

# Cosco Highlights

January - March 2021

*Happy 2021!*



2021 has not been a winner yet, but maybe the vaccines will slay the COVID-19 dragon. I have been spending some time reading what world leaders like the Secretary-General of the United Nations stress in their comments about where the world is after months of pandemic measures. There are some interesting messages that are shared by all of them regarding older adults:

1. No person is expendable. Everybody should have the same rights, whether they are old or young.
2. The prevalence of aging in our society is much revealed by the world crisis. Have you heard anybody say, "They were in long term care anyway, so they shouldn't get the same level of care as younger people"? We probably haven't heard that belief spoken right out loud but it has been at work nonetheless.
3. We need to create the new normal. We must not return to the way things were. We should emerge from this strange world of masks and distancing with renewed expectations. When this is all over will there be a new recognition of the human rights of each individual? This will take vigilance and effort. Perhaps the care home owners who put greed and profits ahead of their responsibilities to provide for their residents in appropriate ways will reform themselves. No, they won't. It is up to governments to ignore the lobbyists and adopt federal standards.

COSCO is working non-stop to get the attention of governments, both provincial and federal. I must admit to being more than a little upset when the Prime Minister and the Minister for Seniors attended an event sponsored by a commercial seniors' organization while our volunteer society is told that spending an hour with the Minister is really difficult to arrange. Perhaps an election will prove to be the impetus needed.

*Sheila Pither -- COSCO President*

## **BC Recovery Benefit**

The BC government is giving every family or individual (if you are living alone) a recovery benefit. You need to apply for it before June 30, 2021.

Benefit: \$1,000 per family (or couple) and \$500 per single person.

Eligibility: Families or couples earning a net income of less than \$125,000.  
Singles earning net income of less than \$62,500.

To apply, you will need to have the following close at hand:

- ID (usually a driver's license)
- 2019 Notice of Assessment from CRA (Revenue Canada)
- Social Insurance Number (SIN)
- banking information (so that it can be directly deposited)
- 

To apply online, go to [gov.bc.ca/recovery benefit](https://gov.bc.ca/recovery-benefit) (after December 18, 2020).

To apply by phone: call 1-833-882-0020 (after December 21, 2020).

## **Tax Clinic Grants**

Revenue Canada has responded to the many concerns and complaints by community organizations that provide tax clinics. Our concerns were based on the costs our organizations had to pay to hold these clinics, for example, staff time needed to organize, co-ordinate and troubleshoot the clinics.

They are offering grants to help offset these expenses. The grant is tied to the number of income tax returns your organization files. The grant ranges from \$500 to \$10,000. Eligible expenses must be related to your tax program only. They include: office stationery, office supplies, space rental, volunteer costs, staff costs (clinic coordinators and administration staff), promotion, COVID PPE and added internet and telephone costs.

Although applications are accepted between May 1 and June 30<sup>th</sup>, it's worthwhile to check out their program now, so you can be keeping track of those expenses.

Go to the website: [Canada.ca/en/revenue agency/tax/individuals/community-income-tax-program/grant](https://Canada.ca/en/revenue-agency/tax/individuals/community-income-tax-program/grant)

*Lynda Forsythe*

## ***Housing Grants for Seniors in BC***



The latest report from the BC Seniors Advocate ***'Monitoring Seniors Services 2020'*** states 94% of seniors live independently in private dwellings and 6% live in assisted living or long-term care. 81% of households maintained by seniors are owned, and an estimated 73% of these have no mortgage.

The **Home Ownership grants** are available to residents of BC to reduce property taxes on their principal residence. An **additional grant may be claimed for homeowners 65 years or older, persons with disabilities, veterans, or a spouse or relative of a deceased owner.** For homes valued above \$1.525 million the additional homeowner grant is reduced incrementally as the assessed home value rises until the grant is \$0 for homes valued over \$1.694 million in most of BC and \$1.734 million in northern and rural areas. Homeowners must still pay at least \$100 in property tax annually to contribute to essential services. In 2019, there were 423,193 **Seniors Homeowner Grants** claimed. Seniors with an annual income of \$32,000 or less may qualify for the **Low Income Grant Supplement for Seniors**, in addition to the Home Owner Grant. Most seniors who qualify for this grant get \$845 from the province, but this amount depends on income level and assessed value of the home. Applications must be made annually.

**Property Tax Deferral** allows eligible BC homeowners 55 and older, surviving spouses and persons with disabilities to defer paying their property taxes for a low simple interest charge that accrues until the account is paid in full. In 2019-20 there were 69,757 households deferring their taxes, with an interest rate of 1.95%.

**Senior renters** in BC include 19% of senior households, but vary widely from Vancouver 23%, to Parksville 11%, Kamloops 14%, and Victoria 22%. The vacancy rate for one-bedroom apartments in BC in 2019 was 1.3%, but would vary depending on region of the province.

