

When I'm 64

Services for Older Adults



This publication explains services available for older adults in British Columbia. Learn about the health care, housing, social, and transportation options available to help you make informed decisions and healthy lifestyle choices as you age.



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Law
School

Work out life's legal problems

REVISED 2020

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About this Publication

Acknowledgements

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About People's Law School

People's Law School is a non-profit society in British Columbia, dedicated to making the law accessible to everyone. We provide free education and information to help people effectively deal with the legal problems of daily life.



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Introduction

This publication explains the services you may be entitled to as an older adult in British Columbia. It covers health care, housing, social connections, and transportation.

It can be read with *When I'm 64: Benefits for Older Adults*, a People's Law School publication that explains the financial help available from government sources as you grow older in British Columbia.

At People's Law School, we believe accurate, plain English information can help people take action to work out their legal problems. This publication explains in a general way the law that applies in British Columbia, Canada. **It is not intended as legal advice.**

For help with a specific legal problem, contact a legal professional. Some sources of legal help are highlighted in the Where to Get Help section.

We have tried to use clear language throughout. See the Glossary section for definitions of key legal terms.

The information is current to January 2020.



Visit the People's Law School website at peopleslawschool.ca for the most up-to-date information on services available to older adults in British Columbia.

Health Care

Healthy aging



Aging is a natural part of life. As you grow older, it's important to learn what you can do to stay happy, healthy, and independent.

There are many lifestyle choices available, and what decisions you make really matter. By asking questions and learning about the health care, housing, transportation, and social services offered in your area, you can make informed decisions and plan for your future.



"I'm retiring in a few months and just finished some financial planning. But there are still a lot of things I'm not sure about, like where I'm going to live and how I'm going to get around as I get older. One of my friends who's retired told me about a local seniors centre. I got a lot of helpful information there about services and resources for seniors. I also learned that I can volunteer and join programs that I didn't have time for before."

– Anna, Coquitlam

Knowing the range of resources available — and taking advantage of those best for you — can help you maintain a positive and active way of life. That's one of the keys to healthy aging.

Tip

If you need help getting information, contact your local seniors centre. You could also contact the 411 Seniors Centre Society in Vancouver, which offers more than 40 free and low-cost programs and services to seniors, including information and referral services. See the Where to Get Help section for contact details.

Getting and understanding information is especially important when it comes to health care services. There are many options, and each one has its own eligibility criteria.

Programs and services

Many government programs and services are available to support older adults. Two well-known programs that can help you manage health care costs are:

- the **Medical Services Plan (MSP)**, which pays for medically required services of physicians and surgeons
- **PharmaCare**, which helps eligible BC residents pay for the cost of some prescription drugs and medical supplies

Tip

Another government health care program is HealthLink BC. It operates 8-1-1, which is a free, 24-hour provincial health information and advice phone line. You can call 8-1-1 any time to speak to a registered nurse, pharmacist or dietician. They can help you find the health care information and services you need.

Medical Services Plan

The Medical Services Plan (MSP) is the government health insurance program for BC residents. MSP coverage is not automatic. **You must apply for it.** (See "Applying for MSP" below.)

Services covered by MSP

MSP covers the cost of medical benefits and supplementary benefits.

Medical benefits are medically required services provided by physicians and other health care professionals. These services include:

- treatment by physicians, midwives and surgeons
- dental or oral surgery performed in the hospital
- eye exams
- routine eye exams for those 18 or under and 65 or over
- some orthodontic services
- surgical podiatry
- diagnostics, including x-rays and laboratory services

Supplementary benefits are different from medical benefits. They are health care services provided by other health care practitioners. Supplementary benefits include:

- acupuncture
- chiropractic
- non-surgical podiatry
- physical therapy (physiotherapy)
- naturopathy
- massage therapy

MSP contributes to supplementary benefits for people who qualify, including:

- income-assistance recipients
- MSP Regular Premium Assistance recipients (see below)
- residents of long-term care facilities receiving the Guaranteed Income Supplement (GIS)
- First Nations individuals with valid BC Medical Plan coverage through the First Nations Health Authority

For those who qualify for supplementary benefit services, MSP covers part of the cost of each visit, up to 10 visits a year. For example, you might see a chiropractor five times, a physical therapist four times, and a naturopath once. MSP pays a portion of the fees of these service providers but you must pay the balance. For more information, see the Supplementary Benefits section on the BC government website at gov.bc.ca/msp.

If you aren't sure whether MSP will cover the services you need, ask your physician or health care provider.



Some health services in BC aren't covered under MSP. For example, if you call an ambulance to take you to a hospital, you'll be charged a user fee. But much of this fee is subsidized as long as you're covered by MSP and have a valid BC Services Card. For questions, contact Revenue Services of BC toll-free at 1-844-248-6633. For billing questions, contact BC Emergency Health Services at 1-800-665-7199 or visit them online at bcehs.ca/about/billing.

Cost of MSP coverage

As of January 1, 2020, there is no longer any cost for MSP coverage. Previously, BC residents paid monthly MSP rates (premiums). Those who could not afford to pay their premiums could pay a lower amount if they qualified for a premium assistance program. This program helped families who filed their taxes and had an adjusted net income of \$42,000 or less. Others could have their premiums temporarily suspended if they experienced financial hardship.

As of January 1, 2020, BC residents are not charged MSP premiums, and no new applications for premium assistance are accepted. If you applied for premium assistance **before** January 1, 2020, you may still qualify for supplementary benefits on this basis if your annual adjusted net income is under the required threshold.

After January 1, 2020, those enrolled in MSP can continue to apply through Health Insurance BC for retroactive premium assistance, which makes adjustments for **previously** billed MSP premiums for a given year.

If you still have unpaid MSP amounts as of January 1, 2020, the government can take steps to collect the debt you owe.

Tip Health Insurance BC manages medical coverage under MSP. Contact Health Insurance BC if you have questions about MSP premiums and your account status. They can also give you information about MSP coverage and enrolling in the program. See the Where to Get Help section for contact details.

Qualifying for MSP

To qualify for MSP, you must be living in BC — that is, be physically present in the province — for at least six months in a calendar year. (Or seven months if you're on vacation outside of BC.) You must **also** be one of the following:

- a Canadian citizen, permanent resident, or government-assisted refugee,
- a post-secondary international student with a study permit, or
- a temporary worker with a work permit for six months or longer.

Your dependents, such as a spouse, child, or dependent post-secondary student, can also qualify for MSP coverage if they meet these residency requirements.

If you're a new or returning resident to BC, there's a **waiting period** of:

- the rest of the month you first arrived in BC, and
- another two months.

Because it may take up to three months to get MSP coverage, you should apply as soon as you arrive in BC. If you're moving to BC from

another province, try to arrange with your previous medical plan to cover you during this waiting period. If you're new to BC, ask about private medical insurance coverage during the waiting period. If you don't have medical insurance, you'll have to pay the doctor or hospital yourself. This can be very costly.

Tip The BC Employment and Assistance Program offers Medical Services Only (MSO) coverage. That is, you may be able to get specific health supplements if you're 65 or over and receiving federal benefits but **used to** receive income assistance or disability assistance before turning 65. Call the BC Employment and Assistance Program toll-free at 1-866-866-0800 for more information.

Applying for MSP

To access health care services in BC, you **must** apply for MSP.

Step 1. Submit an MSP application

There are a few different ways you can apply for MSP. You can follow step-by-step instructions to apply and submit your application online at gov.bc.ca/msp.

Or you can apply by completing the Medical Services Plan (MSP) Application for Enrolment form. The paper form is available at gov.bc.ca/msp. You can also ask for a paper application from Health Insurance BC or a Service Canada office (see the Where to Get Help section for contact details). You can mail your completed application to Health Insurance BC.

