

The Federal Budget 2023 Snapshot

GDP growth

Budget 2023 forecasts that real GDP growth in 2023 sits at 0.3%.

\$43 bn deficit

in 2022/23, with forecasted deficits of \$40.1 bn in 2023/24 and \$35 bn in 2024/25.

Debt to GDP ratio

Federal debt will rise to 43.5% of GDP in 2023/24. In 2022/23, the figure stood at 42.4%.

Debt

Budget 2023 projects that Canada's Federal debt will rise to \$1.22 trillion with 2022/23 showing debt already rise to \$1.18 tn.

//01 Housing

Tax-Free First Home Savings Account

Giving first time home buyers the ability to save \$40,000 on a tax-free basis.

Contributions will be taxdeductible and withdrawals to purchase a first home will be nontaxable.

Reallocation of funding

The government intends to reallocate funding from the National Housing Co-Investment Fund's repair stream to its new construction stream.

To date, the government states that \$31.27 bn has been committed in National Housing Strategy Investments.

Relief measures for existing mortgages

The government will ensure that federally regulated financial institutions will provide access to relief measures, including extending amortizations, adjusting payment schedules, or authorizing lump-sum payments.

Indigenous Housing Strategy

Budget 2023 proposes to commit an additional \$4 bn, over seven years, starting in 2024-25 to implement a Urban, Rural, and Northern Indigenous Housing Strategy.

Housing Measures (in millions)

	2023/24	2024/25	2025/26	2026/27	2027/28	Total
Indigenous Housing Strategy	0	300	500	500	600	1,900
National Housing Strategy	6	24	25	0	0	55

//02.1 Climate + Economy

Investment Tax Credit for Clean Electricity

Budget 2023 will introduce a 15% refundable tax credit for eligible investments in:

- 1. Non-emitting electricity generation systems;
- 2. Abated natural gasfired electricity generation;
- 3. Stationary electricity storage systems that do not use fossil fuels;
- 4. Equipment for transmission of electricity between provinces and territories.

The credit is expected to cost \$6.3 bn over 4 years starting in 2024/25, and an additional \$19.4 bn from 2028/29 to 2034/35.

Canada Infrastructure Bank

The Bank will invest at least \$10 bn through its Clean Power priority area, and at least \$10 bn through its Green Infrastructure priority area.

Investment Tax Credit for Clean Tech Manufacturing

Budget 2023 will introduce a 30% refundable tax credit for eligible investments in:

- Extraction, processing, or recycling of critical minerals essential for clean technology supply chains;
- 2. Manufacturing of renewable or nuclear energy equipment;
- 3. Processing or recycling of nuclear fuels and heavy water;
- 4. Manufacturing of grid-scale electrical energy storage equipment;
- 5. Manufacturing of zero-emission vehicles;
- 6. Manufacturing or processing of certain upstream components and materials, such as cathode materials and batteries used in electric vehicles.

Clean electricity projects

Budget 2023 will provide \$3 bn over 13 years to Natural Resources Canada to:

- 1. Recapitalize funding for the Smart Renewables and Electrification Pathways Program, and add transmission projects to the program's eligibility;
- 2. Renew the Smart Grid program to continue to support electricity grid innovation;
- 3. Create new investments in science-based activities to help capitalize on Canada's offshore wind potential,

The credit is expected to cost \$4.5 bn over 5 years starting in 2023/24, and an additional \$6.6 bn from 2028/29 to 2034/35.

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//02.2 Climate + Economy

The Canada Growth Fund

The government intends to enable the Public Sector Pension Investment Board to manage the assets of the Canada Growth Fund.

The Fund is a \$15 bn arm's length public investment vehicle intended to help attract private capital.

It will use investment instruments to absorb risks in order to encourage private investment in the low carbon sector.

Investment Tax Credit for Clean Hydrogen

Levels of support will vary between 15-40% of - eligible project costs.

Also extends a 15% credit for equipment needed to convert hydrogen to ammonia.

Reduced Tax Rates for Zero-Emission Tech Manufacturers

4.5% small business and 7.5% other business corporate income tax rate was introduced in Budget 2021.

Budget 2023 will extend these rates by another 3 years, with a phaseout beginning in 2032.

Eligibility will be extended to include nuclear equipment manufacturing and the processing + recycling of nuclear fuels and heavy water.

