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# When I'm 64: Services for Seniors



This publication tells you about the services you may be entitled to if you are a senior in British Columbia. It covers health care, housing, transportation and recreation.



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## Introduction

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This publication tells you about the services you may be entitled to if you are a senior in British Columbia. It covers health care, housing, transportation and recreation.

The information is produced for educational purposes and is not intended as legal advice. If you need advice about a specific legal problem, please 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 September 2015.



**PEOPLE'S  
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People's Law School is a non-profit society in British Columbia providing free education and information on the legal problems of daily life.



## Seniors and Health Care

A big part of feeling and staying healthy is making choices and decisions about your own life.

You have the right to:

- ask questions,
- speak up, and
- let other people know what you care about and what you are thinking.

If you need someone to support you or help you, contact your local seniors centre or the BC Centre for Elder Advocacy and Support (BC CEAS). Getting support is particularly important when it comes to health care and services.

### For Help

BC CEAS can provide you with legal information and possibly legal representation. They also offer emotional support by phone.

Lower Mainland: 604-437-1940

Toll-free: 1-866-437-1940

[www.bceas.ca](http://www.bceas.ca)

You have the right to information about your health care and the services available to you. Write down your questions and write down the answers. If you do not get the answers you

need, keep asking questions. Ask where you can get more information.

You have a right to give **consent** or refuse consent. You have the right to make your own choices, without being pressured by the person providing health care, your family, or other people.

It is your life and well-being that are at stake. You need to think about what is being offered to you in terms of your own needs and experiences. What is best for another person may not be best for you.

### For Help

811 is a 24-hour free-of-charge health information and advice phone line available in British Columbia. At any time of the day or night, you can call 811 to speak to a registered nurse, pharmacist or dietician.

## Medical Services Plan

The Medical Services Plan (MSP) is the provincial government's health insurance program for BC residents. All people who live in British Columbia must be enrolled in the program. Premiums are payable for MSP coverage and are based on family size and income.

### Am I automatically covered by MSP if I live in BC?

MSP coverage is not automatic. If your work provided medical insurance under a group plan, that coverage may be discontinued when you retire. You will have to inform MSP that you will begin to pay the monthly premiums instead of your workplace.

If you are a new resident in the province, it is important that you apply for MSP right away.

You will be eligible for coverage after a waiting period of:

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

Try to arrange with your former medical plan to cover you during this waiting period, or get additional medical insurance.

If you were receiving benefits through one of BC's welfare programs on the day you became 65, you will continue to receive your medical benefits.

Contact Health Insurance BC for information about your eligibility for MSP, enrolling in the program, and the status of your account. An automated service is available 24 hours a day, 7 days a week. If you want to speak with a customer service representative, call on a weekday between 8:00 a.m. and 4:30 p.m.

Lower Mainland: 604-683-7151

Toll-free: 1-800-663-7100

[www.healthservices.gov.bc.ca](http://www.healthservices.gov.bc.ca)



## How does MSP coverage work for First Nations persons in BC?

As of July 2013, the First Nations Health Authority enrolls and administers MSP for most Status Indians who are residents of BC. The exception is persons who receive health benefits

by way of a First Nations organization under a self-government agreement with Canada.

For information about MSP and health benefits for Status Indians who are residents of BC, contact:

First Nations Health Authority  
Health Benefits Department  
Lower Mainland: 604-693-6500  
Toll-free: 1-855-550-5454

If you are First Nations and have your MSP premiums paid by your employer or through another source, you are encouraged to contact the First Nations Health Authority to ensure you are on their eligibility list.

## What services does MSP cover?

MSP covers the cost of medically required services provided by physicians and other health care practitioners. MSP will usually cover the cost of:

- services of physicians, midwives and surgeons,
- dental or oral surgery when medically required to be performed in the hospital,
- medically required eye exams,
- routine eye exams if you are age 65 or over,
- some orthodontic services, and
- diagnostic services, including x-rays and laboratory services.

For those eligible for supplementary benefits, MSP will contribute to the cost of the following services:

- acupuncture,
- chiropractic,
- non-surgical podiatry,
- physical therapy (physiotherapy),
- naturopathy, and
- massage therapy (you need a referral from your doctor).

Those who may be eligible for supplementary benefits include those receiving MSP Premium Assistance (see below) and welfare recipients.