Tip If you're a status First Nations person resident in BC, you should apply for MSP coverage through the BC First Nations Health Authority. See the Where to Get Help section for contact details.

Step 2. Obtain a BC Services Card

To enrol in MSP, you must have a BC Services Card. It replaces the CareCard and the Gold CareCard (previously available for those age 65 or older).

There's no fee for a BC Services Card. But if you choose to **combine** your BC Services Card with your driver's licence, you'll have to pay the fees for the regular driver's licence application process.

If you don't drive, or you want to have your BC Services Card **separate** from your driver's licence, you can get a photo BC Services Card or, in some circumstances, a non-photo BC Services Card.

You can get a BC Services Card from an Insurance Corporation of BC (ICBC) driver licensing office. To find an ICBC driver licensing office near you, visit the ICBC website at icbc.com. Your BC Services Card will be mailed to you when it's ready.



If you're 75 or older and can't get to an ICBC office, contact Health Insurance BC. Ask for a non-photo BC Services Card, and one will be mailed to you.

Step 3. After you apply

Health Insurance BC will tell you by mail whether your MSP application was approved. If it was, your BC Services Card will arrive in the mail. If not, you can write to Health Insurance BC and ask for a review of the decision. If you disagree with Health Insurance BC's response, you can write a letter of appeal to the Ministry of Health.

You must keep your account information accurate and up-to-date. Certain changes can affect your MSP coverage, including name and address changes, moving outside of BC, and change in marital status or gender.

While enrolled in MSP

Once enrolled in MSP, you'll be given a health care number called a **Personal Health Number (PHN)**. That number, your name, and your date of birth, plus a card expiry date, will be on your BC Services Card. You need to renew your BC Services Card by the expiry date to stay enrolled in MSP.

You can use your BC Services Card to:

- get insured health care services and have Pharmacare drug prescriptions filled while you're enrolled in MSP
- confirm your age and identity as a BC resident to get seniors' discounts and benefits through businesses and government programs

If you move

If you move, you must report your address change to Health Insurance BC as soon as possible.

If you **move within BC**, you can report your change of address:

- online through the BC government's Address Change BC service at addresschange.gov.bc.ca,
- by contacting Health Insurance BC at 604-683-7151 in the Lower Mainland or 1-800-663-7100 elsewhere in BC, or
- by mailing a letter to Health Insurance BC in Victoria (see the Where to Get Help section for contact details).

If you **move away from BC**, your MSP coverage will continue for a limited time as follows:

- If you move **within Canada**, you'll have MSP coverage for the rest of the month, plus two consecutive months after that. After you move, you should apply right away to get coverage under the health plan of your new province or territory.
- If you move **outside Canada**, you'll have MSP coverage for the rest of the month.

If you're planning to move away from BC **permanently**, you must let Health Insurance BC know your moving date and new address as soon as possible. You can use MSP's "Address Change" forms online (see gov.bc.ca/msp) or contact Health Insurance BC by phone.

If you're temporarily outside Canada

You'll still have MSP coverage while you're **temporarily outside** Canada if you continue to meet the residency requirements (see "Qualifying for MSP" above). If you plan to be outside Canada for more than six months, contact Health Insurance BC to talk about MSP coverage options.

Tip If you're a permanent resident and you live outside Canada for long periods of time, this may affect your immigration status. To be a permanent resident, you must be physically present in Canada for at least two years in every five-year period. If you lose your permanent resident status, you may not qualify for MSP coverage.

While you're outside Canada, MSP may cover some, but not all, the health care costs you incur while you're outside of BC. MSP will help pay for unexpected medical services as long as the services are medically required, provided by a licensed physician, and normally insured by MSP. You're responsible for those costs that are not covered.

Before leaving Canada, you may want to buy travel insurance from a private insurance company. If you have extended health benefits through your employer, ask them what medical insurance is provided under your work policy. Also, if you pay for a trip with a credit card, travel insurance may be included — check with your credit card company.

Specialist care outside your community

You may need to travel outside your community for non-emergency medical **specialist** services available elsewhere in BC. See if your travel

expenses are covered by a third-party insurance plan or another government program. If not, you may be able to get help with transportation costs through the government's Travel Assistance Program (TAP).

You have to apply for TAP **before** you travel. To apply:

Step 1. Have your referring medical physician or nurse practitioner provide and complete a TAP form for you. (It's valid for 90 days after the appointment date on the completed form.)

Step 2. Contact TAP to get approval and a confirmation number at least two weeks **before** you travel.

Step 3. Present your completed TAP form and confirmation number at the time you make travel (air, ground, or ferry) reservations.

For more information about TAP from Health Insurance BC, see the Where to Get Help section.

Tip If you're a First Nations resident travelling for non-emergency medical specialist services, you may be eligible for medical travel benefits through the First Nations Health Authority. See the Where to Get Help section for contact details.

PharmaCare

PharmaCare is another BC government health care program. It's optional and helps people with the cost of certain prescription drugs and some medical supplies. It does not pay for non-prescription drugs or vitamins. With PharmaCare coverage, you pay only the costs that PharmaCare doesn't cover.

PharmaCare consists of eight drug plans, the largest of which is **Fair PharmaCare**. This plan is income-based; the lower your family income, the more financial help you get.

Under Fair PharmaCare, you pay full prescription drug costs for awhile, until you

reach your “deductible.” After that, PharmaCare helps by paying 70% of your eligible prescription drug costs until you reach your “family maximum.” After that, PharmaCare pays 100% of your eligible drug costs for the rest of the calendar year.

You can estimate your Fair PharmaCare coverage through the Fair PharmaCare Calculator on the BC government website at my.gov.bc.ca/fpcare.

For more information about PharmaCare, ask your pharmacist, contact Health Insurance BC, or visit the BC government website at gov.bc.ca/pharmacare.

Qualifying for PharmaCare

To qualify for PharmaCare, you must be a BC resident with current MSP coverage (see “Qualifying for MSP” above). There’s no cost to register and there are no premiums to pay.

Many BC seniors are covered by the **Fair PharmaCare** plan, which is based on net income. Enrolment is by **family** and includes you, your spouse if you have one, and any dependent children.

You can get financial help with prescription drug costs under Fair PharmaCare if you:

- are registered with MSP,
- provide your net income from two years ago, and
- give PharmaCare written permission to check your income with the Canada Revenue Agency (CRA).

Registering for PharmaCare

You need to register to get financial help from PharmaCare. You aren’t automatically enrolled.

You can register:

- online at gov.bc.ca/pharmacare,
- by phoning Health Insurance BC, or
- by completing and mailing a paper form to Health Insurance BC.

See [Where to Get Help](#) for contact details for Health Insurance BC.

If you complete your registration online or by phone, temporary coverage starts right away.

Once you’ve registered, PharmaCare will send you a consent form to sign and return within 30 days. This allows PharmaCare to confirm your income with the CRA.

Other financial help

If you’re having trouble paying for your prescriptions, or have other health care needs you can’t afford, you may be able to get some help from:

- the Ministry of Employment and Income Assistance, if you’re eligible for benefits under one of their welfare programs
- Veteran’s Affairs, if you were a member of the Canadian Armed Forces or the RCMP, or are a dependent of a member
- the First Nations Health Authority, if you are First Nations
- a service club or charitable organization

Sometimes you can get discounts on health care services such as glasses or hearing aids. Ask the person providing those services or your local seniors centre about discounts.

Home and community care services

Health care and support services are available in the home and community for seniors who need help with daily living activities because of health-related challenges. Home and community care programs and services can help you live independently and in your own home for as long as possible.



