

seniors first BC

FEDERAL AND PROVINCIAL BENEFITS TO SENIORS IN BC



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**This presentation is to
provide information about
government benefits and is
not a legal advice.**

Overview of Programs

- Seniors Abuse and Information Line (SAIL)
- Victim Services
- Legal Services
- Public Education and Community Outreach

LEGAL ADVOCACY PROGRAM

- Assist older adults age 55+ who are low-income with legal issues on pensions, residential tenancy matters and debts.
- Funded by the Law Foundation of British Columbia



KINDS OF PENSIONS

- Federal Government Pensions Canada Pension Plan (CPP), Old Age Security (OAS), and Guaranteed Income Supplement (GIS).
- Private Savings (RRSP, TFSA, RDSP, RRIF, Annuities).
- Private pensions from employer.

OLD AGE SECURITY (OAS)

- The Old Age Security is a monthly payment available to seniors aged 65 and older.
- An individual is entitled to receive OAS regardless of whether he/she has worked in Canada or not.

ELIGIBILITY FOR OAS

- 65 years of age
- Legal status (must be permanent resident or Canadian citizen).
- The number of years you have lived in Canada (at least 10 years).

DOCUMENTATION FOR OAS APPLICATION

- If a senior is not born in Canada or born in Canada but lived outside Canada after their 18 birthday; then a proof of residence must be submitted with the application
- Service Canada will ask you to submit the record of entries and departures from Canada including the countries where that senior had lived and was employed .
- Might be asked to provide other documents to substantiate this

DEFERMENT OF OAS?

- Since July 2013, a senior may defer receiving OAS for up to 60 months after the date he/she becomes eligible for OAS. It is optional.
- Each senior needs to consider his/her financial situation before making a decision to defer OAS.
- In case of deferral, a senior must contact Service Canada about his/her plan.
- 0.6% per month up to a maximum 36%

OAS OUTSIDE CANADA

- A senior can receive OAS outside Canada only if he/she:
- Lived in Canada for at least 20 years after your 18 birthday .
- Lived and worked in a country that has a social security agreement with Canada and you meet the 20 years residency requirements under the provisions of that agreement.
- If you do not meet these requirements, the OAS payments will only continue for six months including the month you leave and then it will pause until the return of senior to Canada under OAS legislation.

GUARANTEED INCOME SUPPLEMENT (GIS)

- The Guaranteed Income Supplement is a monthly benefit paid to eligible residents who receive a basic or partial OAS and have little or no other income.
- A senior can apply at the time of submitting the OAS application.
- Service Canada will check the financial situation of the applicant before determining their eligibility.

ALLOWANCE

- If the spouse or partner of contributor is between 60-64 and the contributor is a recipient of Old Age Security and Guaranteed Income Supplement, the spouse or common law partner might qualify for Allowance.
- The spouse or partner must have to meet the residency requirements such as Canadian citizen or Permanent Resident and lived in Canada for at least 10 years.

CANADA PENSION PLAN (CPP)

- CPP is run by Service Canada. The benefits depend on how much and how long an individual has contributed.
- CPP benefits are based on contributions from the start of plan since 1966 or the date when someone started working after turning 18 whichever is latest.
- The individual who participates in the CPP program is called a Contributor under CPP legislation

BENEFITS UNDER CANADA PENSION PLAN

- A contributor has to apply for CPP benefits. The pension benefits do not start automatically.
- Except for Quebec, there is no effect on the contributor for changing provinces.
- The contributor can receive CPP anywhere in the world.

DISABILITY PENSION

Canada Pension Plan pays a monthly benefit to those contributors who have been declared as disabled according to CPP legislation.

To receive disability pension:

1. The contributor must be under 65.
2. The contributor must have a severe physical or mental disability due to which he is unable to get employment.

DISABILITY PENSION

3. The contributor must have made valid contributions as per CPP legislation.
4. The contributor is not receiving Early Retirement (exception to this rule under CPP legislation).

OTHER BENEFITS UNDER CANADA PENSION PLAN

- Allowance for children
- CPP Survivor or Survivor's Pension
- Death Benefits
- Disability Pension which is called Canada Pension Plan Disability (benefits for disabled contributors and for their dependent children).

DEATH BENEFITS

- One time lump sum amount
- Goes to the person responsible for the funeral
- Must make an application
- 2500\$

SURVIVOR'S PENSION

- Paid to the spouse or common-law partner
- 60% of the pension if partner is not receiving any CPP
- Different portion if partner is receiving CPP, but limited by a maximum payment of 1,175

SURVIVOR ALLOWANCE

- Age between 60-64
- Stops as 65 and switched to OAS.

DISABILITY TAX CREDIT FROM CANADA REVENUE AGENCY

- The Disability Tax Credit is a non-refundable tax credit that helps Canadians including seniors to reduce amount of income tax they may have to pay.
- The purpose of this tax is to provide greater tax equity by some relief of disability or illness cost due to unavoidable additional expenses that taxpayer may have faced.

ELIGIBILITY FOR DISABILITY TAX CREDIT

1. If someone has severe and prolonged impairment related to his/her physical or mental functions.
2. The medical practitioner has certified the effects of that impairment by completing Part B Form T2201E.

