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ISSUE 143

WHAT'S INSIDE:

The Heartache of Renting with a Furry Family Member

Canada Housing Benefit: Who Can Get It and How?

Preparing for Tax Season: Q&A With TAPS Volunteer Tax Project

WHERE TO FIND US

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The TAPS office is located on the traditional, ancestral, and unceded territory of the lək'wəḡən People known today as the Songhees and Esquimalt Nations.

The Heartache of Renting with a Furry Family Member

ANTONIA MAH, TAPS TENANT LEGAL ADVOCATE



If you rent in Victoria, you know the only thing harder than finding an affordable place to live is finding somewhere that allows pets. Federal human rights laws do not specifically protect the owning of pets in Canada, but provinces can stipulate their own rules around pets. For example, in Ontario, provincial tenancy legislation prevents a landlord from including a no-pet clause in a tenancy agreement. Landlords in BC, on the other hand, can restrict the size, type and number of pets in rental suites. This affords BC landlords an incredible amount of power to limit or prohibit pets.

So, what about a person with disabilities who needs to rent with an animal?

ARTICLE CONTINUES ON NEXT PAGE

Landlords have a duty to accommodate the disabilities of a tenant up to undo hardship, and the BC Human Rights Code specifies that a tenant is not to be discriminated against regarding a term, condition, or the renting of a residential space. However, the BC Residential Tenancy Branch (RTB) has no jurisdiction to make decisions on human rights matters and RTB hearings generally take place much faster than proceedings at the Human Rights Tribunal (HRT). This means that if you are living in a tenancy that does not permit pets, a landlord may be able to evict you at an RTB hearing for an animal you rely on because of a disability, even if the Human Rights Tribunal later finds this to be discriminatory.

The exception is if someone has a guide animal that has been certified under the BC Guide Dog and Service Dog Act (GDSDA.) The BC Residential Tenancy Act protects a tenant's ability to keep a guide or service dog free from discrimination, including retired dogs. Still, certifying a guide or service dog is not accessible for everyone. The testing is labour-intensive and may involve several hundred dollars in fees, not to mention the cost of private training resources if you do not train your dog yourself. Also, many people rely on animals that are not captured within the GDSDA, such as emotional support animals. Emotional support animals may be an animal that a health professional prescribes for your care, but they are not considered guide or service animals unless they meet the certification requirements of the GDSDA. Although someone may be able to file a human rights complaint if they are discriminated against for renting with an emotional support animal, BC tenancy laws currently do not recognize a tenant's right to keep these kinds of animals. Just listen to the hurdles one renter faced when looking for a home in Victoria with their emotional support dog:

"My dog is more than just my best friend. He is an emotional support animal who calms my anxiety. It would have been unthinkable not to have him with me. It was so distressing to be turned down by the few places I could afford when I came to Victoria. I was so distraught I almost lived out of my car, then on a friend's boat for 5 months, then took a very unbecoming room in a home with a manic single dad who allowed my well-trained, mature dog if I would babysit their new puppy while finding a job and working full time. Living without Sherman was not an option – it is like living without vital medication. I even had a doctor's note stating my anxiety and how it was necessary for me to manage life with my support animal, but that meant nothing to the many places I applied. The stress was unbearable, to the point where I needed to leave my best friend in my car on cold winter days in the damp cold while I was working until I finally found a place to rent in a subsidized/affordable housing accommodation.

I have lived in many places that allowed my dog, and most didn't even require an extra down payment because I had such great references. Never in my life was renting so discouraging as it was here in Victoria."

While some may say a landlord's ability to limit animals helps them maintain a rental suite in a reasonable state of repair, we argue that remedies already exist through the RTB for a landlord to resolve damage caused by a tenant or their pet. No one should face housing insecurity because they care for, or rely on, animals. We invite you to call on the province to amend tenancy legislation to ensure pet and emotional support animal owners are protected in the rental market.

Taproot welcomes articles, stories, and poetry from readers.

Submit your writing by email to community@tapsbc.ca,
by mail to 828 View St. Victoria BC, V8W 1K2,
or by dropping off your submission in person!



What's New at TAPS?

It can be challenging to have optimism for a new year when the impacts of economic marginalization, classism, racism, and social exclusion permeate so many aspects of our daily interactions and relationships at TAPS. One of the things that keep many of us invigorated about working at TAPS is that we have the opportunity to genuinely make a difference – both by providing compassionate and knowledgeable legal support, and by speaking loudly about systemic changes that could provide justice to our community. The media has been calling on TAPS more than ever in the last few months, and we are proud to be a leading voice speaking up for effective rent control, housing justice, and income security.



We have had two new team members join us in January. Sydnie, a fourth-year social work student at the University of Victoria, has joined our Volunteer Disability Advocacy Project (VDAP) and will be providing support to folks applying for Persons With Disability designation until May.

Morghan is also joining us as our full time Tax Coordinator. We are thrilled to have Morghan as a permanent part of our team – she started with TAPS as a VDAP volunteer, and we have been consistently impressed with her knowledgeable and compassionate approach to helping people. We are grateful that we are heading into the tax season with Morghan’s steady hand on the wheel.