"A few years after I retired, I had a stroke. I couldn't do everything I used to and needed help with cooking, cleaning, and laundry. My kids found some information that showed me I actually had choices. I could decide where to live and what kind of help I could get based on my health needs and financial situation. Now, I still live in my own home of 35 years and have help through home support workers with the things I can't do."

– Charlie, Kamloops

Home and community care options

A range of home and community care services is available. Some you have to pay for in full, while others are subsidized by the government. Whether you qualify for free or discounted care services depends on your income.

Publicly subsidized care services are available through your local health authority (see below for how to contact your local health authority). They include:

- **Community nursing.** Licensed nursing professionals provide short-term care in your home.
- **Community rehabilitation.** Physiotherapists or occupational therapists provide short-term treatment to maintain your physical abilities. They also assess your home and recommend mobility devices and changes you can make to live more independently.
- **Adult day services.** Options for group health care programs and social and recreational activities in the community.
- **Home support services.** Community health workers make home visits. They help with personal care such as bathing and dressing, and may also take on daily-living tasks such as meal preparation.
- **Caregiver respite/relief care.** A care worker comes to the home, or into the community, to give family members and

friends a break from their caregiving responsibilities.

- **End-of-life care and palliative care.** Supportive and compassionate care for people who are dying or who have a serious illness. Support is also available for family and friends.
- **Assisted living.** Housing and care services for adults who can live independently and make decisions on their own but require support due to health challenges.
- **Residential care.** Short-term and long-term housing and care services for adults who can't get the care they need at home.

In this list of options, community nursing and rehabilitation services are free, though there may be a cost for equipment or other items. All the other care services charge fees based on your income; some of these may be waived due to financial hardship.

Tip

Better at Home is one organization that helps older adults "age in place." The services it offers varies by community but includes non-medical services such as light housekeeping, light yard work, grocery shopping, transportation, and minor home repairs. Some services are free, while others have a fee based on income. For more information, call 604-268-1312 or visit their website at betterathome.ca.

Making decisions

When you're making decisions about health care services, take your time. Don't be pressured to make decisions before you're ready. You can contact the home and community care office at your local health authority to ask questions, including:

- what care services are available in your community
- what fees are charged for the services you're considering
- whether any financial assistance is available

Always read everything you're asked to sign. If you don't understand a document, **don't sign it**. Before signing any documents, talk to a legal advocate or lawyer about your options.

Tip More information about accessing home and community care services is also available in the government publication called the *BC Seniors' Guide*. This publication is free for download on the SeniorsBC website at gov.bc.ca/seniorsguide. To order a free printed copy, call the Office of the Seniors Advocate in Victoria at 1-250-952-3181 or toll-free at 1-877-952-3181. There is also a *BC Elders' Guide* for First Nations Elders, their families, and caregivers. You can download it at fnha.ca/eldersguide or get a print copy from the First Nations Health Authority by calling 604-693-6500 or toll-free at 1-866-913-0033.

Qualifying for subsidized care services

To qualify for subsidized home and community care services, you must:

- be a Canadian citizen or have permanent resident status,
- have been a resident of British Columbia for at least three months (with some exceptions),
- be age 19 or older, and
- either:
 - be unable to function independently because of chronic, health-related problems, or
 - need preventative or post-hospital care at home, or for a life-limiting illness.

You must also meet the specific criteria of the home and community care service that you're interested in.

If you have a serious health condition and need help, you should apply *even if you don't meet these requirements*. Sometimes criteria change or exceptions are made.

Applying for subsidized care services

You can apply for home and community care services yourself. Or, your health care professional can refer you.

Step 1. Contact your local home and community care office

When you're ready, you or your health care professional can contact your local health authority and tell them you want to apply for care services. A health care professional at your local home and community care office will then contact you to see if you qualify for services. They may also arrange a meeting to help you figure out what health care services you need. This is called a "needs assessment."

Contact your local health authority to apply for care services. For contact information, see gov.bc.ca/healthauthorities. Or you can look up the telephone number in the Yellow Pages under "Health Authorities."

Step 2. Prepare for an assessment

During an assessment, a health care professional will meet and talk with you about your health care needs. They will also assess:

- your eligibility for home and community care services
- which services best meet your needs
- how long you're likely to need the services
- the costs, if any, of the services you need

A health care professional will also assess your ability to care for yourself, any assistance you receive from family and friends, and other community resources available to you.

For your assessment, have the following ready:

- ☐ your BC Services Card
- ☐ medication prescriptions
- ☐ income information and pension cheque stubs
- ☐ your most recent income tax return or notice of assessment

- ☐ the name and phone number of your doctor(s)
- ☐ the name and address of a close relative or friend
- ☐ any documents that express your current or future health care wishes

To prepare for an assessment:

- ☐ make a list of any questions you have
- ☐ write down any information you want the health care professional to know

Step 3. After the assessment

Once an assessment is done, you have the right to consent (give permission) to the care offered to you. Before you agree to anything, make sure you understand the information you received. If anything isn't clear, ask your health care provider to clarify.

If you don't qualify for services or are charged more than you think you should be, ask for a letter explaining the decision. If you still disagree with the decision, you can make a formal "care quality" complaint through the Patient Care Quality Office at your local health authority (see gov.bc.ca/healthauthorities).

Step 4. Develop a care plan

If you qualify for services, a health care professional will work with you to develop a plan of care that meets your needs. This plan will be updated as your health care situation changes.



Housing

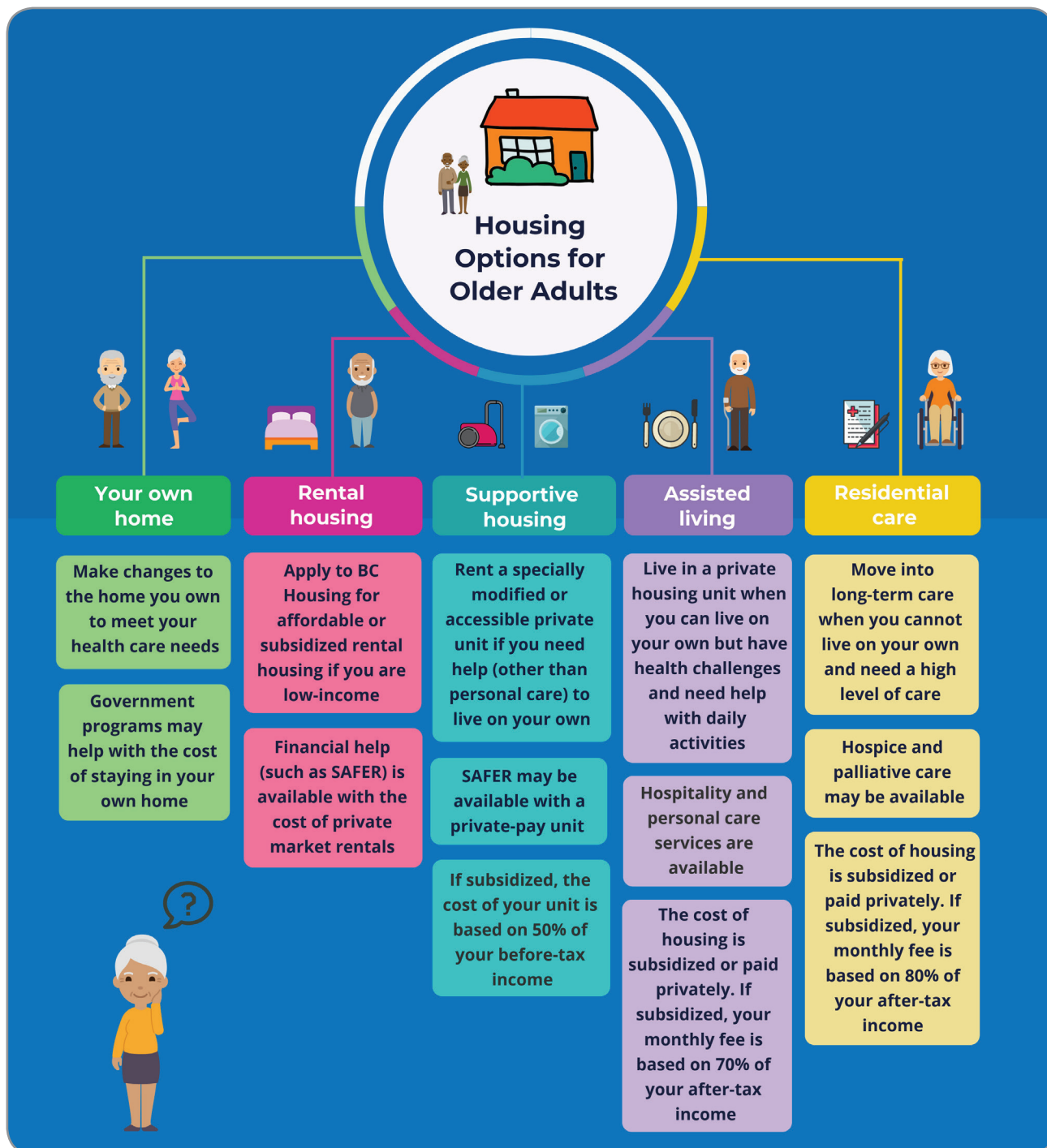
Housing is more than just a place to live. Ideally, it's a home that gives you a sense of well-being and makes you feel safe and happy.