For supplementary benefit services, MSP will pay \$23 per visit, but you have to pay the remainder of the service provider's fee.

MSP will contribute this amount for up to 10 visits a year for all of these services combined. For example, MSP would pay up to \$23 per visit for five visits to a chiropractor, four visits to a physical therapist, and one visit to a naturopath in a year.

If you are not sure if MSP will cover the services you need, ask your doctor or service provider.



### Is there assistance available for paying MSP premiums?

You may qualify for help with the cost of the monthly MSP premiums if:

- you have a low income, and
- you are a Canadian citizen or have **permanent resident** status, and you have lived in Canada for the last 12 months.

MSP Premium Assistance offers several levels of subsidies based on net income, family size and other factors. For those on Premium Assistance, MSP will also contribute to the cost of

supplementary benefit services such as physical therapy and naturopathy (see above).

Contact MSP to find out if you are eligible for MSP Premium Assistance and ask them to send you an application form. You can also download the application form from the Ministry of Health Services website at [www.healthservices.gov.bc.ca](http://www.healthservices.gov.bc.ca).

### How can I access MSP services?

Each BC resident enrolled with MSP is given a unique lifetime identifier for health care called a Personal Health Number (PHN). Your PHN can be found on either your CareCard or your BC Services Card. Use this card when you get medical treatment or have prescriptions filled.

You can also show your BC Services Card or Gold CareCard to prove that you are a senior and live in BC when dealing with:

- businesses that offer a discount to seniors, and
- government programs that require you to be 65 or over or living in BC.

### Tips & Tools

The BC Services Card, introduced in 2013, enables you to use one card as a CareCard, as a driver's licence, and to access services that need a photo ID. As your BC Services Card includes your date of birth, you can use it to confirm your identity and access senior discounts and benefits. Those seniors who previously received a Gold CareCard on turning age 65 can continue to use it until 2018.



## **What happens to my MSP coverage if I am away from Canada for an extended period?**

To maintain eligibility for MSP coverage, you must continue to meet the residency requirements. Those requirements include making your home in BC and being physically present in BC at least six months in a calendar year (if you are outside BC for vacation purposes only, you are allowed a total absence of up to seven months in a calendar year).

If you are eligible for coverage while temporarily absent from BC, MSP will help pay for unexpected medical services you receive anywhere in the world, provided the services are medically required, rendered by a licensed physician and normally insured by MSP. Note, however, that MSP coverage may not pay for all the health care costs incurred outside the province, and the difference can be substantial.

If you leave BC temporarily, you will continue to be billed for monthly premiums. If you want to suspend your coverage while you are away, you must contact MSP. Not paying premiums may result in a referral to a collection agent, which can be difficult to deal with when you are out of country or upon your return.

If you are a permanent resident, you must be physically present in Canada for at least two years in every five-year period, or you may lose your permanent resident status.



### **For Help**

Call 811 for health information or advice from HealthLink BC. This 24-hour free service is provided by registered nurses who are specially trained to provide confidential health information and advice on the telephone. Translation services are available on request. For deaf and hearing-impaired assistance (TTY), call 711.

## **Does MSP cover ambulance service charges?**

BC Ambulance Services are not an insured benefit under the MSP. If you need to use an ambulance, you will be charged and billed a user fee. Fees are heavily subsidized for persons with a valid BC Care Card who are covered by MSP. If you cannot pay the user fee all at once, talk to Ambulance Service Billing about payment options.

Contact Ambulance Service Billing for more information about paying ambulance service charges.

Toll-free: 1-800-665-7199

[www.bcehs.ca](http://www.bcehs.ca)

## **What if I have to travel outside my community for specialist care?**

The Travel Assistance Program (TAP) can help pay for transportation costs if you must travel within BC for non-emergency medical specialist services not available in your own community. You have to apply for this assistance before you travel. To get this help:

- your doctor has to fill in a TAP form,

- you or your doctor must contact TAP to get approval and a confirmation number before you travel, and
- you must present your completed TAP form at the time you make travel reservations.

Contact Health Insurance BC for more information about the Travel Assistance Program:

Vancouver: 604-683-7151

Toll-free: 1-800-663-7100

If you are a First Nations resident travelling for non-emergency medical specialist services, you may be eligible for benefits through the First Nations Health Authority. To contact the First Nations Health Authority:

Toll-free: 1-855-550-5454



## PharmaCare

PharmaCare is a government of BC program that provides financial assistance to people who need help with the cost of their prescription drugs. It does not pay for non-prescription drugs or vitamins.

