



TAPROOT NEWSLETTER

SUMMER 2025

El: Social Safety Net? Not for Ministry Clients

GILLIAN GAFFNEY, INCOME ASSISTANCE LEGAL ADVOCATE



IMAGE CREDIT: TIMES COLONIST (DARREN STONE)

What happens when you lose your job through no fault of your own? For employees of the Hudson's Bay, who have lost their jobs due to the company's bankruptcy, they are being encouraged to file for Employment Insurance benefits. The Employment Insurance (EI) program provides temporary income support for unemployed workers while they look for new employment or upgrade their skills.

An insurance-based program, workers will only receive benefits if they have paid into the program in the last year and meet qualifying and entitlement criteria. For many workers, the EI program is a lifeline when they are plunged into uncertainty after losing their jobs.

Unfortunately, in BC there is a group of workers who are not able to benefit from the EI program they paid into: those who receive social assistance through the Ministry of Social Development and Poverty Reduction (the Ministry).

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WHERE TO FIND US

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TAPS is based on the traditional, ancestral, and unceded territory of the ɫə́kʷəŋən speaking peoples known today as the Songhees and Esquimalt Nations. We also operate on the unceded territories of the Snuneymuxw, Snaw-naw-as, and Stzuminus people, colonially known as Nanaimo, BC.

Touted as the 'payor of last resort', the province requires individuals who are on assistance to seek out other forms of income they might be entitled to, including EI. Workers may not opt out of applying for EI if they want to maintain their eligibility for Ministry assistance. Makes sense? Well, not quite. While recipients of disability assistance can earn up to an annual threshold of \$16,200 (known as the 'annual earnings exemption' or 'AEE') without any deduction from their assistance, if they lose those jobs through lay-off, the EI wage-replacement they are eligible for, and obligated by the Ministry to apply for, does not count toward their AEE. Instead, it is deducted dollar for dollar from their next month's assistance. This means that not only are Ministry PWD clients forced to survive without their relied-upon wages to top up their meager social assistance, but they are also penalized for accessing the very insurance they pay into, and which the Ministry forces them to access.

Recently, the Ministry has made some positive changes in the realm of what is considered 'qualified income', aka, income that is eligible to count toward a person's annual earnings exemption. Starting November 1st, 2024, the Ministry announced that temporary wage-replacement income from ICBC, through their Enhanced Care Coverage Income Replacement Benefits, would now be considered 'qualifying income', meaning that it would be exempt up to a person with PWD designation's earnings exemption. ICBC wage replacements join Workers Compensation Board (WCB) temporary wage loss replacement payments, which had been previously established as 'qualifying' income and not deducted from a person's PWD until they had reached their AEE. Unfortunately, these changes still exclude clients on basic income assistance.

Due to the way the Ministry handles income reporting and deductions, folks on PWD are often left scrambling once their EI runs out, as there is often a gap between when the EI runs out and when a person is eligible for their full PWD again. Time and time again, TAPS advocates work with Ministry clients who are not actively receiving EI, but are not eligible for their full assistance as income from the previous month is being deducted. In a cost-of-living crisis, with a volatile rent market, putting our most vulnerable community members through this added and completely avoidable trauma is not only negligent, but also downright dangerous, and it needs to end now. Ministry clients work hard and contribute to the EI program. It's high time they have the same opportunity to utilize those supports without penalty. As the staff at the Bay have learned the hard way, this could happen to anyone.

Climate Action Tax Credit is Ending

TONY PULLMAN, TAX VOLUNTEER, AND EMILY ROGERS, DIRECTOR OF OPERATIONS

For more than 25 years, TAPS has been helping community members file their income taxes. Filing your taxes is essential for accessing important benefits, especially for people living on low incomes. In 2024, we accessed over \$7.2 million dollars in benefits for our clients by filing taxes.



What's Changing with the Climate Action Tax Credit (CATC)?

The Climate Action Tax Credit (CATC) provided up to \$504 per year for individuals, plus additional amounts for couples and families with children. Most TAPS clients qualified based on their income.

But in April 2025, the BC government eliminated the provincial carbon tax – and with it, the CATC. The last CATC payment was in April 2025. The CRA has announced that there will be no CATC payments for the 2024 tax year. If we filed your 2024 tax return in March or early April 2025, your summary may have said you were going to receive CATC payments later this year. Unfortunately, that information is no longer accurate. The July 2025 CATC payment is not happening, even if your return suggested it would.

We know this may come as a surprise, especially if you were counting on that payment. Given this is a provincial decision, we encourage you to share your thoughts with your MLA. Your MLA's contact info can be found at www.leg.bc.ca/members.

What's New at TAPS?



We're starting the summer with a deep sense of gratitude for the incredible people who make our work possible.