As you age, how and where you live may change. You may need to make adjustments to your home, or think about moving to a new place that meets your health needs. When you're making decisions about where to live, take your time. Don't be pressured to act quickly. You need to make a decision that's right for you.

Tip

Local community centres, neighborhood houses, and seniors organizations often know about seniors housing options in a specific community. The Seniors Services Society offers free information, services, and referrals to seniors about housing options in Metro Vancouver. For more information, look at their Seniors Housing Directory of BC and Seniors Housing Grid. See the Where to Get Help section for contact details.

There are many different housing options and benefits available to seniors living in BC, including financial assistance programs for both homeowners and renters.



For more information, see the Seniors Services Society's Housing Grid mentioned in the TIP box on page 11.

Staying in your own home

You may want to live in the home you own for as long as possible. Or you may want to downsize to a smaller space. Consider your health care needs and changes that you may need to make to stay comfortable and safe in your home as you age.

Tip

The government of Canada has a publication called *The Safe Living Guide — A Guide to Home Safety for Seniors*. It includes helpful information, tips, and checklists you can use to make sure you are safe in your home.

Making changes to your home could be expensive. There are government programs available to help with the costs of making your home safe for you.

Financial help

If you're a homeowner, you may be eligible to get financial help through one of the following government programs:

- Home Adaptations for Independence Program
- BC Seniors' Home Renovation Tax Credit Program
- Residential Rehabilitation Assistance Program On-Reserve



Two energy-efficient programs that also offer financial help include EfficiencyBC and the CMHC Green Home Program. EfficiencyBC is a government program that provides information and incentives to reduce energy use and greenhouse gas emissions. The CMHC Green Home Program also offers financial incentives when you buy or build an energy-efficient home or make energy-efficient renovations. Visit the EfficiencyBC website at betterhomesbc.ca and the CMHC website at cmhc.ca/greenhome for more information.

Home Adaptations for Independence Program

If you're a low-income person with a disability and you need to make changes to your home, you may be eligible for the Home Adaptations for Independence (HAFI) Program. HAFI is offered by BC Housing and is available to homeowners, landlords, and renters in support of safe and independent living.

HAFI offers a maximum of \$17,500 per household. Keeping this limit in mind, consider what changes might make your home more accessible for you.

You can get more information about HAFI from BC Housing. See the Where to Get Help section for contact details.

BC Home Renovation Tax Credit for Seniors

Seniors and persons with disabilities who make certain permanent changes to their home may qualify for a tax credit. If you're age 65 or over, live in BC, and plan to renovate your principal residence to make it more accessible and functional, you can apply for the Home Renovation Tax Credit for Seniors and Persons with Disabilities.

When you file your personal income tax return, you can claim the Home Renovation Tax Credit for all eligible expenses during the tax year up to a maximum of \$10,000. To do this, you'll have to complete Schedule BC(S12) of your tax return.

The Home Renovation Tax Credit is a refundable tax credit, which means if the credit is higher than any taxes you owe, you'll receive the difference as a refund.

For more information about claiming this tax credit, contact the CRA at 1-800-959-8281 or visit gov.bc.ca/personalincometax.



"A few months ago, my 72 year old Dad fell while getting out of the bathtub. Recently, he fell again coming downstairs. We decided to install motion-activated lighting, stair lifts, and grab bars and a walk-in bathtub in the bathroom. The costs added up quickly, but we were able to claim a tax credit for up to \$10,000 of our renovation expenses. The best thing is that Dad finds the changes really helpful, and we all have more peace of mind."
– Amandeep, Williams Lake

Residential Rehabilitation Assistance Program On-Reserve

The Residential Rehabilitation Assistance Program (RRAP) On-Reserve is a federal government program offered through Canada Mortgage and Housing Corporation (CMHC). Any First Nations or individual First Nations members who need help with major home repairs may be eligible for the RRAP On-Reserve.

To qualify for the RRAP, your total household income must be at or below the income limit set for your area. If you qualify, you may be able to get up to \$60,000 for each unit that needs major home repairs. If your property is located on-reserve in northern or remote areas, the maximum amount may increase by 25%. You don't have to repay the loan if you meet all the terms and conditions.

For more information about this program, contact a First Nations Housing Specialist at CMHC or send an email to BCINHS@cmhc.ca.

Property tax help

When you own your home or lease a property or manufactured home in BC, you have to pay property taxes to the government every year. Two provincial government programs offer help to seniors for paying their property taxes:

- the Home Owner Grant
- the Property Tax Deferment Program

The Home Owner Grant

The Home Owner Grant helps BC homeowners who qualify pay a lower property tax. There are two types of homeowner grants:

- the basic Home Owner Grant
- an additional grant for seniors, veterans, persons with disabilities, people living with a person with a disability, and a spouse or relative of a deceased owner living with them at time of death

If you pay property taxes to a First Nation, you can contact the First Nation directly; see civicinfo.bc.ca/firstnations.

Qualifying for the Home Owner Grant

If you're 65 or older this year and your home is in BC, you may be eligible for the seniors' Home Owner Grant. To qualify, you must meet **all** these conditions:

- you live in BC
- you're a Canadian citizen or permanent resident

- you're the registered owner, or spouse or relative of a deceased owner, of a home with an assessed value of \$1,650,000 or less
- the home you live in is your principal residence (though some exceptions apply)

Seniors who meet these conditions may qualify for the basic Home Owner Grant amount of \$570, and the additional grant amount of \$275, for a total of \$845. Your property taxes will be lowered by this amount if you live in the Greater Victoria area, the Metro Vancouver Regional District, or the Fraser Valley District. If you're a senior living in other areas of BC, your property taxes would be lowered by \$1,045 (\$770 basic amount plus \$275 additional grant amount).

You have to pay property taxes of at least \$100 before you can claim the seniors' Home Owner Grant.