### **Am I eligible for financial assistance for prescription drugs?**

To qualify for financial assistance for prescription drugs, you must meet all of the following requirements:

- you have lived in BC for at least three months,
- you are registered with MSP,
- you meet the Canadian residency requirement, and
- you have filed an income tax return for at least two taxation years.

You need to register to receive financial assistance from PharmaCare. You can register on the website or by telephone.

Lower Mainland: 604-683-7151

Toll-free: 1-800-663-7100

[www.healthservices.gov.bc.ca](http://www.healthservices.gov.bc.ca)

Once you have completed your registration, you will receive temporary coverage. PharmaCare will send you a consent form that you must sign and return. It gives the service the right to check with the Canada Revenue Agency to confirm your income.

The amount of financial assistance you will receive depends on your net income.

### **Is any other assistance available for the cost of health care?**

If you are having difficulty paying for your prescriptions or you have other health needs that you cannot afford, you may be able to get some help from:

- The Ministry of Social Development and Social Innovation, if you are eligible for benefits under one of their welfare programs.
- Veteran's Affairs, if you were a member of the Armed Forces or the RCMP, or are a dependent of a member.
- Your band office, if you are a status Indian.
- A service club or charitable organization.

Sometimes you can get discounts on certain health services such as glasses, dentures, or hearing aids. Ask the person providing those

services, or your local seniors centre about these discounts.



## Home and Community Care Services

Care and support are available in the home and in the community for people having difficulty coping with daily living because of health-related problems or a life-threatening illness. Home and community care services can help you live independently and in your own home for as long as possible.

Home and community care services are available from both publicly subsidized and private pay providers. Publicly subsidized services are accessed through your local health authority.

### What home and community care services are available?

The care services include:

- **Community nursing:** Nursing care in your own home.
- **Community rehabilitation:** Home visits by rehabilitation therapists to help strengthen muscles, offer tips about easier ways to perform tasks, or recommend equipment and changes you can make to your home to help you live more independently.
- **Adult day services:** Group programs which bring people together for health care, social, and recreational activities.

- **Home support services:** Home visits by community health workers who help with personal care such as bathing, dressing, or grooming, as well some nursing and rehabilitation.
- **Caregiver respite/relief care:** Gives family members or friends who are providing care some time off. A respite care worker may come into the home or the person who needs care may be asked to enter a care home for a short time.
- **End-of-life care and palliative care:** Supportive and compassionate care for dying people and their families or people with serious illness. Care can be provided at home, in hospice, or in a care facility.
- **Assisted living:** Housing and care services for adults who can live independently and make decisions on their own but require a supportive environment due to health challenges.
- **Residential care:** Short-term and long-term residential care when it is no longer possible to provide you with the care you need at home.

You can contact the home and community care office in your local health authority for more information on services available in your community. Contact information for local health authorities is available at [www.health.gov.bc.ca/socsec/contacts.html](http://www.health.gov.bc.ca/socsec/contacts.html).

Most of the health units have an intake worker who can answer your questions about what help is available. Ask for information about the fees charged for any form of care or service you are considering and if there is any financial assistance available. Translation services are available upon request.

When you are making decisions about health care services, take your time. Resist making decisions under pressure.

Always read everything you are asked to sign. Ask questions. If you do not understand the document, do not sign it. You have the right to talk to an **advocate** or lawyer about your options.



### Tips & Tools

More information on home and community care services is available in the *BC Seniors' Guide*, which you can download for free from the SeniorsBC website at [www.seniorsbc.ca/guide](http://www.seniorsbc.ca/guide). To order a free printed copy of the *BC Seniors' Guide*, call:

Victoria: 250-952-3181

Toll-free: 1-877-952-3181

## Am I eligible for subsidized home and community care services?

Subsidized home and community care services have general eligibility criteria based on your citizenship, residency, age and health condition. Each service also has specific criteria based on your assessed needs.

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

- be a Canadian citizen or have permanent resident status,
- be a resident of British Columbia for at least three months (there are some exceptions to the three month residency requirement),
- be age 19 or older, and
- either:
  - be unable to function independently because of chronic, health-related problems, or
  - require care following discharge from an acute care hospital, to reduce the need for hospitalization, or because of a life-limiting illness.

