

South Island Centre for Counselling and Training 250-472-2851

3821-A Cedar Hill X Road

Victoria, BC V8P 2M6

Offers professional, affordable mental health counselling to adults, children and youth, families, and couples. We also offer spiritual direction, specialized counselling for those facing grief and loss, parenting classes, and support groups for those with anxiety, personality disorders, emotional dysregulation, and a wide variety of other issues.

www.southislandcentre.ca

The Salvation Army Stan Hagen Centre for Families 250-386-8521

2695 Quadra Street

Victoria, BC V8T 4E3

Provides professional counselling to individuals and families who face immediate crisis as well as those requiring short term therapy.

www.sashcf.com

Senior Peer Counselling

Senior Peer Counsellors are trained volunteer non-professional counsellors who provide active listening, emotional support, and empathy with life-style changes. They offer encouragement towards self-help and exploration of choices. The following agencies offer this service, free of charge.

Beacon Community Services 250-656-5537

SHOAL Community Centre

10030 Resthaven Drive

Sidney, BC V8L 3G4

www.beaconcs.ca

Salt Spring Community Services 250-537-4607

129 Hereford Avenue

Salt Spring Island, BC V8K 2T3

www.saltspringcommunityservices.ca



Financial Assistance

Information on pensions, supplements, benefits, allowances, and taxes.

Automobile Insurance Discounts

Insurance Corporation of BC (ICBC) 1-800-663-3051

If you are 65 or older, and use your vehicle for pleasure only, you may be eligible for a discount of 25% off your basic AUTOPLAN insurance premium. Disabled seniors may qualify for both Seniors rate and the Disability Discount.

www.icbc.com

Provincial Motor Vehicle Fuel Tax Consumer Taxation Branch Registration 1-877-388-4440

Persons with a qualifying disability may request a refund of the provincial motor fuel tax you paid in BC on fuel you used in a vehicle you own or lease. The refund program has a maximum refund amount of \$500 for each calendar year.

www.gov.bc.ca

Compassionate Care Benefits

Service Canada 1-800-206-7218

Benefits are available to Employment Insurance eligible workers who must be absent from work to provide support to a family member who is gravely ill with a serious risk of death. A maximum of 26 weeks of benefits are available to those who are eligible and provide the required medical certificate. The benefit can be used by one individual or shared with eligible family members to care for a child, parent, spouse or common-law partner.

www.servicecanada.gc.ca

Credit Counselling

Credit Counselling Society 1-888-527-8999

A non-profit service providing help with managing money better, solving debt problems, and using credit responsibly.

www.nomoredebts.org

Disability Tax Credit

Disability Alliance BC Society 1-800-663-1278

A provincial and cross-disability organization that supports people with all disabilities to live with dignity, independence, and as equal and full participants in society. Produces a Help Sheet to help you determine eligibility to receive a credit.

www.disabilityalliancebc.org

Health Benefits & Subsidies

Medical Services Plan (MSP) 1-800-663-7100

Out of province claims 250-952-1334

The Medical Services Plan provides basic health services for BC residents. For information regarding eligibility and services refer to the 'BC Seniors Guide' available at the Office of the Seniors Advocate at 1-877-952-3181.

www.hibc.gov.bc.ca

Pharmacare 1-800-663-7100

Ministry of Health

PO Box 9655 Stn Prov Govt

Victoria, BC V8W 9P2

Pharmacare is the program that provides assistance for prescription drug costs. Call for information and eligibility.

www.hibc.gov.bc.ca

Pharmacare BC Palliative Care Drug Plan 811

Supports individuals of any age who have reached the end stage of a life-threatening illness and who wish to receive palliative care at home. Eligible patients receive 100% coverage of eligible costs of prescription drugs and selected over-the-counter drugs needed for care and treatment at home.

www.hibc.gov.bc.ca

TIP!

If you are eligible for the disability tax credit you can have the form completed through your physician for a fee, and then submit the form with your taxes.

