

FEDERAL PROGRAMS AND BENEFITS

The Government of Canada has recently changed or updated a number of programs and benefits. This newsletter outlines a list of federal programs and benefits you may not be aware of and eligible for. In order to qualify for many of the programs and benefits, such as those that are income tested, you MUST file your taxes, and I encourage you to do so. There are fantastic local resources listed at the end of this newsletter that can help you with this.

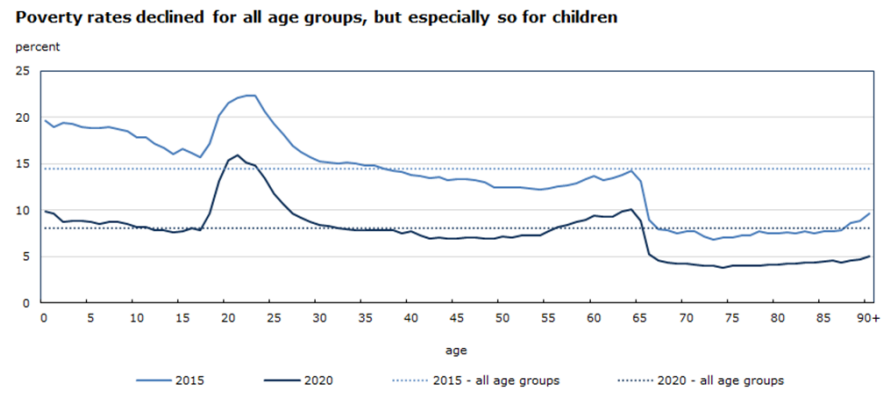
You can find more information on all these benefits and more using the Government of Canada's Benefit Finder which you can access at: www.canada.ca/en/services/benefits/finder. You can also find links to all these programs on our website.

Family & Child Benefits

Canada Child Benefit

The Canada Child Benefit (CCB) is administered by the Canada Revenue Agency (CRA). It is a tax-free, income tested monthly payment made to eligible families to help with the cost of raising children under 18 years of age. Make sure to apply as soon as your child is born. This year, the CCB is getting a 6.3% increase, meaning families can receive up to \$7,437 per child under the age of six, and up to \$6,275 per child aged six through 17.

West Vancouver—Sunshine Coast—Sea to Sky Country will receive an average of **\$5,493** thanks to the Canada Child Benefit.



- For kids under 12 years old
- For families with an adjusted net income under \$90,000 per year
- For those who don't have access to private dental care insurance

Find out more at Canada.ca/dental or 1-800-715-8836

Child Disability Benefit

The Child Disability Benefit (CDB) is a tax-free monthly payment made to families who care for a child under age 18 with a severe and prolonged impairment in physical or mental functions. To get the CDB, you must be eligible for the CCB and your child must be eligible for the Disability Tax Credit (DTC). If you are already getting the CCB for your child who is eligible for the DTC, you do not need to apply for the CDB. You will get it automatically.

Canada Dental Benefit

The interim Canada Dental Benefit is intended to help lower dental costs for eligible families earning less than \$90,000 per year. Parents and guardians may be eligible if they pay for dental care for a child under 12 years old who does not have access to a private dental insurance plan. Depending on your adjusted family net income, a tax-free payment of \$260, \$390, or \$650 is available for each eligible child. You can apply for a maximum of 2 payments per child.

Applications are open until **June 30, 2024** for dental care received between July 1, 2023 and June 30, 2024. The Canada Dental Benefit will be expanded for seniors and those aged 18 and under before the end of 2023, while remaining lower and middle income Canadians will be able to access it in 2024.

Goods and services tax/Harmonized sales tax (GST/HST) credit

The GST/HST tax credit is a tax-free quarterly payment to help individuals and families with low or modest incomes offset the GST/HST they pay. You are automatically considered for the GST/HST credit when you file your taxes.

In October 2022, we provided an additional lump sum GST/HST credit that doubled the amount of the GST/HST credit you received over a six-month period. The amount was calculated based on your family situation in October 2022 and your 2021 adjusted family net income.

