

Definitions and Resources: Independent Housing

Did You Know..

BC Housing provides SAFER subsidies to more than 16,000 senior households renting apartments in the private market, including singles, couples and people sharing a unit.

Seniors' Subsidized Rental Housing, BC Housing is affordable rental housing for individuals over 55 years of age with low incomes (an annual household income less than \$58,000 in the Lower Mainland). Rent is subsidized by the government or another source, and is normally set at 30% of one's income. Generally (though not always) there are no services provided and the apartment units are small bachelor suites. There are often long wait lists for subsidized housing.

Phone (toll-free): 1-800-257-7756

Shelter Aid for Elderly Renters (SAFER), BC Housing program helps make rents affordable for BC seniors with low to moderate incomes. SAFER provides monthly cash payments to subsidize rents for eligible BC residents who are age 60 or over and who pay rent for their homes. Seniors who pay pad rental fees for owner-occupied manufactured homes are also eligible for SAFER funding.

Phone (toll-free): 1-800-267-7756

Rental Housing Registry, CDSRS offers updated information on all rental apartments in Chilliwack suitable for seniors, including low rental complexes and care facilities.

Phone: 604-793-9979

Rental Housing List, The Salvation Army is a weekly listing of affordable, available rentals in the Chilliwack area. The list is published every Wednesday and can be picked up at the Care and Share Centre.

Phone: 604-792-0001

The Residential Tenancy Office provides landlords and tenants with information regarding their rights and responsibilities, as well as forms for entering into a tenancy agreement, dispute resolution and others. All forms can be found on their website.

Phone (toll-free): 1-800-665-8779

Housing with Supports

Supportive Housing offers a combination of on-site support services including at a minimum: a private living space with a lockable door, monitoring and emergency response, at least one meal a day, housekeeping, laundry, and recreational opportunities. Nursing and other health related services are delivered by Fraser Health or privately as they would be to other individuals living independently in the community, not through the facility itself. Supportive housing is usually not subsidized, though if an individual is eligible, a **SAFER** subsidy may be applied to the room portion of the monthly rent.

Mental Health Housing is available for individuals with serious and persistent mental health issues. Referrals are required through the **Chilliwack Mental Health Centre**. Eligibility is based on a person's mental illness and their need for daily assistance with routine tasks.

Phone: 604-702-4860

Did You Know...

If couples wish to move into a publically subsidized Assisted Living residence, **only one member needs to meet the eligibility requirements** for both to move in together.

Assisted Living is for clients whose personal care needs can no longer be met at home but who do not need 24 hour nursing care. It includes meal services, emergency response system, housekeeping, social and recreational opportunities with additional assistance with personal activities such as bathing or taking medications.

Private-Pay Assisted Living can be accessed by applying directly to the building.

For Publicly Subsidized Assisted Living, clients must meet eligibility requirements for Home Health services. For individuals who are not Home Health clients, contact the **Home Health Service Line** at **1-855-412-2121** (7 days a week, 8:30 am - 4:30 pm) for more information. Home Health clients receiving home support and/or health care services, can access this service through their Home Health Community Care Professional at the **Chilliwack Home Health** office.

Subsidized Assisted Living allows clients to choose their community and preferred site amongst publicly available locations. Wait times will vary from site to site. Individuals currently in Private-Pay Assisted Living wishing to transfer to a subsidized facility may be able to do so providing they meet the eligibility requirements.

Eligibility - For public subsidized suites, eligibility depends on: health care needs, age, level of risk in the current home living situation, ability to communicate and be understood by others, ability to make decisions, behavior that does not put the safety of others at risk, ability to take direction from others in an emergency, and ability to use an emergency response system.

Cost - There is a monthly charge based on 70% of a client's after-tax income. For low income seniors Fraser Health works with BC Housing's **Independent Living BC (ILBC)** program to offer subsidized Assisted Living services through local service providers.

Residential Care provides care and supervision for individuals who can no longer be looked after in their own homes due to complex health needs. Twenty-four hour nursing care is provided as well as personal care, meals, linens and laundry.

Private-Pay Residential Care can be accessed by contacting the building directly.

For **Public Subsidized Residential Care** individuals may request an assessment for eligibility. Existing Home Health clients should contact their Community Care Professional or new clients can contact the **Home Health Service Line** at **1-855-412-2121** (7 days a week, 8:30 am - 4:30 pm).

Eligibility - For public subsidized residential care, seniors must have health care needs that require access to 24-hour nursing care, have Canadian citizenship or permanent residency and meet BC's residency requirements, and agree to the assessment process including the release of financial information.

Cost - The cost of care is paid by Fraser Health, while residents contribute toward the daily costs of food and accommodation. These rates are based on 80% of a client's after-tax income.

Did You Know...