If your property has an assessed value of more than \$1,650,000, you may still qualify for a grant. But the grant amount would be lowered by \$5 for every \$1,000 your property value exceeds \$1,650,000. If your grant amount is reduced, you may qualify for a low-income grant supplement for seniors if your **adjusted net income** is \$32,000 or less. For more information, contact the Home Owner Grant Administration office at 1-250 387-0555 or toll-free at 1-888-355-2700.

Applying for the seniors' Home Owner Grant

To get the seniors' Home Owner Grant, you must apply each year; your property taxes won't be reduced automatically. Only one qualifying owner can apply for the grant each year. You can apply yourself, or anyone with your permission can apply on your behalf.

Step 1. Apply for the seniors' Home Owner Grant

Your Property Tax Notice includes a Home Owner Grant application at the bottom of the

page. Where you live will affect how you apply for the grant.

If you live in a **municipality**, you can apply:

- online on your municipality's website, or
- by completing the Home Owner Grant paper application and mailing or taking it to the address on your Property Tax Notice.

If you live in a **rural area**, you can apply:

- online through the Rural Home Owner Grant Application, or
- by completing the Home Owner Grant paper application and
 - mailing it to the address on your Property Tax Notice, or
 - taking it to a Service BC Centre office; see the Where to Get Help section for contact details.

You should apply **on or before** the due date on your Property Tax Notice. Otherwise late payment penalties may be charged. If you miss the due date, you can still apply until December 31 of the current tax year.

Step 2. After you apply

Once your application is accepted, the seniors' Home Owner Grant amount is deducted from the property tax you have to pay. You can then pay your lowered property tax amount to the government.

If you have questions about the seniors' Home Owner Grant, contact your municipality. If your property is in a rural area, contact the BC government toll-free at 1-888-355-2700.

Property Tax Deferral Program

The BC Property Tax Deferral Program allows anyone 55 or over to put off paying property taxes on their home. When the home is sold or transferred, taxes plus interest are due on the deferred amount.

Qualifying for the Property Tax Deferral Program

To qualify for the BC government's Property Tax Deferral Program, you must be:

- 55 or over, or the other joint owner must be 55 or over
- a surviving spouse of any age, or
- a person who has a disability as defined in the BC *Employment and Assistance for Persons with Disabilities Act* program

As well, you must:

- live in your own home (which must be your principal residence),
- be a Canadian citizen or permanent resident,
- be a registered owner,
- pay property taxes for the residence to a municipality or the province, and
- have lived in BC for at least one year immediately before you apply.

Your property taxes must be up to date. You also must have and keep a minimum equity of 25% of the property's assessed value. This means that any charges registered against your property, plus the taxes you want to defer, can't amount to more than 75% of the BC Assessment value of your property in the year you apply.

Applying for the Property Tax Deferral Program

You can apply for the Property Tax Deferral Program once you find out if you meet all the program requirements. To see if you are eligible, you can use the eligibility calculator on the BC government website at gov.bc.ca/propertytaxdeferral, or send an email to TaxDeferral@gov.bc.ca. You can also call Service Canada for help and to obtain an application form. See the Where to Get Help section for contact details.

If you qualify for the program, you must complete a renewal application **each year** to keep deferring your taxes. The renewal process is **not** automatic.

Reverse mortgages

A reverse mortgage is a loan taken against the value of your home. If you own your home, it's your primary residence, and you're 55 or older, you can receive cash for part of the value of your home and continue living in it. You don't make monthly payments. (That's what makes a reverse mortgage different from a home-equity loan.)

If you sell your home, move out, or default on the loan, you have to pay back the lender that gave you the money. Keep in mind that the interest on a reverse mortgage grows quickly, and there's a penalty if you pay back the loan before it's due.

Before you agree to a reverse mortgage, it is very important to get legal and financial advice about all of your options.

Rental housing

While some seniors own their homes, others rent.

If you're a low- to moderate-income senior having trouble paying your rent, consider applying for financial help.

Shelter Aid for Elderly Renters (SAFER) Program

Shelter Aid For Elderly Renters, or SAFER, is a rental assistance program for seniors who are age 60 or over and renting in the private market. This program is available through BC Housing, a government agency that offers housing assistance. The SAFER subsidy is calculated based on household size, rent, and where you live.



"My partner and I pay half of our monthly income on rent for our apartment. With our limited means, it has been stressful. We struggle to pay rent, buy my medication, and other basic necessities. I was at our local neighborhood house a few weeks ago when I heard about the SAFER program. I was happy to learn we could get some help with our rent. I applied for the SAFER subsidy and just yesterday, \$97 was direct deposited into our bank account!"

– Amaya, Surrey

Qualifying for the SAFER Program

To qualify for the SAFER program, you must meet **all** of these conditions:

- You're age 60 or over.
- You (and your spouse, if applicable) have lived in BC for the full 12 months right before your application, and you are:
 - Canadian citizens,
 - authorized to take up permanent residence in Canada, or
 - Convention refugees.
- You pay **more than** 30% of your gross (before tax) monthly household income on rent (including the cost of pad rental for a manufactured home that you own and occupy).
- Your gross monthly household income is not more than a set amount that takes into account where you live in BC and whether you're single or a couple. To learn what the income amounts are for your area, see bchousing.org/SAFER.

You **don't** qualify for the SAFER program if **even one** of the following applies to you:

- you live in subsidized housing or a residential care facility funded by the Ministry of Health
- you live in a housing co-op and own shares

- you or your family receive regular income assistance or Persons with Disabilities income assistance (excluding Medical Services Only)

Applying for the SAFER program

To receive the SAFER rent subsidy, you must apply to BC Housing.

Step 1. Apply for SAFER

You can apply for SAFER by completing the SAFER application form. Find the form at bchousing.org/SAFER, or receive a paper application by contacting BC Housing or visiting any BC Housing office. See the Where to Get Help section for contact details.

When you apply for SAFER, you must give income information for both the last calendar year and the last month before you apply. You'll need copies of last year's income tax return and notice of assessment, as well as copies of your three most recent cheques or cheque stubs or bank statements. You'll also need to attach a T5 slip from the BC Bus Pass Program if you received a bus pass benefit.

You can also use the calculator on the BC Housing website to estimate the SAFER subsidy you should get.

Tip If you're 65 or older and receiving Old Age Security and the Guaranteed Income Supplement, you don't have to provide proof of income.

Step 2. After you apply

BC Housing will let you know by mail if your application is approved. If you qualify, SAFER will reimburse you for part of the difference between 30% of your total income and your rent. This amount is paid by direct deposit to your bank account on the last business day of each month.

There's a limit to the rental subsidy you can receive; the amount depends on where you live in BC. To learn what the maximum amount is in your area, please visit bchousing.org/SAFER.

You must inform SAFER of any change in your rent, income, address, or living arrangements.

Tip

Once you receive SAFER benefits, you need to **re-apply** every year. SAFER automatically sends you a re-application form three months before your birthday. You must complete and submit it to keep receiving assistance.

Other rental options

If you're a low-income senior, you may want to consider affordable or subsidized rental housing. BC Housing has a range of rental housing options and maintains a subsidized housing list and a list of off-reserve Indigenous Housing Providers. For more information, visit the BC Housing website at bchousing.org.





The law in BC that sets out the rights and responsibilities of tenants (renters) and landlords is the *Residential Tenancy Act*. You can get more information by calling the Residential Tenancy Branch in the Lower Mainland at 604-660-1020, in Victoria at 1-250-387-1602, or toll-free at 1-800-665-8779. If you're a tenant looking for information, call the Tenant Infoline at the Tenant Resource & Advisory Centre (TRAC) in the Lower Mainland at 604-255-0546 or toll-free at 1-800-665-1185. TRAC also publishes the *Tenant Survival Guide* at tenants.bc.ca.