The inclusion is expected to cost \$185 mn from 2023/24 to 2027/28, bringing the total cost to \$6.9 bn.

The credit is expected to cost \$5.6 bn over 5 years starting in 2023/24, and an additional \$12.1 bn from 2028/29 to 2034/35.

\$500 mn / 10 yrs to supper clean tech development & application

The money would go to the Strategic Innovation Fund.

The Fund will also direct up to \$1.5 bn of existing resources towards projects in sectors including clean tech, critical minerals, and industrial transformation.

Expanded eligibility for the Clean Tech Investment Tax Credit

Geothermal energy systems that are eligible for capital cost allowance Classes 43.1 and 43.2 will be made eligible.

Projects that co-produce fossil fuels would be ineligible.

//02.3 Climate + Economy

UNDRIP and duty to consult

Budget 2023 will provide \$11.4 mn / 3 years, starting in 2023/24, to Crown-Indigenous Relations and Northern Affairs Canada to engage with Indigenous communities and update the federal guidelines for federal officials to fulfil the Crown's duty to consult Indigenous peoples and accommodate impacts on their rights.

Enhancement to the Carbon Capture, Utilization + Storage Tax Credit

Various tech and geographic inclusions, third-party monitoring and recovery calculation requirement changes are being made.

The changes are expected to cost about \$520 mn / 5 yrs, starting in 2023/24.

Labour Requirements for Investment Tax Credits

To be eligible for the highest tax credit rates, businesses must pay a total compensation package that equates to the prevailing wage (based on union compensation).

At least 10% of the tradesperson hours worked must be performed by registered apprentices in the Red Seal trades.

This applies to labour performed on or after Oct 1, 2023.

Employee Ownership Trusts

Tax changes to facilitate the creation of Employee Ownership Trusts.

Changes would reduce federal revenues by \$20 mn / 5 yrs, starting in 2023/24.

Doubling the Tradespeople's Tool Deduction

Budget 2023 proposes to double the maximum employment deduction for tradespeople's tool expenses from \$500 to \$1000.

This would reduce federal revenues by \$11 mn / 6 years, starting in 2022/23.

Labour Market Transfer Agreements

Budget 2023 will invest an additional \$625 mn in 2023/24 in Labour Market Transfer Agreements.

Seasonal El Claimants

Budget 2023 will extend support for seasonal workers until Oct 2024.

The cost of this measure is estimated at \$147 mn / 3 yrs, starting in 2023/24.

//02.4 Climate + Economy

Work-Sharing Agreements

Budget 2023 will provide \$5.4 mn / 3 yrs to Employment and Social Development Canada to ensure that the Work-Sharing Program continues.

Use of Replacement Workers

Budget 2023 proposes to table amendments to the Canada Labour Code, before the end of 2023, that would prohibit the use of replacement workers during a strike or lockout.

VIA Rail Trains and Services

Budget 2023 will provide \$210 mn / 5 yrs, starting in 2023/24, with \$117.4 mn in remaining amortization to VIA Rail to conduct maintenance on its trains on routes outside the Québec CityWindsor Corridor and to maintain levels of service across its network.

Student Work Placements

Budget 2023 will provide \$197.7 million in 2024-25 to the Student Work Placement Program.

Canada's Trade Corridors

Budget 2023 proposes to:

- 1. Provide \$27.2 million over five years to Transport Canada to establish a Transportation Supply Chain Office;
- 2. Collaboratively develop a long-term roadmap for Canada's transportation infrastructure;
- 3. Provide \$25 million over five years to Transport Canada to work with Statistics Canada to develop transportation supply chain data;
- 4. Introduce legislative amendments to provide the Minister of Transport with the authority to compel data sharing by shippers accessing federally regulated transportation services;
- 5. Introduce legislative amendments for a temporary extension, on a pilot basis, of the interswitching limit in the prairie provinces to strengthen rail competition;
- 6. Launch a review of the Shipping Conferences Exemption Act to improve marine shipping competition.

//02.5 Climate + Economy

Investing in Canada Infrastructure Program

Through ICIP, the federal government is providing more than \$33 bn in funding for public infrastructure across the country.

To date, \$24.2 bn for 5400 projects has been approved.

Permanent Transit Funding

The government will provide an update on this work later this year, including the next steps on permanent public transit funding.