- 3% of seniors live in assisted living in B.C., with 20% receiving a subsidy
- 4% of seniors live in residential care in B.C. with 95% receiving a subsidy

*Seniors' Housing in BC: Affordable, Appropriate, Available.
Office of the Seniors Advocate;
2015*

Lower income residents may request a financial assessment for a **Temporary Rate Reduction** or waiver if the charge represents a financial hardship. Admission is on a priority placement basis.

Local Housing Directory

The following table provides information compiled from the **Seniors Housing Directory of BC**, available from the **Seniors Services Society**. To obtain updates and more information about available seniors housing contact:

Phone: 604-520-6621

	Assisted Living	Independent Living/ Supportive Housing	Residential Care	Subsidized Housing	Mental Health Housing	Wheel-chair Units	Pets	Smoking
Auburn Seniors Residence of Chilliwack - 604-792-3545		✓					✓	
Birchwood Retirement Suites/ Cottages - 604-792-8793		✓				✓		
Bradley Centre 604-795-4103			✓P			✓		
The Cascades 604-795-2500	✓P		✓P			✓	✓	
Cheam Housing 604-792-9420				✓				✓
Chilliwack Lifestyles 604-824-0109		✓				✓		
Columbus Manor Chilliwack - 604-970-8444				✓				✓
Cottonwood Cottage 604-702-9544		✓				✓	✓	

*P indicates publicly subsidized units/rooms are available through Fraser Health at these locations. Contact information for the facilities can be found in the directory.

	Assisted Living	Independent Living/ Supportive Housing	Residential Care	Subsidized Housing	Mental Health Housing	Wheel-chair Units	Pets	Smoking
Crystal Ridge Manor 604-858-0955		✓				✓		
Eden Care Centre 604-792-8166			✓P			✓		
Garden Villa 604-792-1531				✓		✓		
Hampton House 604-703-1982		✓				✓	✓	
Heritage Village 604-858-1833			✓P					
Jubilee Place 604-792-5018				✓		✓		✓
Lion Roy Campbell Lodge 604-824-1385				✓			✓	✓
Lynnwood Retirement 604-792-0689		✓				✓		✓

*P indicates publicly subsidized units/rooms are available through Fraser Health at these locations. Contact information for the facilities can be found in the directory.

	Assisted Living	Independent Living/ Supportive Housing	Residential Care	Subsidized Housing	Mental Health Housing	Wheel-chair Units	Pets	Smoking
Norman Manor 604-792-6666		✓				✓	✓	✓
Piper Richards on V.C.				✓				✓
Redwood Manor 604-792-0205				✓		✓		
Stó:lō Elders' Lodge 604-858-5414	✓P					✓		
Topaz Place 604-850-6608					✓	✓		
Valleyhaven 604-792-0037			✓P			✓		
Waverly Seniors Village 604-792-6340	✓P	✓	✓P			✓	✓	

*P indicates publicly subsidized units/rooms are available through Fraser Health at these locations. Contact information for the facilities can be found in the directory.

Home Maintenance and Housing Adaptations

Did You know....

- 93% of BC seniors live independently
- 80% are homeowners, of which 22% carry a mortgage

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2015*

The **Home Owner Grant** reduces the amount of property taxes home owners pay on their principal residence. There is also an additional grant available for individuals who are over 65 during the calendar year. An application for this grant is attached to the property tax bill sent to homeowners and is administered by the City of Chilliwack. To submit an application, refer to your tax notice.

Property Tax Deferment is available for homeowners aged 55 and over or a surviving spouse of any age. Individuals may defer the payment of annual property taxes on their principal residence. The deferred taxes with interest (currently 1%) and an administration fee must be repaid to the Province, either: before the home can be transferred to a new owner other than to a surviving spouse, or upon the homeowner's death, with repayment through the estate.

Phone (toll free): 1-800-663-7867
and ask to be transferred to 250-356-8121

Moving Made Easier is a company that offers assistance in moving and buying/selling a home. Services available include down-sizing and organizing household goods, home staging, cleaning, utilities disconnection, and a full range of real estate services.

Phone: 604-997-6505

Upstage is a private company that assists people transitioning from one home to another including staging the home to get the best price, downsizing a lifetime of accumulated items, coordinating a move and setting up a new home.

Phone: 604-845-0851

Home Adaptations for Independence Program helps low-income seniors finance home modifications for accessible, safe and independent living. Eligible homeowners, and landlords with eligible tenants can receive up to \$20,000 per home in the form of a forgivable loan.

Phone (toll-free): 1-800-407-7757 ext. 7055

BC Seniors' Home Renovation Tax Credit is a refundable Personal Income Tax credit to assist with the cost of permanent home modifications that improve accessibility. The maximum credit will be \$1000 annually calculated as 10% of eligible expenditures. The credit can be claimed by seniors, whether they own their home or rent and by individuals who share a home with a senior relative.

Phone (toll-free): 1-877-387-3332