Supportive housing for seniors

Low-income seniors who need help to live on their own may want to consider renting specially modified/accessible homes. This housing option includes support services such as 24-hour emergency response, light housekeeping, meals, and social and recreational activities. It **doesn't** include help with personal care.

Some supportive housing for seniors is privately operated. Others are run by non-profit organizations that have partnered with BC Housing. Generally, supportive housing is offered in apartment buildings with some accessible private units.

Cost of supportive care

How much it costs to live in supportive housing depends on whether the home is privately operated or government subsidized.

To find out the cost of **private-pay** supportive housing, contact the facility directly. If you are a low-income senior, you may qualify for help with the rent through SAFER (see above).

The cost for **subsidized** supportive housing is generally based on 50% of your gross income rather than market rate. But if you receive income assistance or have a very low income, you may pay a fixed amount instead.

When learning about the cost of supportive housing, make sure you understand what the fees are for monthly care and accommodation and what services are included.

Qualifying for seniors' supportive housing

People who need the most help are housed first. You may be eligible if:

- you're a resident of BC age 55 or older, and
- your gross household income is below an amount set yearly.

There are also requirements based on your immigration status, ownership of household assets, and tenancy history. For more information about subsidized or social housing, contact BC Housing. See the Where to Get Help section for contact details.

Applying for subsidized seniors' supportive housing

To apply for subsidized supportive housing:

- go to the housing listings on the BC Housing website to search for buildings in geographical areas you like, and
- look at the "How to apply" section and apply to:
 - the Housing Registry online or download the Housing Registry Application Form, or
 - the housing provider directly.

After you apply, there may be a wait time; there are often more applicants than available units. You must contact BC Housing every six months to update your application.

When a unit becomes available, you can accept or refuse it. But if you refuse two housing options, BC Housing will cancel your application.

Assisted living

Seniors who want to live on their own but need help with daily activities due to health challenges may want to consider assisted living. This housing option includes meals,

housekeeping, access to laundry for personal items, social opportunities, **and** help with personal care.

Some assisted living residences are privately owned and operated. Others are run by non-profit agencies or are government subsidized (see BC Housing's Independent Living BC Program). Some private-pay residences have publicly subsidized units. Generally, the assisted living units range from a room to a self-contained apartment to a private home.

Tip

To find assisted living residences, you can search the government's Assisted Living Registry or contact the Registry by phone (in Victoria, 778-974-4887, or toll-free, 1-866-714-3378) or by email at Hlth.assistedlivingregistry@gov.bc.ca. You can also contact Seniors First BC, Seniors Services Society, or BC211 for help and information relating to public and private assisted living services. See the Where to Get Help section for contact details.

Cost of subsidized assisted living

How much it costs to live in an assisted living residence depends on whether the residence is privately operated or government subsidized. The cost of subsidized assisted living is based on 70% of your after-tax income, with a set minimum and maximum amount — you can find out the number from your local health authority. You may also be charged for hydro services.

If paying the monthly fees would cause you or your family serious financial hardship, you can apply to your health authority to have your monthly rate temporarily lowered.

To find out the cost of a private-pay residence, contact the facility directly. Be aware that the cost of the housing and services can increase according to the terms of the contract you signed. Fees can go up yearly, or even more often. Read the contract carefully.

Qualifying for subsidized assisted living

To be eligible for subsidized assisted living, you must qualify for home and community services (see page 10). You must **also** meet **all** the following conditions:

- you need both home **and** personal care services,
- you're able to make your own decisions, or else have a spouse living with you who's willing and able to make those decisions for you,
- you can respond appropriately in an emergency,
- you don't act in a way that puts others at risk,
- you don't need unscheduled professional health services on a regular basis,
- your current living environment poses significant risks, and
- you agree to pay the fees and any additional charges for optional services, programs, or supplies.

Applying for subsidized assisted living

To apply for subsidized assisted living, you or your health care professional can contact the home and community care office of your local health authority. A health care worker there will assess your eligibility and refer you if you qualify.

For contact information for your local health authority, see gov.bc.ca/healthauthorities. Or you can look up the telephone number in the Yellow Pages under "Health Authorities."



Tip

If you're considering assisted living, you'll be asked to sign a binding legal contract, regardless of who's providing the housing and services. It's important to get help from a legal advocate or a lawyer before you sign the contract. Seniors First BC has legal professionals on staff. They help low-income people age 55 or over who aren't able to access legal help elsewhere. They also have a confidential telephone line, the Seniors Abuse and Information line (SAIL), which provides information and referrals. See the Where to Get Help section for contact details. PovNet, another resource, offers a "Find an Advocate" feature on their website at povnet.org.

Making a complaint

The office of the Assisted Living Registry investigates complaints about the health and safety of residents in all assisted living residences, including private-pay residences.

The Registry investigates complaints about:

- failing to meet health and safety standards
- housing a resident who's unable to make decisions on their own behalf
- operating an unregistered assisted living residence

The Registry may also conduct site inspections.

If you have concerns about the health and safety of an assisted-living resident or are a resident who has a complaint, contact the Registry for more information. See the Where to Get Help section for contact details.

Tip

Assisted living residents are **not** covered by the main law that protects renters in BC, the *Residential Tenancy Act*. If you are given notice or evicted from your residence, you won't be covered by the Act. You may be able to take certain concerns to Consumer Protection BC.

Residential care

When you can no longer live safely on your own or in an assisted living residence, you may need to move to long-term care. This housing option, also known as residential care, is for older adults who have complex, chronic health care needs and require a high level of professional care.

Residential care includes housing, meals, housekeeping, laundry, social opportunities, and help with personal care. It also includes 24-hour professional care, help with managing medication, and the development of a health care plan to ensure health, safety, and well-being.

Some long-term care homes are privately operated. Others are government subsidized. Still others combine both systems. Generally, long-term care home units are shared or private rooms in small, group-like home settings or larger residential facilities.

Choosing a residential care home

Deciding to move into a residential care home is a big step, and a very personal one. You want to feel comfortable with your decision and happy about where you're going to live. No one can make the decision for you.

You cannot be admitted to a care facility without your **consent**, unless:

- a health care professional has found you incapable, and
- someone else has been given legal authority to make decisions for you (such as a representative or other substitute decision maker) or
- you are admitted on an emergency basis and are at serious risk of harm or death. But, substitute consent must be obtained within 72 hours to keep you at the facility.

For help with choosing a residential care home, speak to the staff of your local health authority. (See gov.bc.ca/healthauthorities for contact info.) They will have booklets and other

resources to guide you through questions to ask and things to think about when planning for your future care needs, including hospice and palliative care services for those with terminal illnesses. A helpful checklist of questions is in the Ministry of Health publication *Planning for Your Care Needs: Help in Selecting a Residential Care Facility*.



For a list of residential care homes in your area, call BC211 (call “211”), Seniors First BC, or Seniors Services Society. See the Where to Get Help section for contact details. You can also go to the “long-term care” pages on your local health authority’s website (find your health authority at gov.bc.ca/healthauthorities). Or, you can take a look at the BC Office of the Seniors Advocate Long-Term Care Quick Facts Directory at seniorsadvocatebc.ca/key-guides.

When possible, take a friend or relative with you to visit the residential care homes you’re considering. These facilities will also have printed information about what they provide, as well as the costs of living in long-term care.

Cost of residential care

How much it costs to live in residential care depends on whether the residence is privately operated or government subsidized.

To find out the cost of living in a private-pay residence, contact the facility directly. Be aware that the cost of housing and services can increase according to the terms of the contract you signed. Read the contract carefully: in some cases costs can go up annually or even more often.