If you have a serious health condition and need help, you should apply even if you do not meet these requirements.



## How do I apply for subsidized home and community care services?

If you are interested in receiving home and community care services, you can contact the home and community care office in your local health authority to request an assessment for services.

Health care professionals can also make a referral on your behalf. Contact information for local health authorities is available at [www.health.gov.bc.ca/socsec/contacts.html](http://www.health.gov.bc.ca/socsec/contacts.html). You can also call 811, a telephone line operated by HealthLink BC, and speak to a health services representative.

When you apply for services, a health care professional will contact you to determine your eligibility for services and may arrange to have a needs assessment conducted. In a needs assessment, a health care professional will usually come to your home to talk with you about the services and support that may be available to you.

This person will look at:

- your ability to care for yourself,
- the assistance you receive from family and friends, and
- other resources available to you in your community.

There may be a charge for some services, like home support and residential care. The amount you are charged is based on your income.

You will be asked to agree to a financial assessment based on your income, but not your assets. This includes giving the Canada Revenue Agency permission to share the information on your income tax return. Have your **Social Insurance Number** available for this application.

If you are refused services or charged more than you think you should be, ask the assessor to explain why or to put the reasons for the refusal or charges in writing. If the explanation does not make sense, ask to see a written policy statement or other written information. Sometimes you have to keep asking questions to find the help you need.



### **How do I apply for subsidized assisted living?**

Assisted living is a housing option for seniors who want to live independently and need some assistance, but don't want or need 24-hour

care. Services can include meals, housekeeping, laundry, social opportunities, and assistance with personal daily activities.

The provincial government runs a subsidized assisted living program called Independent Living BC. However, not all assisted living programs are part of this program. Some residences are run by private companies, others by non-profit agencies. Some private-pay residences have publicly subsidized units.

Regional health authorities in the province refer residents for the Independent Living BC program, and assist in filling out the applications for them. For more information, contact your regional health authority. Contact information for local health authorities is available at [www.health.gov.bc.ca/socsec/contacts.html](http://www.health.gov.bc.ca/socsec/contacts.html). You can also dial 811 to reach HealthLink BC.

Note that the housing provided as part of an assisted living arrangement is not covered by the main law that protects tenants in BC, the *Residential Tenancy Act*. If you are given notice or evicted from your residence, you will not be covered by the Act.

Be aware that the cost of the housing and services can increase according to the terms of the contract you signed. This can happen yearly, or more often if that is in the contract. There is also no limit on the amount of those increases.

If you are considering assisted living housing and services, ask questions. No matter who provides the housing and services, you will be asked to sign a binding legal contract. It is important to get help from an **advocate** or a lawyer before you sign the contract.



## For Help

The BC Centre for Elder Advocacy and Support can provide you with help and information relating to assisted living services:

Lower Mainland: 604-437-1940

Toll-free: 1-866-437-1940

[www.bcceas.ca](http://www.bcceas.ca)

### Who can I contact with concerns about the health and safety of an assisted living resident?

The BC government has appointed a registrar to protect the health and safety of seniors and people with disabilities who are living in assisted living residences. The office of the Assisted Living Registry (ALR) investigates complaints about the health and safety of residents in all assisted living residences, including private-pay residences.

Anyone with a concern about the health and safety of an assisted living resident can make a complaint with the ALR.

The ALR investigates complaints about non-compliance with health and safety standards, housing a resident who is unable to make decisions on his or her own behalf, and the operation of an unregistered assisted living residence. The ALR may also conduct site inspections.

If you have concerns about the health and safety of an assisted living resident, or are unsure if the ALR has the authority to consider your complaint, contact ALR for more information:

Victoria: 250-952-1369

Toll-free: 1-866-714-3378

[info@alregistrar.bc.ca](mailto:info@alregistrar.bc.ca)



### I'm considering going into a residential care facility

The happiest residents of residential care facilities are people who have chosen to be there. To make that decision, you have to know:

- the state of your health and your ability to care for yourself, and
- whether there is someone to help you if you stay at home.

No one can admit you to a care facility without your **consent**, unless:

- you have been assessed and found incapable, and
- someone else has been given legal authority to make decisions for you.