YOUR GUIDE TO GOVERNMENT SERVICES

Here's a handy list outlining areas of responsibility and services that are provided by different orders of government:

FEDERAL GOVERNMENT

- is responsible for areas such as:
- Immigration
 - National defence
 - Criminal law
 - Banking and financial regulations
 - Laws pertaining to Indigenous Peoples



PROVINCIAL GOVERNMENT

- including the Province of British Columbia are responsible for areas of government such as:
- Healthcare delivery
 - Education
 - Natural resource management
 - Housing and rental laws
 - Car, highway, and ferry transportation laws

MUNICIPAL GOVERNMENT

- such as the District of West Vancouver and the Sunshine Coast Regional District (SCRD) are responsible for areas of government such as:
- By-laws
 - Community planning
 - Local service provision of clean water, sewer systems, parks and recreation and fire protection



INDIGENOUS GOVERNMENT

- such as the Sechelt Indian Government District make laws pertaining to:
- Family and child welfare
 - Culture and language
 - Education of their students
 - Land management
 - Business, housing, and commercial partnerships

SHARED RESPONSIBILITIES

- Policing
- Environment and climate change
- Transportation (airlines federal, BC Ferries provincial)
- Income tax
- Parks (national, provincial, municipal)
- Fisheries and oceans

CASE STUDY EXAMPLE: HOUSING

- | Federal | Provincial | Municipal |
|--|--|--|
| • Tax incentives and support | • Rental laws | • Zoning |
| • Banking regulations | • Regulations and funding for development | • Community consultations |
| • Funding for provinces and municipalities | • Mandates and incentives for municipalities | • Height, density, and other land use planning |



PATRICK WEILER
Member of Parliament

West Vancouver-Sunshine Coast-Sea to Sky Country

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A MESSAGE FROM YOUR MP

Dear Friends & Neighbours,

This newsletter contains important information about new and existing federal government programs and benefits you may be eligible for, as well as a reminder of the services our office can provide to assist you and your loved ones.

If there is anything you need from the federal government or if you have a question or concern, please do not hesitate to reach out. My office and I stand ready to help you.

Sincerely,

Patrick Weiler, MP
West Vancouver-Sunshine Coast-Sea to Sky Country

OUR OFFICE IS HERE TO HELP

If you have any questions about federal government programs or services, our constituency office is here to offer support.

Our Caseworker is ready to assist with any inquiries you may have, including issues or concerns with any federal department or agency such as Service Canada, Canada Revenue Agency (CRA), Immigration, Refugee and Citizenship Canada (IRCC), Indigenous Affairs or Veterans Affairs, among others.

Contact the office using the information to the right.



MP Newsletter: Services & Programs Edition

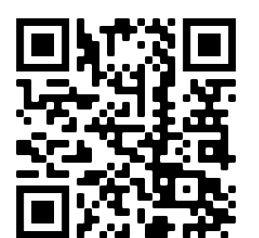
CONTACT US

CONSTITUENCY OFFICE

6367 Bruce Street
West Vancouver BC
V7W 2G5
Tel. 604-913-2660
Fax. 604-913-2664

Patrick.Weiler@parl.gc.ca
patrickweiler.ca

Scan the QR Code below to visit our website



I would like to acknowledge that our riding is located on the ancestral and unceded lands of the Squamish, Shishálh (Sechelt), Lil'wat, Tsleil-Waututh, Musqueam, and N'Quatqua Nations.



Housing Benefits

First Home Savings Account

As of April 1, 2023 the First Home Savings Account (FHSA) is now available for prospective homeowners. It is a registered plan allowing Canadians to invest for their first home tax-free. It provides the ability to invest up to \$40,000 completely tax-free.

First-Time Home Buyer Incentive

The First-Time Home Buyer Incentive helps qualified first-time homebuyers reduce their monthly mortgage payments without adding to their financial burdens. It is a shared-equity mortgage with the Government of Canada, which offers:

- (1) 5% or 10% for a first-time buyer's purchase of a newly constructed home or
- (2) 5% for a first-time buyer's purchase of a resale (existing) home.



Home Buyers' Plan (HBP)

The Home Buyers' Plan (HBP) is a program that allows you to withdraw from your registered retirement savings plans (RRSPs) to buy or build a qualifying home for yourself or for a related person with a disability. Currently, the HBP withdrawal limit is \$35,000.

Canada - BC Housing Benefit

The Canada - BC Housing Benefit (CBCHB) is a 10-year, \$517 million investment that supports more than 25,000 households across British Columbia by making rent more affordable for select households that do not qualify for other rental assistance programs.

This benefit is distributed to identified priority groups either by non-profit housing providers who identify and select eligible applicants, or in some cases by BC Housing, who selects eligible households from The Housing Registry database. There is no direct application process to this program.

Multigenerational Home Renovation Tax Credit

This credit provides up to \$7,500 to assist with the cost of renovating a residence to establish a secondary unit for seniors or adults with disabilities. The credit now allows families to claim a 15% tax credit up to \$50,000 in qualifying renovation or construction costs associated with building a secondary suite.