The cost of subsidized residential care is based on 80% of your after-tax income, with a set minimum and maximum amount. You can find out the minimum and maximum thresholds from your local health authority. If paying the monthly fees would cause you or your family serious financial hardship, you can apply to your local health authority to temporarily pay a lower monthly rate.

When learning about the cost of residential care, ask what the fees are for monthly care and accommodation **and** any optional programs and services, such as hairdressing or dental check-ups.

Qualifying for residential care

To qualify for residential care, you must qualify for home and community services (see page 10). You must **also** meet other conditions, including being incapable of being cared for in your own home or in an assisted living residence because you have a health need that requires 24-hour personal and professional care. You must also agree to pay the fees and any additional charges for optional services, programs or supplies.

Applying for residential care

To apply for subsidized residential care, you or your health care professional can contact the home and community care office of your local health authority.

For contact information for your local health authority, see gov.bc.ca/healthauthorities. Or you can look up the telephone number in the Yellow Pages under “Health Authorities.”

Making a complaint

Residential care home staff must follow the law when treating people in care. They cannot violate a resident’s legal rights. BC has a *Resident’s Bill of Rights* that protects and promotes the rights of a person living in care.

If you or someone else is concerned about the care you’re receiving, you can make a complaint. Start with a letter to the Executive Director or Care Manager of the care home. If you feel your concerns aren’t being heard, then file a complaint with the Community Care Facility Licensing Office of your local health authority or the Patient Care Quality Office.



Social Connections

"We don't stop playing because we grow old.
We grow old because we stop playing."
– George Bernard Shaw

Staying connected with others is especially important as you grow older. Social isolation is a big health risk — indeed, loneliness shortens life expectancy as much as smoking half a pack of cigarettes a day does. By keeping in touch with family, friends, and neighbours — and staying active in your community — you will feel happier, healthier, and more supported as you age.

You can meet new people and keep your mind and body active by participating in social and community activities. To stay socially active, consider volunteering, joining a club or program, or taking a class.

Volunteering

If you'd like to volunteer in your community, visit an organization you want to help and ask about volunteering opportunities. Or, start by contacting VolunteerBC or visit their website at volunteerbc.bc.ca to find a Volunteer Centre. They offer up-to-date listings of volunteering opportunities in your community.

Recreation programs

Many municipalities have free or low-cost recreation programs, social events, and cultural activities for low-income seniors. Check the Yellow Pages or visit their website at yellowpages.ca to find a recreation centre near you. Call to ask about discounts and benefits for seniors, age qualifications, and program offerings.

Classes

Some post-secondary schools offer a range of low-cost or free courses, as well as courses specifically designed for older adults. One example is the Simon Fraser University (SFU) Seniors Program. Contact your local university or college for details, including age qualifications.

Camping

If you're 65 or over and a BC resident, you're eligible for frontcountry camping fee discounts. During the off-season, between the day after Labour Day to June 14 of the following year, BC seniors and spouses can camp in provincial campgrounds for half price or less. You may be asked for identification. You can show your BC Services Card and a second piece of ID.

Tip

You can find out about programs, classes, and activities for seniors from a variety of sources. Try your local library, community and resource centres, cultural centres, Aboriginal Friendship Centres, seniors' organizations, friends, and the internet.

Transportation

Part of healthy aging is being able to get to where you need to go, whether that's a grocery store, bank, library, coffee shop, or doctor's office. As you grow older, consider the range of transportation options available to you, from driving to public transit to ride-sharing. With many of these options, seniors can travel for free or at a lower cost.

Driving

Discounts and benefits

If you own or drive a vehicle, you could qualify for seniors' discounts and benefits. Some of these include:

- paying reduced fees when applying for driver's licence renewals, automobile insurance, or a BC Identification Card
- getting a special parking permit if you have a permanent or temporary disability
- getting a veteran's licence plate if you were a veteran or are currently serving in the Armed Forces

Driver medical examinations

As you grow older, age-related health changes may affect your ability to drive safely. That's why, from age 80 on, you must have a driver medical examination.

You may still need to have a driver's medical examination **before** turning 80 if a medical professional, police officer, or other individual concerned about your driving makes a report to RoadSafetyBC. Medical professionals have a legal duty to report patients whose ability to drive safely may be affected by an ongoing or reported medical condition.

RoadSafetyBC uses the Driver Medical Examination form to assess a driver's medical fitness to drive. If you receive this form, read the instructions carefully. The form must be completed and returned to RoadSafetyBC within **45 days**. After that your licence may be cancelled.

After receiving your Driver Medical Examination form, take it to your doctor or nurse practitioner. They'll do a medical exam and then send the completed form to RoadSafetyBC.

RoadSafetyBC will review the completed form and contact you by mail. Their letter will tell you if any further information is required or if there are changes to your driver's licence status. If your licence is cancelled or has restrictions put on it, you can ask RoadSafetyBC for a review. RoadSafetyBC will review the driver medical fitness decision if your medical condition improves or changes.

For more information about driver medical examinations, contact RoadSafetyBC. See the Where to Get Help section for contact details.

Tip Age-related changes can affect your driving as you get older, so you should practice safe driving skills on a regular basis. To update your driving knowledge, the Canadian Automobile Association (CAA) offers information and resources on their website, including a toolkit for seniors, which has assessment tools and expert advice for older drivers. "CarFit", offered by the Canadian Association of Occupational Therapists, is another educational program available to older drivers. See their website caot.ca for more information.

Public transit

Some seniors drive less as they get older and look for other transportation options. These include walking and cycling, rides from family and friends, carpooling and car sharing, and volunteer driving programs. Public transit is yet another way of getting around.

Discounts and benefits

If you're age 65 or over, you qualify for a seniors' discount on public transit in BC. Show the driver your BC Services Card when you pay.

BC also has a Bus Pass Program that offers a low-cost, annual bus pass for low-income seniors. All Bus Pass users get a Compass Card pass that allows them to travel on any scheduled BC Transit or Translink route. The pass doesn't cover a helper, and is not valid on HandyDART, which is a ride-share service for passengers with disabilities (see below).

The pass costs \$45 per year and is valid for one calendar year, expiring on December 31. You can't get a discount if you apply part way through the year.

To qualify for the BC Bus Pass Program, you must meet **one** of the following:

- You receive the federal Guaranteed Income Supplement (GIS) and Old Age Security.
- You're age 65 or older and would qualify for the GIS but you don't meet the Canadian 10 year residency requirement.
- You receive the federal spousal Allowance or the Allowance for the Survivor.
- You are age 60 or older, living on a First Nations reserve and getting assistance from the band office.
- You are age 60 or older and receiving:
 - income assistance from the BC government, or
 - Persons with Disabilities (PWD) assistance from the BC government and are the spouse of a person with the PWD designation.

To apply for a bus pass, call the BC Bus Pass Program at 1-866-866-0800. Alternatively, you can complete and submit an Online Request for Service form at myselfserve.gov.bc.ca/BusPass. Or you can get and complete the Bus Pass General Enquiry form from the BC government website at gov.bc.ca and mail it in to the BC Bus Pass Program in Victoria.

If you're a low-income senior with a disability, you can get other help with the cost of public transit service.

- **Transportation Supplement.** If you receive Persons with Disabilities (PWD) assistance from the BC government, you can get a Transportation Supplement to cover the cost of a BC Bus Pass Program bus pass or other transportation fare (such as HandyDART). Your doctor must confirm your disability in your application. Contact the Ministry of Social Development and Poverty Reduction at 1-866-866-0800 for more information.
- **HandyDART.** People with disabilities who can't use public transit without help can call HandyDART, a ride-share service that takes you from your home to the door of your destination. You need to book in advance. For all HandyDART trips, the fare is a 1-Zone Adult Fare.
- **HandyCard.** People with disabilities who need help with using public transit are eligible for HandyCard. With HandyCard, you pay Concession (discount) fare prices for public transit in the Lower Mainland Translink service area.