There have been quite a few internal staffing changes at TAPS in the past few months as well. Gillian is now an Income Assistance advocate, Hannah has shifted over to become the VDAP Coordinator, and Emma is our Vacancy Control Campaigner. We know that each of these people are incredibly well-suited for their new roles and can’t wait to see what we can accomplish as a team in the coming months.

Until the spring,

DOUGLAS KING
EXECUTIVE DIRECTOR

EMILY ROGERS
DIRECTOR OF OPERATIONS

New Staff Spotlight



TAPS
PRACTICUM
STUDENT, BSW

Sydnie (she/her)



Where did you grow up?

Treaty 6 Territory in North Edmonton; the Cree name for this area is amiskwaciy-wâskahikan, which means Beaver Hills House

One album you'll never get sick of?

'I'm Good HBU?' – Snotty Nose Rez Kids. It's a new one but I've listened to it more than many old favourites. 'Trapline' is also a classic.

What are you watching right now?

White Lotus on HBO



Something that you're proud of?

I baked a pie this weekend that didn't burn.

Star sign?

Gemini



TAPS TAX
COORDINATOR

Morghan (she/her)

Star sign?

Aries

Where did you grow up?

A small place you probably haven't heard of (Salmo.)



One album that you never get sick of?

Thanks for the Dance by Leonard Cohen

What are you watching right now?

The L Word: Generation Q

A book that changed your perspective on life?

All About Love by bell hooks

The Canada Housing Benefit – Who Can Get It and How?

TONY PULLMAN, TAPS VOLUNTEER TAX PREPARER

In December 2022, the Federal Government announced that eligible renters will be able to apply for a one-time payment of \$500. While, unfortunately, the criteria for this benefit are very strict meaning many people will not qualify, this article discusses if you qualify for the one-time rent payment and how to apply for it if you do...

Who is eligible?

You are eligible to receive the Canada Housing Benefit if:

- You were at least 15 years old on December 1, 2022.
- You were a renter in Canada on December 1, 2022.
- You are a resident of Canada in 2022 for tax purposes.
- Your net income was \$20,000 or less for individuals or \$35,000 for families (for most people, your net income will be the amount on line 23600 of your 2021 tax return.)
- You have filed your 2021 income tax return or statement of income. Even if you had no income to report in 2021, you still have to submit a 2021 tax return. If you have a spouse or common law partner, the same requirement applies to them.
- The rent you paid in 2022 was at least 30% of your income.

Single seniors who receive their full CPP, OAS and GIS will most likely make too much to qualify for this benefit. Similarly, anyone who received CERB in 2021 might have earned too much to qualify. That said, if you are receiving Income Assistance or Persons With Disabilities (PWD) benefits, you are likely to qualify.

What do you need and how do you apply?

You need the following information to apply:

- The addresses of anywhere you rented in Canada in 2022.
- Contact information for all of your landlords in 2022.

Using your **CRA My Account** (if you have one) is the fastest way to apply. You can also use your CRA My Account to set up direct deposit with the CRA, which is the fastest way to receive the benefit and any future payments from CRA.

If you are not registered for My Account, you can apply online via webform at Canada.ca, or over the phone by calling **1-800-282-8079**. In order to confirm your identity, you will need your Social Insurance Number, full name and date of birth, full address, and either an assessed tax return or Notice of Assessment.

What is considered "Eligible Rent"?

Only eligible rent expenses can be used when applying for the top-up. For rent expenses to be considered eligible, it must be paid toward a space that you rent as your main home. It can only include utilities or taxes that are included in your tenancy agreement.

Deadline: Applications will close on **March 31, 2023**.

How will this impact your taxes or federal benefits?

It won't! The payment isn't taxable, and does not reduce other federal benefits you might be receiving, like the Canada Workers Benefit (CWB), Canada Child Benefit (CCB), GST Credit or Guaranteed Income Supplements (GIS).

According to the federal government, any potential impacts on provincial benefits "will be determined at the discretion of each province."

Need assistance?

TAPS is now offering limited assistance applying for the Canada Housing Benefit.

Call our front desk at **250-361-3521** or visit our office at 828 View Street for more information!

Volunteer with us!