GST/HST New Housing Rebate

You can recover part of GST/HST paid for a new or renovated home that is your primary residence through this rebate.

Home Buyers' Amount

Claim up to \$10,000 for first time home buyers and persons with disabilities purchasing a home on your tax returns.



Canada Greener Homes Initiative

The Canada Greener Homes Initiative supports homeowners to undertake home energy retrofits to save money on utility bills, while reducing emissions. Programs under this Initiative include:

Canada Greener Homes Grant

OPEN FOR APPLICATIONS

The grant covers eligible retrofits like home insulation, windows and doors, heat pumps and solar panels as well as resiliency measures.

You must undertake both a pre- and post-retrofit EnerGuide evaluation of your home to be eligible for the grant.



Grants from \$125 to \$5,000

To get back a portion of your costs for eligible home retrofits.



Up to \$600

As a maximum contribution toward the total costs of your pre- and post-retrofit EnerGuide evaluations.

Canada Greener Homes Loan

OPEN FOR APPLICATIONS

Offers interest-free financing to help you complete some of the more major retrofits recommended by your energy advisor.



From \$5,000 to \$40,000

Interest-free loans with a repayment term of 10 years to help you undertake major home retrofits.

Canada Greener Affordable Housing

OPEN FOR APPLICATIONS

This program provides contributions for pre-retrofit activities needed to plan, prepare, and apply for retrofit funding. It also offers forgivable and low-interest loans to help affordable housing providers complete deep energy retrofits on existing multi-unit residential buildings.



Up to \$130,000

in contributions for pre-retrofit activities



Loans of up to \$170,000

per unit for eligible retrofit costs



Worker Benefits

Employment Insurance (EI)

EI provides regular benefits of up to 55% of earnings 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.

EI Sickness Benefits

EI sickness benefits can provide you with financial assistance if you cannot work for medical reasons. You could receive 55% of your earnings up to a maximum of \$650 a week. The number of weeks of benefits you could receive depends on the date your claim begins.

EI Caregiving Benefits and Leave

EI caregiving benefits provide financial assistance while you are away from work to care for or support a critically ill or injured person or someone needing end-of-life care. You could receive 55% of your earnings, up to a maximum of \$650 a week. 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 a family member.

Canada Workers Benefit

The Canada Workers Benefit (CWB) is a refundable tax credit to help individuals and families who are working and earning a low income. The CWB maximum is \$1,428 for individuals and you can claim the CWB when you file your income tax return.

Starting in July 2023 and based on the 2022 taxation year, the CWB provides advance payments equal to 50% of the CWB across 3 payments under the Advanced Canada Workers Benefit (ACWB). Anyone who received the CWB in 2022 will receive the advanced payments; there is no need to apply.

Self-Employed Workers

EI has a program designed for self-employed people. If you run your own business or control more than 40% of your corporation's voting shares, this program can provide you with access to special benefits as early as 12 months after registering. When you need to take time away from your business you could receive financial support of up to 55% of your earnings, up to a maximum amount in 2023 of \$650 per week.



Job Training & Apprenticeship Programs

Apprenticeship Incentive Grant

The Apprenticeship Incentive Grant (AIG) provides \$1k/year for apprenticeship training expenses in designated Red Seal trades.

Apprenticeship Completion Grant

The Apprenticeship Completion Grant (ACG) is a one-time taxable lifetime grant amounting to \$2,000 per person for registered apprentices. It is for registered apprentices who: (a) successfully complete their apprenticeship training program, and (b) get their journeyman certification in a designated Red Seal trade.

National Advanced Skills & Training Program for Rural Practice

This program increases opportunities for access to training by providing support and funding for rural physicians to meet the needs of rural, remote, and Indigenous communities.



Disability Benefits

Disability Tax Credit

The Disability Tax Credit (DTC) is a non-refundable tax credit that helps people with impairments, or their supporting family member, reduce the amount of income tax they may have to pay.

If you have a severe and prolonged impairment, you may apply for the credit. If you are approved, you may claim the credit at tax time.

Canada Disability Benefit

The Canada Disability Benefit received royal assent on June 22, 2023 and will soon be a permanent part of our social safety net. Eligibility criteria will be announced soon but the CDB will provide low-income working-age persons with disabilities with a monthly federal income supplement.

Claiming Medical Expenses

You can claim eligible medical expenses on your tax return using lines 33099 and 33199.

Registered Disability Savings Plan

The Registered Disability Savings Plan (RDSP) is a long-term savings plan to help people with disabilities who are approved for the Disability Tax Credit save for the future. When you open a plan, you may also get grants and bonds from the Government of Canada to help with your long-term savings.