If you are making a decision about going into a residential care facility, it is critical to ask questions about the rates charged by the facility. Ask the staff of your local health authority if they can recommend any booklets or other resources to guide you through other questions you need to ask yourself and others.

As you prepare to move into a residential care facility, it can be helpful to remember three things:

- A care facility and its staff are there to help you.

- You keep your rights when you move into a facility.
- All operators of facilities must obey the law in the way that they treat people in care. They cannot do things that are against the law.

A facility and its staff cannot take away or get you to sign away your rights. If a facility and its staff are not living up to their care obligations, you have a right to complain. The care facility must have a way to deal with people's concerns fairly and responsively.

For more information, see the online publication *Respecting Your Rights: A Guide to the Rights of People Living in British Columbia Long-Term Care Facilities* at [www.canadianelderlaw.ca](http://www.canadianelderlaw.ca).

### **What support is available for caregivers?**

More and more seniors are caring for spouses, family members, and friends. It is important to know where to get information and help for yourself as a caregiver.

- Look for a caregiver support group in your community. Start by contacting your local community centre or the home and community care office in your local health authority.
- Talk to your local health authority about respite care, which gives family members or friends who are providing care some time off.
- If you are caring for an adult child with a disability and you need help, contact your local health authority or contact Community Living BC at:
  - Lower Mainland: 604-664-0101
  - Toll-free: 1-877-660-2522
  - [www.communitylivingbc.ca](http://www.communitylivingbc.ca)
- Community mental health centres have counsellors trained to help seniors who are caring for someone with mental illnesses.

Contact your local health authority for more information.

### **For Help**

Contact information for local health authorities is available at [www.health.gov.bc.ca/socsec/contacts.html](http://www.health.gov.bc.ca/socsec/contacts.html). You can also reach HealthLink BC by calling 811.



## **Seniors and Housing**

This section describes housing benefits available to seniors in BC, including financial assistance programs for both renters and homeowners.

### **Housing Options for Seniors**

Local seniors organizations often know about seniors housing options in a specific community. Get in touch with your local community centre or seniors group to see if there is anything available where you live.

### **Seniors Services Society**

The Seniors Services Society offers information and programs to help seniors find appropriate housing. This is a free service for seniors who live or wish to live in the Lower Mainland. It also takes calls from people living all over the province. Seniors Services Society offers:

- information on housing options, including the Seniors Housing Directory of BC,

- information and referrals to community resources and services for seniors,
- research on current housing and service needs for seniors,
- workshops for community groups on housing and services for seniors, and
- outreach services for seniors who are homeless or at risk of homelessness.

Contact the Seniors Services Society at:  
604-520-6621  
[www.seniorsservicessociety.ca](http://www.seniorsservicessociety.ca)

### **Subsidized housing from BC Housing**

BC Housing is a provincial government agency that offers subsidized housing. Tenants in subsidized housing pay rent based on the gross income of the household rather than paying the market rate. Affordable rent is defined as costing no more than 30% of a household's total gross monthly income, but there is a minimum amount of rent that you must pay even if you are a low-income senior.

### **How do I know if I qualify?**

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

- you are a resident of BC aged 55 or older,
- your rent exceeds 30% of your income, and
- your gross household income is below an amount set yearly.

There are additional eligibility requirements based on your citizenship, household assets you own, and tenancy history. For more information about subsidized or social housing, contact BC Housing:

Lower Mainland: 604-433-2218  
Toll-free: 1-800-257-7756  
[www.bchousing.org](http://www.bchousing.org)



### **How do I apply for subsidized housing?**

The BC Housing website at [www.bchousing.org](http://www.bchousing.org) includes application information and forms. You can also contact your nearest BC Housing office to apply. Staff there may help you complete the application and provide translated information if you need it. They have printed and online information in Chinese, Korean, Punjabi, Spanish, and Vietnamese, as well as in English.

### **Financial Assistance for Renters through SAFER**

Shelter Aid for Elderly Renters (SAFER) is a BC Housing program that provides financial assistance to renters who are 60 or over. The program has been expanding to provide more assistance to more seniors, including people who own mobile homes. If you found that in the past you were not eligible for this benefit, you may want to reapply.