We're proud to share that Sophie Chen has completed her articles and is now officially a lawyer. Congratulations, Sophie! We're so fortunate that she has agreed to stay on at TAPS for another year, continuing to support both our income assistance and litigation teams with her skill and dedication.

Tax season was another busy and impactful time at TAPS. Thanks to the contributions of our tax coordinator Rick, front desk coordinator Grant, accounting co-op student John Hagos, and a committed team of volunteers, we processed an average of 100 tax returns each day. This work resulted in millions of dollars in tax benefits accessed by our clients—a testament to the power of collaboration and community support.

We also want to take a moment to express our deep appreciation for the many volunteers who contribute their time, energy, and heart to TAPS. Their work is essential to everything we do. This issue of Taproot includes a special volunteer appreciation piece written by our volunteer coordinators, with reflections and contributions from volunteers themselves. We hope you'll take the time to read it and join us in celebrating their impact.

We're also pleased to welcome three students to TAPS for the summer. Sarah Broad joins our income assistance team for her third-year social work practicum. Theresa Kantarakias, from CDI College, is working with the VDAP team. Anny Kim, a law student from UVic, has joined the tenancy team. We're excited to have them with us and encourage you to check out their introductory profiles below.

Thank you for being part of this community. We look forward to a summer of advocacy, learning, and meaningful connection.

With appreciation,

DOUGLAS KING
EXECUTIVE DIRECTOR

EMILY ROGERS
DIRECTOR OF OPERATIONS, VICTORIA

ANGELA NGUYEN
DIRECTOR OF OPERATIONS, NANAIMO

♦ welcome to the team! ♦



Sarah
(she/they)
PRACTICUM
STUDENT

Where did you grow up?
Tumbler Ridge, BC, then Hinton, AB.

Best part about your practicum?
The team is incredibly knowledgeable and supportive... The clients also bring forward a wealth of knowledge and experiences and I learn from them every day.

What's something you're proud of?
That I helped start the first union at Starbucks in North America since the 1990s, alongside my coworkers, in 2020.



Theresa
PRACTICUM
STUDENT

Best part about your practicum?
Working with an amazing team of all abilities that make life interesting and good.

What's something you're proud of?
The ability to empathize, assist and use compassion as responses rather than react without thought.

Where did you grow up?
Victoria, in a low income community called Blanshard Courts.



Anny
(she/her)
TENANT LEGAL
ADVOCATE

Something you're proud of?
I'm so proud of my dog Bentley, for being the best dog I could have ever asked for. He is the absolute love of my life.

Where did you grow up?
Port Moody, BC

Best part about your summer job?
I genuinely enjoy working closely with clients. It's a privilege to hear their life stories and I feel grateful that they trust me to be a part of their journey.

Canada Disability Benefit: What You Need to Know

TONY PULLMAN, TAX VOLUNTEER, AND EMILY ROGERS, DIRECTOR OF OPERATIONS

The federal government has announced the upcoming launch of the Canada Disability Benefit—a new monthly income support for people with disabilities who are between the ages of 18 and 64. This benefit is part of a national effort to reduce poverty and improve financial stability for those living with disabilities.

Starting in July 2025, eligible individuals may receive up to \$200 per month, or \$2,400 per year, with actual payment amounts based on income and other factors. To qualify, you must have filed your taxes for the previous year, and—most importantly—be approved for the Disability Tax Credit (DTC).

The DTC is a federal income tax credit intended to help offset some of the extra costs of living with a disability. It also opens the door to several other federal programs, including the Registered Disability Savings Plan (RDSP), the Canadian Dental Care Plan, the Child Disability Benefit, and more.

Approval for the DTC requires completing a form called the Disability Tax Credit Certificate (T2201) with the support of a doctor. People of any age can apply for the DTC, and you don't need to be a Canadian citizen or permanent resident—just a Canadian resident for tax purposes with a valid Social Insurance Number. Eligibility is based on how your condition affects daily living activities such as walking, dressing, feeding, hearing, speaking, seeing, or mental functioning. A person may be eligible if they need assistance with daily living activities, experience major delays compared to others, or are unable to perform them. These restrictions must be present most of the time and expected to last at least 12 months.

If you already have the DTC, you can apply for the Canada Disability Benefit now. If you're not yet approved for the DTC but believe you may qualify, now is a good time to begin the application process with your doctor. Having the DTC in place is the first step toward accessing this new federal benefit.

We will be closely following the rollout of the Canada Disability Benefit and will provide updates as more information becomes available!