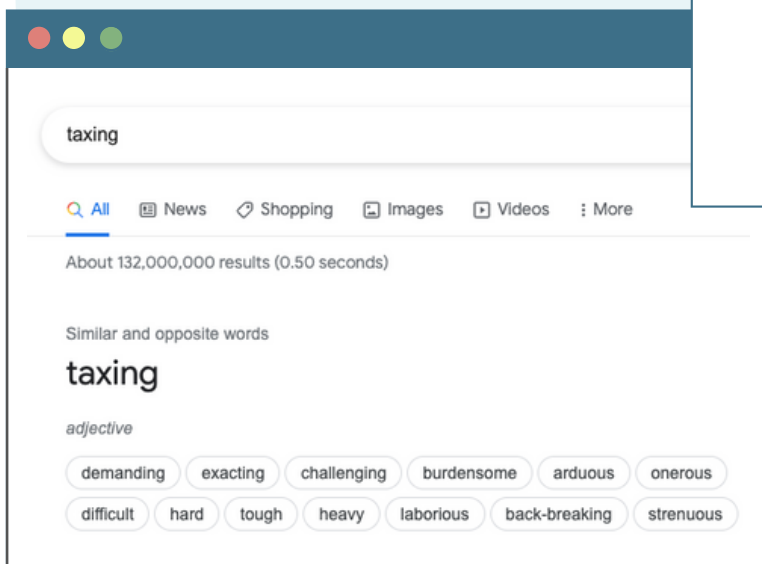
TAPS relies on the hard work and dedication of volunteers who help with everything from filing tax returns to answering the phones at our busy front desk and helping folks navigate provincial disability applications.

Interested in volunteering or want to learn more?

Visit tapsbc.ca/volunteer
or give us a call at
250-361-3521!



Tax season at TAPS



Filing taxes too taxing for you? We can help.

Tax season begins
February 27th

FILING FOR YEARS:
2022, 2021, 2020, & 2019

As a participant in the CRA's Community Volunteer Income Tax Project (CVITP), TAPS helps those who earn a modest income file simple tax returns.

Just drop by our office during business hours on or after February 27th to fill out the forms – no appointment needed!

**At 828 View St. on Mondays, Tuesdays, Thursdays, and Fridays
from 9:30am - 12pm & 1pm - 4pm (closed Wednesdays)**

MORE INFORMATION ON PAGE 6

Q&A with TAPS' Volunteer Tax Project



Tax season is almost upon us! Does filing your personal income taxes feel overwhelming? The skilled volunteers of TAPS' Volunteer Tax Project are here to help. We reached out to the coordinator of the tax program for a quick Q & A to answer some common questions:

Q: Why should I file my taxes?

A: Filing your taxes is the easiest way to access income-tested supports such as the GST credit, the B.C. Low Income Climate Action Tax Credit, the Child Tax Benefit, the Guaranteed Income Supplement for seniors and much more. Filing your taxes gives you a way to prove your income, which can help you access subsidizing housing, childcare subsidy, and other community programs such as the LIFE pass. Not to mention, you might be entitled to a tax refund!

Q: How can TAPS help me with my taxes?

A: TAPS is happy to offer free income tax preparation services for up to the last 4 years of taxes (2022, 2021, 2020, 2019) for anyone who has a simple tax return and a modest income!

Q: What is a simple tax return?

A: Your tax return is simple unless you are self-employed, have business or rental income and expenses, have capital gains or losses, have filed for bankruptcy, or are completing a tax return for a deceased person.

Q: What is a modest income?

A: A modest income is one which is up to \$35,000 for a single person and \$45,000 for couples and single parents (add \$2,500 per dependent).

Q: Do I need an appointment?

A: Nope! our tax services are available by drop off only; swing by our office any time we are open to pick up a tax package.

Q: How long will it take to file my taxes?

A: During tax season (February through May) our goal is to have your taxes filed within 2-3 weeks of drop off.

Q: What if I need more than 4 years of taxes filed?

A: TAPS is happy to help you file up to ten years of taxes during off season - come back in May and ask how we can help you file taxes for 2012-2018.

Q: I can't make it into the office, can you help me?

A: Thanks to our partnership with Disability Alliance BC's Tax AID program, TAPS is able to offer extra supports for individuals with disabilities who are receiving PWD or PPMB benefits. Give us a call or an email at tax@tapsbc.ca to learn more!

About TAPS

Together Against Poverty Society (TAPS) is the largest anti-poverty organization on Vancouver Island. Established in 1989, TAPS is a recognized leader and resource for citizens, community groups, and social agencies attempting to reduce poverty, serving over 7,000 residents of Greater Victoria, adjacent municipalities, and the Southern Gulf Islands each year... and we still cannot meet the needs of all who approach us.

At TAPS, we believe that the causes of poverty are in the social, economic and political institutions of our society – not the failings of the individual. Through legal advocacy and public education, we have a positive impact on people's lives in ways that honour and promote human rights, justice, and a healthy, sustainable community. TAPS is a non-profit society whose membership is open to individuals or groups concerned with the preservation of civil society, social justice, the eradication of poverty, as well as the continuing moral progress of those ideals.



become a DONOR

The simplest way to support TAPS with a financial donation is online at: www.tapsbc.ca/donate

Want your contribution to go farther? Consider becoming a **monthly donor!**

Physical donations can be mailed to or dropped off at:
828 View St.

Victoria BC, V8W 1K2

If you'd like a charitable tax receipt, be sure to include your name, contact information, and mailing address!

become a MEMBER

Please consider becoming a member of our organization to support the important work we do in the fight against poverty.

TAPS members can vote at our AGM and receive updates on our work throughout the year. There is no cost to membership.

To fill out a membership form, visit: www.tapsbc.ca/taps-memership or swing by our office!

OUR FUNDERS:



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