Funding Remaining, by Province, in ICIP

Province	Remaining (Oct	Project Funding 19, 2022)	Remaining Project Funding (Mar 23, 2023)			
	(\$ millions)	(\$ millions) % of total project funding envelope		% of total project funding envelope		
				2 77		
Alberta	50.5	1%	0	0%		
British Columbia	661.3	661.3 17%		0%		
Manitoba	13.6	1%	0	0%		
New Brunswick	113.3	17%	57.8	9%		
Newfoundland and Labrador	212.8	38%	0	0%		
Nova Scotia	258.9	31%	0	0%		
Ontario	457.1	4%	11.9	0%		
Prince Edward Island	56.9	16%	0	0%		
Quebec	2754.1	37%	724.9	10%		
Saskatchewan	248.5	248.5 28%		1%		

//02.6 Climate + Economy

Canadian Coast Guard

Budget 2023 will provide \$119.6 mn / 5 yrs, starting in 2023/24, with \$102.1 mn in remaining amortization and \$17.4 mn ongoing.

Of this amount, \$27.8 million over five years and \$4.3 million ongoing would be sourced from existing departmental resources.

College and Community Innovation Program

Budget 2023 proposes to provide \$108.6 million over three years, starting in 2023-24, to expand the College and Community Innovation Program, administered by the Natural Sciences and Engineering Research Council.

Canadian Leadership in Space

Budget 2023 proposes to:

- 1. Provide \$1.1 billion over 14 years, starting in 2023-24, on a cash basis, to the Canadian Space Agency to continue Canada's participation in the International Space Station until 2030;
- 2. Provide \$1.2 bn / 13 yrs, starting in 2024-25, to the Canadian Space Agency to develop and contribute a lunar utility vehicle to assist astronauts on the moon;
- 3. Provide \$150 million over five years, starting in 2023-24, to the Canadian Space Agency for the next phase of the Lunar Exploration Accelerator Program;
- 4. Provide \$76.5 million over eight years, starting in 2023-24, on a cash basis, to the Canadian Space Agency in support of Canadian science on the Lunar Gateway station.

Canada's Forest Economy

Budget 2023 proposes to provide \$368.4 million over three years with \$3.1 million in remaining amortization, to Natural Resources Canada to renew and update forest sector support.

Of this amount, \$30.1 million would be sourced from existing departmental resources.

//02.7 Climate + Economy

Dairy Innovation + Investment Fund

Budget 2023 proposes to provide \$333 million over ten years, starting in 2023-24, for Agriculture and Agri-Food Canada to support investments in research and development of new products based on solids non-fat.

Interest Relief for Agricultural Producers

Budget 2023 proposes to provide \$13 million in 2023-24 to Agriculture and Agri-Food Canada to increase the interest-free limit for loans under the Advance Payments Program from \$250,000 to \$350,000 for the 2023 program year.

Diversifying from Russian fertilizer

Budget 2023 proposes to provide \$34.1 million over three years, starting in 2023-24, to Agriculture and Agri-Food Canada's On-Farm Climate Action Fund to support adoption of nitrogen management practices by Eastern Canadian farmers, that will help optimize the use and reduce the need for fertilizer.

//02.8 Climate + Economy

Climate + Economy Measures (in millions)

	2022/23	2023/24	2024/25	2025/26	2026/27	2027/28	Total
Clean Electricity Investments	0	9	1,081	1,683	2,146	2,443	7,361
Investment Tax Credit in Clean Tech	0	35	1,015	1,020	1,170	1,270	4,510
Investment Tax Credit in Clean Hydrogen	0	90	330	1,150	2,050	1,940	5,560
Reduced Tax Rates for ZE Tech	0	0	5	5	5	5	20
Supporting Clean Tech Projects	0	0	8	42	94	151	294
Eligibility for Clean Tech Investment credit	0	0	20	25	45	95	185
Federal Duty to Consult updates	0	3	6	3	0	0	11
Carbon Capture, Utilization + Storage	0	45	80	86	135	170	516
Tradespeople's Tool Deduction	1	2	2	2	2	2	11
Employee Ownership Trusts	0	0	2	3	5	10	20
Labour Market Transfer Agreements	0	625	0	0	0	0	625
Support for Seasonal El Claimants	0	5	77	65	0	0	147
Work Sharing Agreements	0	2	2	2	0	0	5*
Student Work Placement Program	0	0	198	0	0	0	198
Trade Corridors	0	5	12	13	13	9	52
Investing in VIA Rail and Trains	0	117	5	10	39	39	210
Canadian Coast Guard	0	23	26	23	23	24	120
Research - Business Support	0	39	36	33	0	0	109