TAPS Volunteers Achieve Great Things

GRANT MIX, NATE SHELLEY, AND RICK KWAN, TAPS VOLUNTEER COORDINATORS

TAPS relies on a large team of volunteers to help with both our day-to-day operations, such as answering phones and filing taxes, to the big-picture including governance and leadership. Our volunteers are the ones you speak to when you come into the office, who accept documents, and who spend many hours writing applications for the Persons With Disabilities designation.

In 2024 alone, TAPS tax volunteers claimed over \$7,500,000 in tax refunds for 2024. As of May 12, 2025, our volunteers have filed over 4800 returns, with nearly 2200 of them being filed by one volunteer, Tony.

Our tax program, front desk, and volunteer disability advocacy project (VDAP) would not be possible without the dedication of all of our volunteers in all of their work, both seen and unseen. During tax season, several of our volunteers took home tax packages in the evening to highlight and prepare hundreds of forms to be used in the coming days. Similarly, many of our tax volunteers worked endlessly to file as many returns as possible prior to the deadline.

The Volunteer Disability Advocacy Project (VDAP) supports people applying for the Persons with Disabilities (PWD) benefit. Navigating the system can be overwhelming, especially for those dealing with chronic illness, disability, and poverty. That's where our volunteers come in. Through one-on-one support, they help clients tell their stories, gather paperwork, and feel less alone in a system that is inaccessible. Our VDAPers bring patience, insight, and a commitment to justice. Clients often say they felt heard because someone took the time to listen. We're so grateful for the time and care each one of our VDAP volunteers bring to this work.



Our front desk volunteers have spent years building up a knowledge-base of supports and referrals available to folks living in poverty. They are also masters of empathy and compassion. In an average three-hour shift, front desk volunteers answer 20-30 phone calls, and help between 30-75 people in the office, depending on the season. Without our front desk volunteers, it would be incredibly challenging to manage the flow of inquiries. Our team has masterfully navigated many changes over the last few years, including uncertainty brought on by a variety of changing situations in Victoria.

The next time you phone, and are connected to a volunteer, please help us to say thank you for the incredible work that they do.

Reflections on Volunteering

I started volunteering at TAPS in 1999. It has been a wonderful journey of watching legal advocacy at its best. I have been very honored and humbled to be involved with such an amazing organization for 26 years now. My feelings about TAPS are like a very proud mother watching the kids grow up. There have been so many extremely fabulous legal advocates, and lawyers and of course the volunteers! I love the hustle bustle of the front desk and I wouldn't give it up for all the seashells on a sandy beach. Thank you TAPS for allowing me to volunteer and be a part of the organization for so many years.

– **Hilary M.** TAPS Volunteer

I have learned so much from volunteering with TAPS. As chaotic as it can be, it is equally as rewarding.

– **Naiomi H.** TAPS Volunteer

TAPS has, from the very beginning of my experience, created a welcoming and supportive place for volunteers. The staff is always there to ask for advice and bounce ideas off of. It is an honour to be a contributing member of an organization doing such important and necessary work for the community. TAPS really establishes a place where clients' voices are at the forefront.

– **Nathan R.** TAPS Volunteer

When I first started at TAPS, someone said to me, 'this is important work'. As a volunteer, I feel engaged in important work; work that can change one's circumstances positively, even if small. Connecting with clients and their stories is a privilege that informs my own circumstances. Working with such dedicated staff is the icing on the cake (and sometimes there is cake).

– **Carrie L.** TAPS Volunteer

Interested in volunteering? Visit tapsbc.ca/volunteer or call 250-361-3521!

Tapas 4 TAPS Lives On!

A wonderful time was had by all last September when our first Tapas 4 Taps since the pandemic was enjoyed by the TAPS community. We celebrated TAPS being a vital part of local social justice and advocacy for 35 years! Helping us pass this milestone was CBC's Gregor Craigie discussing his book 'Our Crumbling Foundation: How We Solve Canada's Housing Crisis' and Shelagh Malcolmson, MLA joined to give a King Charles Coronation medal for community service to Caitlin Wright, a long-time and tireless advocate on the TAPS staff.



We enjoyed live music, delicious food and tasty cocktails at Heron Rock Bistro along with many TAPS stories and memories. Andrew Beckerman kindly matched \$7,000 in donated funds that night and many went home with raffle prizes and auction items. The Paws on Cook basket was particularly popular, with many other lovely items generously donated by local businesses.

The next Tapas For Taps fundraiser will be held in Spring 2025. Stay tuned for more information!

Thank you to our sponsors!



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-membership or swing by our office!

OUR FUNDERS:



United Way
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ACKNOWLEDGEMENTS:

Taproot is edited and designed by Emma White.

Original illustrations by Joan Stiebel and Emma White.

Printed and assembled by *Denman Print Works*.

Special thanks to the wonderful volunteers at the Garth Homer Society for helping us distribute Taproot within the community.