Federal Excise Gasoline Tax Refund Program

If you have a permanent mobility impairment and cannot safely use public transportation, you can ask for a refund of part of the federal excise tax on the gasoline you buy. A qualified medical practitioner must certify the impairment.



Seniors Benefits

Old Age Security Pension

The Old Age Security (OAS) pension is a monthly payment that is indexed to inflation that you can get if you are 65 and older. Starting last year, OAS payments were increased permanently by 10% for seniors aged 75 and over, a move that has strengthened the financial security of over 3.3 million seniors. OAS payments are up to \$691/month or \$760.10 for those over 75. Use the new Old Age Security Benefits Estimator to see how much you are eligible for – find it using the link on our website.

Guaranteed Income Supplement

The Guaranteed Income Supplement (GIS) is a monthly payment you can get if you are: (a) 65 or older, (b) you live in Canada, (c) you get the OAS pension, and (d) your income is below the maximum annual income threshold for the GIS based on your marital status. GIS payments are up to \$1,043.45 month and it is not taxable. There is also an **Allowance for People aged 60 to 64**, a benefit available to the spouses or common-law partners of GIS recipients and an **Allowance for the Survivor**, a non-taxable monthly benefit paid to the spouse or common-law partner of a GIS recipient who has died.

Survivor's CPP Pension:

The Canada Pension Plan (CPP) Survivor's Pension is a monthly payment paid to the legal spouse or common-law partner of the deceased contributor.

Affordable Internet for Seniors

Through the Connecting Families initiative, seniors eligible to receive the maximum GIS qualify for high-speed internet for \$20/month. More information can be found at connecting-families.ca. Participating internet service providers include Telus, Bell, Rogers, and others.



Student Benefits

Canada Student Loans & Grants

As of April 1, 2023, Canada Student Loans are interest-free. Canada Student Grants are available for Full-Time and Part-Time Students, based on financial need, and up to a maximum of \$4,200. You are automatically assessed when you apply for student aid with your province or territory.

Registered Education Savings Plan

The Registered Education Savings Plan (RESP) is a tax-free, long-term savings plan to help people save for a child's education after high school, including trade schools, colleges, universities, and apprenticeship programs. An adult can also open an RESP for themselves.

Canada Learning Bond

The CLB is available to help low-income families start saving early for their child's education after high school and is eligible for children from low-income families born in 2004 or later. It provides an initial payment of \$500 for the first year the child is eligible, plus \$100 for each additional year of eligibility, up to age 15, for a maximum of \$2,000. Personal contributions are not required to receive the CLB.

Canada Student Loans Are Now



Interest-Free. Permanently.



Tax Clinics and Local Community & Settlement Programs

Tax Clinics

Do you need help with your tax return? If you have a modest income and a simple tax situation, volunteers at a free tax clinic may be able to complete your tax return for you.

Every February, March, and April **local tax clinics are available across our riding through the Community Volunteer Income Tax Program, including at:** West Vancouver Memorial Library, the Sunshine Coast Resource Centre, Whistler Library and Whistler Community Services Society. To find a local tax clinic near you, check out this website: <https://shorturl.at/ehHXo>

Settlement Services

Local settlement organizations can help newcomers with a variety of tasks, including looking for a job, obtaining a language assessment, registering for language classes, finding a place to live, signing up kids for school, and learning about local community services.

There are a number of organizations in our riding that offer these services, including: Impact North Shore, NewToBC, West Vancouver Memorial Library, Immigrant Services Society of BC (ISS), Whistler Welcome Centre, Sea to Sky Community Services, Sunshine Coast Welcoming Communities and others. Check out your local community centre for more settlement resources.

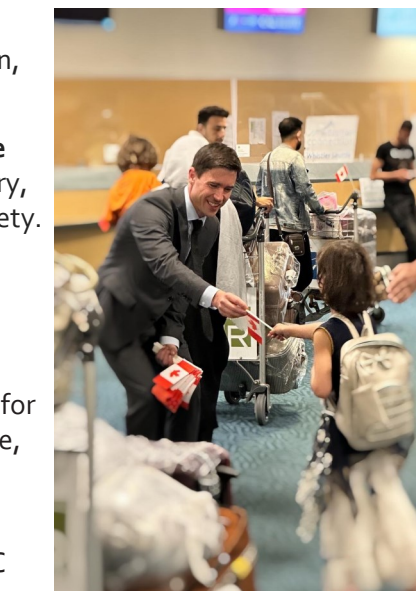


Photo: Welcoming Afghan refugees at YVR