

Ontario Guaranteed Annual Income System (GAINS) payments for seniors

If you're a low-income senior, you may qualify for monthly Guaranteed Annual Income System (GAINS) payments.

Ontario's Action Plan: Responding to COVID-19 announced a temporary top-up to payments made through the GAINS. Beginning in April 2020 and ending in September 2020, monthly GAINS payment amounts are automatically doubled. This action provides additional and immediate financial support to low-income Ontario seniors who may need more help to cover essential expenses during the coronavirus (COVID-19) outbreak.

About GAINS

GAINS provides a monthly, non-taxable benefit to low-income Ontario seniors.

Payment amounts

Monthly GAINS payments range between \$2.50 and \$83.

If you have no private income, you'll receive the maximum benefit of \$83 a month.

Your payment can change if your income or marital status changes.

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.

Together, the total maximum benefits from OAS, GIS and GAINS is the guaranteed income level. The Province guarantees that eligible Ontario seniors will have at least this minimum level of income.

The guaranteed income level is [updated every three months](#) to reflect inflation.

Eligibility

You qualify for GAINS payments if you:

- are 65 years or older
- have lived in Ontario for the past 12 months or for a total of 20 years since turning age 18
- have been a Canadian resident for 10 years or more
- receive the federal OAS pension and GIS payments
- have an annual private income of up to \$1,992 if you are a single senior or up to \$3,984 if you are a senior couple.

Private income may include money from a private pension, the Canada Pension Plan, bank interest, etc.

How to apply

If you currently receive the OAS pension and GIS, you do not have to apply. Your GAINS benefits will be determined based on information received from Employment and Social Development Canada and the details provided on your personal income tax and benefit return.

To receive your GAINS payments you must:

- file your 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](#)

Get your monthly payments

Payments are issued on or about the 25th day of each month, starting in July and ending in June of the next year.

To sign up for direct deposit of your GAINS payments, visit the [Service Canada](#) or call [1-800-277-9914](#).

Objections

If you are not satisfied with a decision regarding your GAINS eligibility or payments, contact the Ontario Ministry of Finance at:

- [1-866-ONTTAXS \(6688297\)](#)
- [TTY: 1-800-263-7776](#)

If you are still not satisfied, you can complete a formal [Notice of Objection form](#) within 90 days from the written decision was mailed to you.

For example, if the decision was mailed to you on June 1, we must receive your Notice of Objection by August 29.

Once you have completed the form send it by registered mail to:

Ministry of Finance
c/o Director, Advisory, Objections, Appeals and Services Branch
33 King Street West, Post Office Box 699, Station A
Oshawa, Ontario
L1H 8S6

Other tax credits and benefits

You and your family could qualify for other Ontario tax credits and benefits. Use the [tax credit calculator](#) to learn more.

You can also visit the [Canada Revenue Agency](#) site for more information on credits and benefits or call [1-877-627-6645](#).