*Total posted from Federal budget document

//02.9 Climate + Economy

Climate + Economy Measures (in millions)

	2022/23	2023/24	2024/25	2025/26	2026/27	2027/28	Total
Canadian Leadership in Space Canada's Forest Economy Diversifying from Russian Fertilizer	0 0 0	17 85 5	53 130 14	119 153 14	174 0 0	146 0 0	508 368 34

//03.1 **Health**

Additional health transfers to provinces

Budget 2023 lays out an additional \$195.8 bn over ten years in health transfers.

This includes \$46.2 bn in new funding through Canada Health Transfer measures.

\$25 bn will be provided over ten years through bilateral agreements that address individual province / territory health system needs.

Indigenous health support

Additional support for Indigenous health priorities by providing \$2 bn over 10 years.

Relieving healthcare pressure

\$2 bn will be provided in 2022-23 to relieve ERs, operating rooms, and pediatric hospitals.

Worker Wage Support

The federal government will provide \$1.7 bn over 5 years to support hourly wage increases for personal support workers and related professions.

Rural and Remote communities

Budget 2023 will provide \$45.9 mn over 4 years, starting in 2024/25, with \$11.7 mn ingoing to expand the Canada Student Loan Forgiveness program to more rural communities, including those with populations of 30,000 or fewer.

Health Care Data investments

\$505 mn over 5 years will be provided, starting in 2023-24, to the Canadian Institute for Health Information, Canada Health Infoway, and other partners.

Retirement savings support

Budget 2023 provides up to \$50 mn over 5 years, starting in 2023-24, to Employment and Social Development Canada to strengthen the retirement savings of personal support workers without workplace retirement security coverage.

//03.2 **Health**

\$359.2 mn / 5 yrs for a renewed Canada Drugs & Substances Strategy

Includes \$144 mn over 5 years to Health Canada for the Substance Use and Addictions Program to fund community-based supports.

\$20.2 mn / 5 years to the Public Health Agency of Canada for a new community-based program to prevent substance abuse among young people.

\$73.9 mn / 5 years with \$4.6 mn ongoing, to Health Canada to streamline authorizations for supervised consumptions sites and drug checking services, scale up access to safer supply, and evaluate innovative approaches.

988 Suicide Prevention Line

\$158.4 mn / 3 years to the Public Health Agency of Canada to support implementation and operation of 988.

Access to Abortion & other sexual + reproductive health care

Budget 2023 will provide \$36 mn / 3 years to Health Canada to renew the Sexual and Reproductive Health Fund.

New Canadian Dental Care Plan

Budget 2023 will provide \$13 bn / 5 years and \$4.4 bn ongoing to provide dental coverage for uninsured Canadians with annual family income of less than \$90,000, with no co-pays for those under \$70,000.

Access to Dental Care

Budget 2023 will provide \$250 mn / 3 years, starting in 2025/26, and \$75 mn ongoing to Health Canada to establish an Oral Health Access Fund.

This will complement the Canadian Dental Care Plan to address gaps among vulnerable populations and reduce barriers to accessing care, including in rural and remote communities.

//03.3 **Health**

Dental Care Data

Budget 2023 will provide \$23.1 bn / 2 years to Statistics Canada to collect data on oral health and access to dental care in Canada, which will inform the rollout of the Canadian Dental Care Plan.

Health Measures (in millions)

	2022/23	2023/24	2024/25	2025/26	2026/27	2027/28	Total
Improving Health Care	2,000	3,060	3,068	4,116	4,702	5,280	22,226
Healthcare data	0	115	115	115	80	80	505
Rural + Remote communities	0	0	11	11	12	12	46
Personal support workers	0	2	3	10	14	21	50
Combatting the Opioid Crisis	0	41	77	80	79	82	359
988 Suicide Prevention Line	0	43	55	60	0	0	158
Abortion and Sexual + Reproductive Health	0	0	12	12	12	0	36
Dental Care (total)	0	117	983	1,817	1,940	2,458	7,315
Other Investments	0	246	232	150	10	0	639

//04.1 Equity + Living Costs

\$2.5 bn in inflation relief payments

A one-time payment to around 11 million low modest income Canadians. Works up to \$467 for a couple with two kids and up to \$234 for an individual without kids.