TRANSFER OF TAX CREDIT

Canada Revenue Agency may transfer credits to the spouse or common law partner if applicant does not qualify. There are strict rules around transferring credit. (consult with financial advisor/lawyer or legal advocate).

PROVINCIAL BENEFITS

- Shelter Aid for Elderly Renters (SAFER).
- Transportation.
- Medical Services Plan.
- BC Senior Supplement.

PROVINCIAL BENEFITS

- Home Owner Grant
- Property Tax Deferral Program
- Home Adaptation for Independence (HAFI)

SHELTER AID FOR ELDERLY RENTERS (SAFER)

- SAFER is a BC Housing program that provides financial assistance to renters who are 60 and over.

ELIGIBILITY FOR SAFER

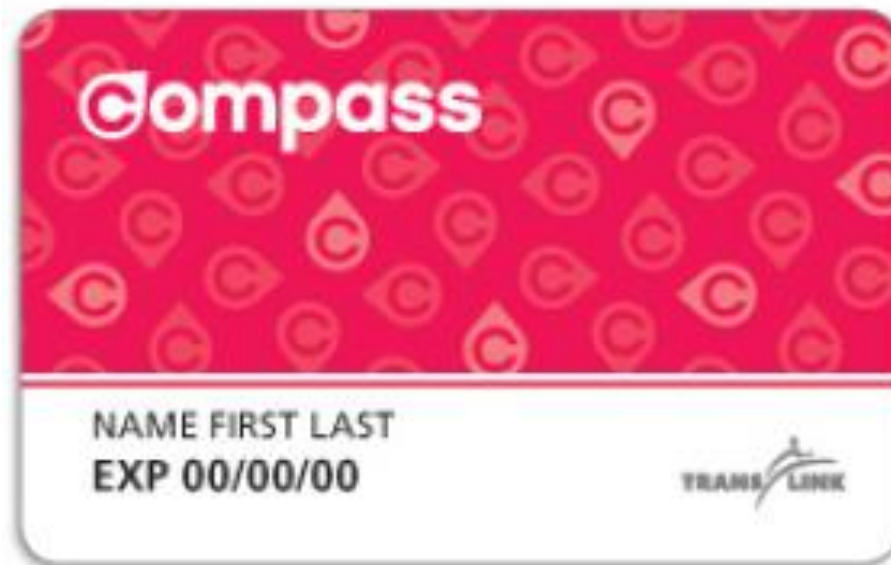
- 60 years or over.
- A senior and/or spouse had lived in BC for the full 12 months immediately before applying for SAFER.
- A senior must be a Canadian citizen or permanent resident.
- A senior pays more than 30% of income toward rent.

ELIGIBILITY FOR SAFER

- 60 years or over.
- A senior and/or spouse had lived in BC for the full 12 months immediately before applying for SAFER.
- A senior must be a Canadian citizen or permanent resident.
- A senior pays more than 30% of income toward rent.

TRANSPORTATION

- Bus Pass Program
- It offers a low cost annual bus pass providing pass holders access to BC Transit or Translink routes.



Home Owner Grant

- Home Owner Grant reduces the amount of municipal property taxes each year on principal residence.

Home Owner Grant

ELIGIBILITY

- Must be a Canadian Citizen or Permanent Resident.
- A senior, veteran, or person with Disability or living with a person with Disability.
- Registered owner or eligible occupant.
- Pay property taxes for the residence to municipality or the province.

Home Adaptation for Independence

- This program is available from BC Housing and provides financial assistance to help eligible low income seniors and people with Disabilities in BC to continue to live independently in their home.

- SERVICE CANADA: 1-800-277-9914
(1-800-255-4786 (Deaf and hearing impaired))
- MEDICAL SERVICE PLAN: 604-683-7151
- MINISTRY OF SOCIAL DEVELOPMENT AND SOCIAL INNOVATION: 1-866-866-0800

RESOURCES

- SENIOR'S SUPPLEMENT: 1-866-866-0800
(Press 4, then 1)
- SENIOR HEALTH CARE SUPPORT LINE:
(1-877-952-3181)
- BC HOUSING: 1-800-257-7756 (TOLL FREE)
604-433-2218 (LOCAL)

Seniors Abuse and Information Line

A safe place for older adults and those who care about them to talk to someone about situations of abuse and mistreatment.



- Referrals to Seniors First BC's programs and other resources
- Callers remain anonymous
- unless referred to other Seniors First BC's programs
- TTY and Language Interpretation available

Funded by the
Province of British Columbia

seniors first BC

Seniors Abuse and Information Line (SAIL)

604-437-1940 | 1-866-437-1940
(toll free)

Available 8am to 8pm daily,
excluding holidays

TTY: 604-428-3359 |
1-855-306-1443 (toll free)
Available 9am to 4pm
Monday-Friday

Language Interpretation
Available 9am to 4pm
Monday-Friday

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**CALL: 604-437-1940 OR TOLL
FREE: 1-866-437-1940
7 DAYS A WEEK (EXCLUDING
HOLIDAYS), 8AM TO 8PM
LANGUAGE INTERPRETATION IS
AVAILABLE MONDAY THROUGH FRIDAY,
9AM TO 4PM.**

THANK YOU!

QUESTIONS?

Visit our website at <http://seniorsfirstbc.ca/>

- detailed information of our services and programs
- COVID-19 related resources
- frauds and scams resource list.



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