Housing Benefits & Subsidies

BC Home Owner's Grant **1-888-355-2700**

If you are a permanent resident in BC, a Canadian citizen or landed immigrant, and own and occupy your residence, you may be eligible for the Provincial Home Owner Grant. The grant reduces the amount of property taxes you have to pay. To apply for the Home Owner Grant, complete the application form on the back of the property tax notice, which is sent to you in May of each year.

www.sbr.gov.bc.ca/hog

Deferment of Property Taxes Ministry of Finance **250-356-8121**

Ministry of Finance & Corporate Relations Homeowners aged 55 years and over may defer the payment of annual property taxes on their principal residence. The program is also available to homeowners of any age who are widowed spouses, or who meet the definition of a person with disabilities, in the *Disability Benefits Program Act*.

Energy Conservation Assistance Program BC Hydro and Fortis BC **1-855-560-3227**

Homeowners and renters that are living in a detached home, townhome, duplex or mobile home and meet the income qualification are eligible for a free home energy assessment and energy-saving products installed throughout their home. Some homes may also qualify for an ENERGY STAR® refrigerator, insulation in their walls, attic, and/or crawlspace, or a high-efficiency gas furnace.

www.bchydro.com/ecap

Home Adaptations for Independence Program (HAFI) **1-800-257-7756**

HAFI helps low-income BC seniors and people with disabilities finance home modifications for accessible, safe and independent living.

www.bchousing.org/HAFI

Shelter Aid for Elderly Renters Program (SAFER) **1-800-257-7756**

BC Housing
101 - 4555 Kingsway
Burnaby, BC V5H 4V8

Low-income seniors may be eligible to receive cash assistance towards their monthly rent payment through the SAFER program if they meet all of the following conditions: age 60 years or older, lived in BC for the full 12 months preceding their application, applicants and spouses (with whom they are living) meet the citizenship requirements, pay more than 30% of gross (before tax) monthly household income towards the rent of their home, including the cost of pad rental for manufactured home that they own and occupy.

www.bchousing.org

Income Tax Preparation Services

Volunteer services in your area help a low-income senior prepare their taxes. Find them at the Canada Revenue Agency website at: www.canada.ca/en/revenue-agency/campaigns/free-tax-help.html If you do not have access to the internet you can call the Office of the Seniors Advocate of BC at **1-877-952-3181** and they will look up the information for you.

Provincial Programs

Senior's Supplement Program

1-866-866-0800

The Senior's Supplement is a monthly payment provided by the Province of BC through the Employment and Assistance Act. It ensures a conditionally guaranteed income level for BC residents receiving federal Old Age Security and Guaranteed Income Supplement or federal allowances. If the income level of an eligible senior's total income falls below the level guaranteed by the Province, the supplement is provided to make up the difference. It is paid automatically to those who are eligible - seniors do not need to apply.

www2.gov.bc.ca

Federal Programs

Service Canada **1-800-277-9914**

PO Box 1177 **TTY 1-800-255-4786**

Victoria, BC V8W 2V2

Service Canada is responsible for administering the federal benefits listed in the next column. Call the number above to book an appointment.

www.servicecanada.gc.ca

TIP!

Provincial Representatives will send anniversary (25 years and up) and birthday (age 75 and up) greetings. Contact the Ministry, Protocol and Events Branch by phone **250-387-1616** or www.protocolapplications.gov.bc.ca/CMSForm

Allowance for the Survivor may be available for the spouse of someone receiving OAS and GIS. You must be between 60 and 65 years of age and meet residence requirements. You may receive an Allowance for the Survivor until you reach age 65 depending on your income.

Canada Pension Plan (CPP) provides retirement pension and other benefits for those people who have contributed to the Plan through paid employment in Canada. The amount of CPP benefit is determined by the contribution you made during the time you were employed. Canada Pension Plan retirement benefits may begin as early as age 60. Applications for Canada Pension Plan benefits are available from any Service Canada office.

Guaranteed Income Supplement (GIS) may be available to you depending on your income and your marital status. To receive GIS, you must apply by providing an application, which can be obtained from Service Canada. GIS is based on your annual income, or the combined income of you and your spouse.

Old Age Security Pension (OAS) is a federally-funded basic monthly pension that is paid to you if you have reached the age of 65, if you are a Canadian citizen or a legal resident of Canada and if you meet the residence requirements. To receive OAS, you should apply at least six months before your 65th birthday or the date of your eligibility.