"When I turned 76, I lost my driver's licence because of my poor eyesight. I found other ways of getting around. Sometimes my kids drive me to my medical appointments and other times I book HandyDART to get to where I need to go. The drivers are very helpful. They come to my door and help me get on the bus and then, later, off the bus. The service costs the same as taking the bus in one zone, and I've made some new friends."

– Bao, Nanaimo

To apply for HandyDART or HandyCard, print and complete the HandyDART & HandyCard Application Form available on the Translink website at translink.ca. Or contact Access Transit Customer Care at 604-953-3680 to have an application form mailed to you. Your doctor or health agency must confirm your disability in your application.

Other transportation options

A variety of other transportation options exist for seniors. Some are free or low-cost, such as carpooling or car-sharing. Some local seniors centres, community centres, or neighborhood houses may have free volunteer driving programs to help seniors get around.

Other transportation options for seniors come with discounts, including:

- **Airline and train fares.** Seniors pay reduced fares on some airlines and railways at designated times. Show your BC Services Card for a discount.
- **BC Ferries fares.** Seniors travelling as passengers can ride free on many BC Ferries routes from Monday through Thursday, except for statutory holidays. Show your BC Services Card, driver's licence, BC Identification Card, or birth certificate (and a proof of residency if using this ID). For more information, contact BC Ferries at 1-888-223-3779.
- **TaxiSaver.** People with permanent disabilities who have a HandyCard may be eligible for TaxiSaver, a supplementary service to HandyDART. TaxiSaver coupons can be used for taxi travel by booking directly with a taxi company. They cover half of the cost of taxi rides.



Where to Get Help

411 Seniors Centre Society

A drop-in centre providing information to older adults on available services and benefits. Volunteers can help you apply for services. Outreach workers can come to you if you aren't able to travel.

704 - 333 Terminal Avenue
Vancouver, BC V6A 4C1
Lower Mainland: 604-684-8171
contact411@411seniors.bc.ca
411seniors.bc.ca

Access Pro Bono

Volunteer lawyers provide free legal advice to qualifying persons who can't get legal aid or afford a lawyer.

Lower Mainland: 604-878-7400
Toll-free: 1-877-762-6664
help@accessprobono.ca
accessprobono.ca

Assisted Living Registrar

A government office that investigates complaints about the health and safety of residents in public and private-pay assisted living residences.

Victoria: 1-250-952-1369
Toll-free: 1-866-714-3378
info@alregistrar.bc.ca

BC211

A confidential, multilingual telephone service available in the Lower Mainland and Vancouver Island. BC211 operates 24/7, providing information and referrals to community, government, and social services in BC.

Toll-free: 211
TTY: 604-875-0885 (for hard of hearing)
bc211.ca

BC Housing

A government agency that develops, manages, and administers a range of subsidized housing options (including rental assistance) in BC communities.

101 - 4555 Kingsway
Burnaby, BC
Lower Mainland: 604-433-2218
Toll-free: 1-800-257-7756
bchousing.org

Canada Revenue Agency

The agency that administers tax laws for the government of Canada.

Toll-free: 1-800-959-8281
Toll-free TTY: 1-800-665-0354 (for hard of hearing)
canada.ca/tax

First Nations Health Authority

A health authority for First Nations peoples that plans, designs, manages, delivers and funds the delivery of First Nations health programs across BC.

Room 701, 1166 Alberni Street
Coast Salish Territory
Vancouver, BC
Lower Mainland: 604-693-6500
Toll-free: 1-866-913-0033
info@fnha.ca
fnha.ca

Health Insurance BC

A BC government agency that administers medical coverage for BC residents through the Medical Services Plan (MSP), and drug coverage through the PharmaCare and Fair PharmaCare programs.

PO Box 9035 Stn Prov Gov
Victoria, BC
V8W 9E3
Lower Mainland: 604-683-7151
Toll-free: 1-800-663-7100
hibc.gov.bc.ca

HealthLink BC

A BC government program that helps you find health services and resources near you. Call 8-1-1 to speak to a nurse, pharmacist or dietitian. Translation services are available in more than 130 languages.

Toll-free: 811
TTY: 711 (for hard of hearing)
healthlinkbc@gov.bc.ca
healthlinkbc.ca

Legal Services Society (“Legal Aid”)

Provides a range of legal information, advice, and representation services that help people resolve their legal problems.

Lower Mainland: 604-408-2172
Toll-free: 1-866-577-2525
legalaidsbc.ca

PovNet

A website and service that provides information on low-income issues and can help you find a legal advocate.

Povnet.org

QMUNITY

A non-profit resource centre that provides support for queer, trans, and two-spirit people of all ages. It reflects innovative approaches to age-specific service delivery, education, and community development.

610 - 1033 Davie Street
Vancouver, BC
Lower Mainland: 604-684-8449
seniors@qmunity.ca
qmunity.ca/get-support/olderadults/

RoadSafety BC

A branch of the BC government that is responsible for road safety in BC, including assessing driver medical fitness.

Victoria: 250-387-7747
Toll-free: 1-855-387-7747
RoadSafetyBC@gov.bc.ca
gov.bc.ca/roadsafetybc

Seniors First BC

A non-profit organization providing free legal services for people age 55 and over. A legal advocate assists older adults experiencing issues with pensions or benefits, residential tenancy/housing, or debt. There are also seniors legal clinics at select locations. The Seniors Abuse and Information Line (SAIL) provides information and referrals to seniors province-wide.

Lower Mainland: 604-437-1940

Toll-free: 1-866-437-1940

TTY: 604-428-3359 or

1-855-306-1443 (for hard of hearing)

info@seniorsfirstbc.ca

seniorsfirstbc.ca

Seniors Services Society

Provides information on housing options, referrals, outreach services for seniors who are homeless or at risk of homelessness, and advocacy on housing issues.

750 Carnarvon Street

New Westminster, BC

Lower Mainland: 604-520-6621

info@seniorsservicessociety.ca

seniorsservicessociety.ca

Service BC

A single point of access to services provided by the BC provincial government. You can call Monday through Friday, 7:30 am to 5 pm.

Toll-free: 1-800-663-7867

Toll-free TTY: 1-800-661-8773

(for hard of hearing)

servicebc@gov.bc.ca

Service Canada

A single point of access for information and services from the federal government.

English: 1-800-277-9914

French: 1-800-277-9915

Hearing or Speech Impairment:

1-800-255-4786

servicecanada.gc.ca

Glossary

Assessment: A process of considering all the information about a situation or a person and making a judgment or giving an opinion.

Benefit: Payment or a gift by the government, an insurance company, or an employer as a form of financial help.

Consent: To permit, approve, or agree.

Grant: An amount of money given by the government or another organization for a certain purpose.

Legal advocate: Someone who provides free support, advocacy and information to low-income and marginalized people experiencing legal problems.

Pension: A regular payment you receive when you're retired or disabled. The payment can come from the government, an employer, or another source.

Permanent resident: Someone who isn't a Canadian citizen but has an immigration status that gives them the right to live, work, and study in Canada.

Premiums: An amount of money paid, often monthly or annually, to get insurance.

Subsidize: To pay part of the cost for something to reduce the price for the buyer.

Tax credit: An amount subtracted from the amount of taxes owed to the government.

Volunteer: A person who helps others or an organization willingly and without being paid.

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