the Ontario Drug Benefit program on the first day of the month after you turn 65 years old.

If you are a low-income senior or a senior couple with income below certain thresholds, you can have your Ontario Drug Benefit deductible waived and co-payment fees reduced to \$2 by applying for the [Seniors Co-Payment Program](#). The Ontario Drug Benefit program is for **Ontario residents only** and prescriptions must be **filled in an Ontario pharmacy** to be covered. Make sure your Ontario health card is valid (for example, it hasn't expired). Your pharmacist will need your health card to confirm your eligibility for the Ontario Drug Benefit program

**Ontario Seniors Dental Care Program (OSDCP):**

- Be 65 years of age or older
- Be a resident of Ontario
- Meet the income requirements
- For a single senior, an annual net income of \$25,000 or less
- For a couple, a combined annual net income of \$41,500 or less
- Have no other form of dental benefits

You can apply for Ontario seniors dental benefits online or by mail. If your application is approved, you will receive a welcome package and dental card in the mail with a July 31 expiry date. Present your card to the dental provider at every visit to receive the services under the program.

Your yearly coverage will need renewal every year. You will get a notification by mail if you are still eligible for the Ontario seniors dental benefits.

Before you begin the online application, you need:

- your date of birth
- a valid Ontario address
- your Social Insurance Number (SIN) or Temporary Taxation Number (TTN)
- to have filed your taxes last year

\*If you are an AKRC member and would like assistance in completing any forms, please contact the main office at 807-226-4445 or drop in, Monday-Thursday

Service Canada personnel are available to help, on the second floor of the Market Square in Kenora, behind the chip truck. Bring all your ID, birth certificates, any T4 slips, etc. just in case.

The logo for Service Canada, featuring the word "Service" in a serif font above a horizontal line, and "Canada" in a larger serif font below the line. A small Canadian flag is positioned to the right of the word "Canada".The logo for ServiceOntario, consisting of the words "ServiceOntario" in a white, sans-serif font centered within a dark green rectangular box.