



JENNA SUDDS

MEMBER OF PARLIAMENT | DÉPUTÉE
KANATA - CARLETON | KANATA - CARLETON

Our Government's Commitment to **SUPPORTING SENIORS**

SAFE & SECURE RETIREMENT

OLD AGE SECURITY

GUARANTEED INCOME SUPPLEMENT

AFFORDABLE HOUSING

ACCESSIBLE HOME UPGRADES

DENTAL CARE



A safe and secure retirement is something Canadians deserve.

As your Member of Parliament for Kanata—Carleton, I want to continue to place a focus on ensuring that, when it comes time for Canadians to retire, they can rest assured that they have the resources and support they need.

I connect with seniors in our community as much as possible. Whether it's through my former municipal work on the Mayor's Seniors Council, or speaking to seniors who email and reach out to me often, I've built a good understanding of the issues important to seniors.

Because seniors disproportionately face affordability challenges compared to other Canadian age demographics, one of the core aspects of our plan to increase affordability is focused on seniors.

We've focused on key areas: making increases and improvements to the Guaranteed Income Supplement, Old Age Security, and the Canada Pension Plan. We have made historic investments in affordable housing, home and palliative care, and significant measures to reduce the costs of prescription drugs. We've also taken steps to address other important concerns, from saving door-to-door mail delivery to simplifying filing income tax and benefit returns for Canadians with low income or fixed-income.

If you, or anyone in your family needs help getting access to the benefits you deserve, contact my office and we will be happy to help.



Contact Me

Constituency Office

Address: 555 Legget Drive, Suite 121
Kanata, Ontario, K2K 2X3
Phone: (613) 592-3469

Parliamentary Office

Phone: (613) 992-1119
Email: Jenna.Sudds@parl.gc.ca

Jenna Suds

Your Member of Parliament for
Kanata—Carleton

Old Age Security & the Guaranteed Income Supplement

Many seniors are living longer and relying on monthly benefits to afford retirement. And some seniors continue to be at heightened risk of living with a low income.

The federal government plays a leading role in providing seniors with vital income support. Our government provides over \$68 billion in support to seniors each year, increasing every year and indexed to inflation. For the over 6.9 million seniors who receive Old Age Security, this annual support is important to their financial security.

That's why in July 2022, we're raising Old Age Security pensions by 10% for seniors over 75—giving more than three million Canadian seniors up to \$766 in new support every year.



In July 2022, we're **increasing Old Age Security pensions by 10%** for seniors over 75.

When we first took office in 2015, we bolstered Old Age Security (OAS), Guaranteed Income Supplement (GIS), and Canada Pension Plan (CPP). We also reduced the age of eligibility to receive OAS, GIS, and CPP back to 65, after the previous government decided to raise it to 67.

In 2019, we introduced another set of positive steps to support seniors; one of which is a higher GIS exemption. This change will mean that working seniors can earn up to just under \$30,000 before the GIS benefits are fully rolled back. This is up from around \$20,000 just last year. It represents a \$1.76 billion investment in Canadian seniors.

Along with the provinces, we are raising the maximum CPP retirement benefit by up to 50% over time. This translates to an increase in the current maximum retirement benefit of more than \$7,000. We also started proactive outreach to seniors, raising the uptake of OAS and GIS and ensuring more Canadian seniors receive the benefits to which they are entitled.

Addressing the Affordable Housing Crisis for Seniors

One of the major challenges facing seniors in our community is access to suitable housing. Seniors need somewhere that is safe, affordable, and accessible, but with rising rents and other high costs of living, this is increasingly becoming a concern. As the Canadian population ages, the need for affordable housing will rise with it.

Our government's \$55+ billion National Housing Strategy (NHS), the first ever of its kind in Canada, will have a positive impact across the housing continuum. It will also prioritize the most vulnerable Canadians, including seniors.

Over the last five years, the National Housing Co-Investment Fund has supported the construction and repair of 108,000 housing units for the most vulnerable Canadians. Projects like homes for seniors and persons with disabilities, and supportive housing account for 75 per cent of units committed to so far, with demand for those units exceeding supply. We're accelerating these efforts by creating up to 4,300 new units—and repairing up to 17,800 units—for Canadian seniors, persons with disabilities, and vulnerable Canadians.



OUR PROGRESS ON AFFORDABLE HOUSING FOR SENIORS

- Building more homes across Canada to increase our national housing supply.
- Creating accessible housing for seniors and persons with disability.
- Providing rental support to low-income households through the Canada Housing Benefit.
- Offsetting the cost of construction projects for seniors and multi-generational families who are making renovations to their home.

As work to make housing more affordable continues, Finance Minister Chrystia Freeland announced in June 2022 that the government will provide renters in 2022 a one-time \$500 payment to nearly one million low-income Canadians struggling with the cost of housing.

Helping Seniors Age Safely at Home

Seniors deserve the opportunity to live and age at home, but renovations and upgrades that make homes safe and accessible can be costly. Sometimes small changes like installing a handrail or widening a door frame can make a huge difference.

The Home Accessibility Tax Credit provides support to offset some of these renovation costs.

However, with the increased costs of home renovations, many seniors and persons with disabilities are often finding it hard to afford the home improvements that would allow them to continue living safely at home.

That's why our government is doubling the qualifying expense limit of the Home Accessibility Tax Credit to \$20,000.

This will mean a tax credit of up to \$3,000—an increase from the previous tax credit

of up to \$1,500—for important accessibility renovations or alterations.

Doubling the credit's annual limit will help make more significant alterations and renovations more affordable, including:

- The purchase and installation of wheelchair ramps, walk-in bathtubs, and wheel-in showers;
- Widening doorways and hallways to allow for the passage of a wheelchair or walker;
- Building a bedroom or a bathroom to permit first-floor occupancy; and
- Installing non-slip flooring to help avoid falls.



We're providing up to **\$20,000** to help seniors install handrails, non-slip flooring, and **make their home safe and accessible.**

Multi-generational Home Renovation Tax Credit

Many Canadians have traditions of living together in multi-generational homes, with grandparents, parents, and children under one roof. For some families across the country, having different generations living together—an elderly grandparent with their daughter's family or a son with a disability with their parents—can be an important way for them to care for each other.

To support these families, our government is introducing a Multi-generational Home Renovation Tax Credit, which would provide up to \$7,500 in support for constructing a secondary suite for a senior or an adult with a disability.



We're providing up to **\$7,500** for **constructing secondary suites for seniors** or adults with disabilities.

Starting in 2023, this refundable credit would allow families to claim 15 per cent of up to \$50,000 in eligible renovation and construction costs incurred in order to construct a secondary suite.

Dental Care for Canadians

Seeing a dentist is important for our health, but can be expensive.

A third of Canadians do not have dental insurance, and in 2018, more than one in five Canadians reported avoiding dental care because of the cost.

Starting next year, the government will provide dental care coverage for seniors who make a family income of less than \$90,000, with no co-pays for those under \$70,000 annually in income.



In 2023, we're establishing **national dental care** for low-income seniors.

Do you have ideas on how to help support Canadian seniors?

Share your thoughts at JennaSuddsMP.ca/contact.