This is also being promoted as the 'New Grocery Rebate' and will be delivered through the GST Credit mechanism.

Enhanced Canada Workers Benefit

Families could receive up to \$2461 in 2023 and an individual with no kids could receive up to \$1428.

Increase in OAS payments for seniors

10% increase, which provides \$800 in new supports to full pensioners in the first year.

Predatory Lending Measures

Lowering the criminal interest rate from 47% APR to 35% APR.

Payday lenders will be allowed to charge no more than \$14 per \$100 borrowed.

50% average reduction in child care fees

Six provinces and territories reducing fees to \$10 a day or less by April 2, 2023.

Credit Card Transaction Fees

More than 90% of credit card-accepting businesses will see fees reduced by up to 27%.

Automatic Tax Filing

The CRA will pilot a new automatic filing service to help vulnerable Canadians file their taxes and receive benefits.

//04.2 Equity + Living Costs

\$813.6 mn for student financial aid

Canada Student Grants will be increased by 40%, providing up to \$4200 for full time students.

The Canada Student Loan limit will be raised from \$210 to \$300 per week of study. Students with disabilities and students with dependents will receive an increase in Canada Student Grants.

RESP measures

Budget 2023 proposes to increase limits on some RESP withdrawals from \$5000 to \$8000 for full time students, and \$2500 to \$4000 for part time students.

Divorced or separated parents will be allowed to open a joint RESP for their children.

Support for First Nations + Tribal Councils

Budget 2023 proposes to provide \$76.3 million in 2023-24 to Indigenous Services Canada to continue to support the administrative capacity of First Nations governments and tribal councils delivering critical programs and services to their members.

Economic Reconciliation Framework

Budget 2023 proposes to provide \$5 million in 2023-24 to Indigenous Services Canada to support the codevelopment of an Economic Reconciliation Framework.

Indigenous Participation in Decision-making

Budget 2023 proposes to provide \$19.4 million over five years to Crown-Indigenous Relations and Northern Affairs Canada for the Northern Participant Funding Program.

Also, \$1.6 mn / 2 yrs to the Canadian Northern Economic Development Agency for the Northern Projects Management Office to increase capacity for federal participation in environmental assessments and consultation with Indigenous communities

//04.3 Equity + Living Costs

Indigenous Economic Participation in Major Projects

Budget 2023:

- 1. Proposes to provide \$8.7 million in 2023-24 to Natural Resources Canada to support deeper engagements with Indigenous partners;
- 2. Announces that the Canada Infrastructure Bank will provide loans to Indigenous communities to support them in purchasing equity stakes in infrastructure projects in which the Bank is also investing.

First Nations Lands

Budget 2023:

- 1. Proposes to provide \$30 million over five years to Indigenous Services Canada to enhance the Reserve Land and Environment Management Program;
- 2. Reaffirms its commitment to negotiate a renewed operating funding formula with the Lands Advisory Board;
- 3. Proposes to provide \$35.3 million over three years to Crown-Indigenous Relations and Northern Affairs Canada and Natural Resources Canada to co-develop, with the Lands Advisory Board, a new First Nations-led National Land Registry.

//04.4 Equity + Living Costs

National Action Plan to End the Tragedy of Missing and Murdered Indigenous Women and Girls

Budget 2023 proposes to provide:

- 1.\$20 million over four years, starting in 2022-23, to support Indigenous-led projects for safer communities through the Pathways to Safe Indigenous Communities Initiative;
- 2.\$95.8 million over five years, starting in 2023-24, and \$20.4 million ongoing to help Indigenous families access information about their missing and murdered loved ones, and to enhance victim services to support their healing journeys;
- 3.\$2.6 million over three years, starting in 2023-24, to support the National Family and Survivors Circle in keeping families and survivors at the centre of the implementation of the National Action Plan and the Federal Pathway;
- 4.\$2.2 million over five years, starting in 2023-24, to establish an oversight mechanism to monitor and report on the progress of implementation;
- 5.\$1.6 million over two years, starting in 202324, to support the Ministerial Special Representative appointed to provide advice and recommendations on the creation of an Indigenous and Human Rights Ombudsperson;
- 6.\$2.5 million over five years, starting in 2023-24, to facilitate and coordinate work on advancing the National Action Plan by establishing a standing Federal-Provincial-Territorial-Indigenous table on Missing and Murdered Indigenous Women, Girls and 2SLGBTQI+ People.