**Shelter Aid for Elderly Renters (SAFER)** provides a subsidy directly to BC renters aged 60 or older who have a low to moderate income and pay more than 30% of the gross monthly income towards rent. As the average rent of a one-bedroom has increased but the rent ceiling used to calculate SAFER subsidies has not kept pace, causing the maximum rents used to calculate SAFER subsidies to remain behind current rents. In March 2020 there were 24,974 recipients of SAFER, with an average payment of \$207.

**Seniors' Subsidized Housing** is long-term housing funded by BC Housing, available to low income BC residents aged 55 or older, or those who have a disability. Rents are based on income, tenants pay 30% of gross income. Applications are through the Housing Registry maintained by BC Housing, or directly with organizations maintaining their own databases. In BC there are approximately 31,000 units in 2020. The application list has an average wait time of 2.6 years, and a median wait time of 1.7 years.

**Home Adaptations for Independence (HAFI)** is available to BC residents of all ages, helping low income homeowners and renters with a disability or diminished ability to pay for home adaptations that will allow them to continue to live independently in their home. There are specific eligibility requirements. Applications can be submitted in more than one year with Lifetime maximum grant of \$17,500.

*Barb Mikulec (Housing chair)*



Public Service Alliance of Canada  
Alliance de la Fonction publique du Canada

## International Women's Day: Fighting for an equitable future

This International Women's Day, PSAC recognizes the strength and resiliency of women each and every day. The global pandemic has disproportionately impacted women. This is a gendered crisis and we must continue to organize and take action towards a just recovery. A just recovery that addresses the intersectional gendered implications of the pandemic.

In the early months of the pandemic, women's participation in the Canadian paid labour force fell to its lowest level in three decades. This ground will not be easily recovered because women are over-represented in the industries hit hardest by the pandemic. This includes the service sector; where jobs are often lower-waged, non-unionized and precarious. Women make up the majority of our frontline workers and this essential work has placed them at the forefront during the pandemic, putting them at greater risk of contracting the virus.

The closure of schools and daycares created additional hurdles for many women because they were more often forced to limit their paid working hours or give up work altogether to care for their children. This was further exacerbated for women from marginalized communities who face additional systemic barriers.

A just recovery plan must have a feminist approach that is intersectional. This means a Canada-wide affordable and accessible childcare system. We have been fighting for childcare for decades and we are at a monumental time to bring about this change. Women's equality and economic independence depends on child-care. Last year, the government promised to create a **national early learning and childcare system**. This is not enough. The government must lay out and fund a plan for **universally accessible and high quality childcare**.

The women of our union have fought long and hard for equality and justice; and we haven't let the pandemic hold us back. Through our actions and solidarity, we will break down barriers and fight for a just recovery for all. This International Women's Day, and every day, we must keep fighting for an equitable future. Together, we have the power to create lasting change.

### Book your vaccine

The schedule for vaccines is changing on a regular basis, so phone to check.

#### Number to call:

Following are the phone numbers for each health authority. You should call the health authority where you live. Phone lines will be open daily from 7 AM to 7 PM.

Fraser Health: 1.855.755.2455  
Interior Health: 1.877.740.7747  
Island Health: 1.833.348.4787  
Northern Health 1.844.255.7555  
Vancouver Coastal Health 1.877.587.5767





Council of Senior Citizens'  
Organizations of BC  
Representing Seniors Since 1950

National Pensioners  
Federation



Fédération Nationale  
des Retraités

## ***COSCO BC and NPF Zoom Webinar series***



**Webinar 2: Friday April 23 (10:00-11:30 AM PDT)**

**REGISTER TODAY**

[https://us02web.zoom.us/webinar/register/WN\\_fCSugRT-RrKdtsbBT3--jA](https://us02web.zoom.us/webinar/register/WN_fCSugRT-RrKdtsbBT3--jA)

### ***Protecting the Human Rights of Older Adults in the Canadian Health Care System***

Speakers:



***Andre Picard***, Author of:  
"Neglected No More: Canada's ongoing  
battle to fix long-term care"

***Margaret Gillis***, President  
International Longevity Centre  
Canada



***Dr. Claudia Mahler***  
UN Independent Expert on the  
enjoyment of all human rights  
by older persons.



## Decade of Healthy Ageing

The United Nations has declared 2021-2030 as the decade of Healthy Ageing.

The UN recognizes health as central to the experience of ageing. The initiatives are to: “change how we think, feel and act towards age and ageing; facilitate the ability of older people to participate in and contribute to their communities and society; deliver integrated care and primary health services that are responsive to the needs of the individual; and provide access to long-term care for older people who need it.” (UN, December, 14, 2020)

The WHO (World Health Organization) will lead this initiative and work with all sectors of society to carry out these goals.

See more information at <https://www.who.int/news/item/14-12-2020-decade-of-healthy-ageing-a-new-un-wide-initiative>.

*United Nations, 2020*



I'm sure we're all be happy to put 2020 behind us and look forward with hope to what 2021 will bring.

We are all anxious to resume our regular activities but still need to stay within our “bubble” for a while longer.

We can see the end, but still need to remember Dr. Henry's advice; washing hands, wearing a mask and practicing social distancing.