//04.5 Equity + Living Costs

Action Plan to Combat Hate

Budget 2023 proposes to provide \$49.5 million over five years, starting in 2023-24, to Public Safety Canada to enhance and expand the Communities at Risk: Security Infrastructure Program.

Anti-Racism Strategy

Budget 2023 proposes to:

- 1. Provide an additional \$25.4 million over five years, starting in 2023-24, and \$0.6 million ongoing, to the Department of Canadian Heritage to continue to support Canada's Anti-Racism Strategy;
- 2. Provide \$1.5 million over two years to the Privy Council Office to create a new Anti-Racism, Equity and Inclusion Secretariat.

Black Canadian Communities

Budget 2023 proposes to provide \$25 million, in 2024-25, to Employment and Social Development Canada for the Supporting Black Canadian Communities Initiative.

Black Public Service Employees

Budget 2023 proposes to provide \$45.9 million over three years, starting in 2023-24, to the Treasury Board of Canada Secretariat to create a Mental Health Fund for Black public servants and establish dedicated career development programs, including to prepare Black public service leaders for executive positions.

Advancing Gender Equality

Budget 2023 proposes to provide \$160 million over three years, starting in 2023-24, for the Women's Program to provide funding to organizations in Canada that serve women.

Persons with Disabilities

Budget 2023 announces the government's intention to extend the Qualifying Family Member provision until December 31, 2026.

These measures are expected to cost \$13 million over five years, starting in 2023-24, and \$3 million ongoing.

//04.6 Equity + Living Costs

Inclusion of Persons with Disabilities

Budget 2023 proposes to:

- 1. Provide \$10 million over two years, beginning in 2023-24, to Employment and Social Development Canada to help address the unique needs and ongoing barriers faced by persons with disabilities by investing in capacity building and the community-level work of Canada's disability organizations;
- 2. Provide \$21.5 million in 2023-24 to Employment and Social Development Canada to continue work on the future delivery of the Canada Disability Benefit.

Leave for Pregnancy Loss

Budget 2023 proposes to make amendments to the Canada Labour Code to create a new stand-alone leave for workers in federally regulated sectors who experience a pregnancy loss.

Leave Related to the Death or Disappearance of a Child

Budget 2023 proposes to introduce amendments to the Canada Labour Code to improve eligibility for leave related to the death or disappearance of a child for workers in federally regulated sectors.

//04.7 Equity + Living Costs

Equity + Living Costs Measures (in millions)

	2022/23	2023/24	2024/25	2025/26	2026/27	2027/28	Total
Grocery Rebate	2,475	0	0	0	0	0	2,475
Student Financial Aid	0	814	0	0	0	0	814
Indigenous Governance + Capacity	0	76	0	0	0	0	76
Indigenous participation in decision-making	0	5	4	4	4	4	21
Indigenous participation in Major Projects	0	9	0	0	0	0	9
First Nations Lands	0	17	18	18	6	6	65
National Action Plan - MMIWG	2	21	31	28	21	21	125
Action Plan to Combat Hate	0	5	11	11	11	11	50
Anti-Racism Strategy	0	8	8	8	2	1	25
Anti-Racism Secretariat	0	1	1	0	0	0	2
Black Canadian Communities	0	0	25	0	0	0	25
Black Public Service Employees	0	15	15	15	0	0	46*
Advancing Gender Equality	0	7	76	76	0	0	160
Persons with Disabilities	0	1	3	3	3	3	13
Inclusion of persons with disabilities	0	27	5	0	0	0	32

*Total posted from Federal budget document



Produced by Jude Crasta, Moving in a Livable Region

This snapshot of Federal Budget 2023 has been produced by MLR, an initiative of the SFU Morris J Wosk Centre for Dialogue.

Not all aspects or measures of the budget have been included in this overview, with only the most relevant pieces being featured.

For more information about Federal Budget 2023, please scan the QR code to the left.





MOVING IN A LIVABLE REGION