### **Do I qualify for the SAFER program?**

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

- You are age 60 or over.
- You and your spouse (with whom you are living) have lived in BC for the full 12 months immediately preceding your application, and you meet one of the following citizenship requirements: 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 towards rent (including the cost of pad rental for a manufactured home that you own and occupy).
- Your gross monthly household income does not exceed the following:

	<b>Metro Vancouver</b>	<b>Other Areas of BC</b>
<b>Single</b>	\$2,550	\$2,223
<b>Couple</b>	\$2,750	\$2,423
<b>Shared</b>	\$1,776	\$1,776

You do not qualify for this benefit if 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 and own shares in a housing co-op, or
- you or your family receive welfare (not including MSP benefits or the Senior's Supplement).

### **How do I apply for the SAFER program?**

You can get SAFER application forms from the BC Housing website at [www.bchousing.org/programs/SAFER](http://www.bchousing.org/programs/SAFER), from the BC Housing office, or at any local Ministry of Social Development and Social Innovation office. BC Housing's contact information is:

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

When you apply, you must supply income information for both the last calendar year and the last month before you apply. You will need a copy of your most recent income tax return or any income tax information slips.

Also, keep the stubs from **pension** cheques. Once you receive SAFER benefits, you need to reapply every year. SAFER automatically sends you a re-application form six to eight weeks before your birth month.

### **How much will I receive under SAFER?**

If you qualify, SAFER will pay a percentage of the amount of your rent that exceeds 30% of your income.

Although your rent may be higher, the following table shows the maximum amount of rent that you can claim as of September 2015:

	<b>Metro Vancouver</b>	<b>Other Areas of BC</b>
<b>Single</b>	\$765	\$667
<b>Couple</b>	\$825	\$727
<b>Shared</b>	\$1,066	\$1,066

On the application form, put down the amount of rent that you actually pay. SAFER will calculate the amount you should receive and send you a monthly cheque. You can also use the calculator on the BC Housing website to estimate the SAFER subsidy you should get. You must inform SAFER of any change in your rent, address, or living arrangements.





## For Help

The law in BC that sets out the rights and responsibilities of tenants and landlords is the *Residential Tenancy Act*. If you would like more information about your rights as a tenant or landlord, or need help to resolve a dispute, call the government's 24-hour landlord-tenant information line:

Residential Tenancy Branch  
Lower Mainland: 604-660-1020  
Victoria: 250-387-1602  
Toll-free: 1-800-665-8779

If you are a tenant, you can call the Tenant Infoline at the Tenant Resources and Advisory Centre (TRAC) or access the TRAC publication *Tenant Survival Guide* at [www.tenants.bc.ca](http://www.tenants.bc.ca).

TRAC Tenant Infoline  
Lower Mainland: 604-255-0546  
Toll-free: 1-800-665-1185

## Property Tax Relief through the Home Owner Grant

Two provincial government programs offer relief relating to property taxes for seniors who are homeowners:

- the Home Owner Grant, and
- the provincial government's property tax deferment program.

### What is the Home Owner Grant?

If you live in your own home, you may be eligible for the provincial Home Owner Grant to help you pay your property taxes.

Under the basic grant, your property taxes can be reduced up to \$570 or, if your property is located in a northern and rural area of BC, up to \$770.

Seniors are eligible for a higher grant amount. If you are 65 and over, your property taxes can be reduced up to \$845 or, if your property is located in a northern and rural area, up to \$1,045. You may also be eligible for the higher grant amount if you are a veteran, a person with a disability, or living with a person with a disability.

The grant available to seniors is applied to the amount of property taxes over \$100. That is, you have to pay a minimum property tax of \$100. (The minimum tax payable for those receiving the basic Home Owner Grant is \$350.)



## Do I qualify for the seniors Home Owner Grant?

To qualify for the grant available to seniors you must:

- live in BC,
- be 65 or older in the current year,
- be a Canadian citizen or permanent resident,
- be the registered owner or eligible occupant of the residence, and
- pay property taxes for the residence to a municipality or the province,

**and** the property or manufactured home must:

- be located in BC,
- be your principal residence, and
- have an assessed value of \$1,100,000 or less.

If your property value is more than \$1,100,000, you may qualify for a reduced grant amount. The grant amount is reduced by \$5 for every \$1,000 your property value is over \$1,100,000. If your grant amount is reduced because of the high assessed value of your home, you may qualify for a low-income supplement.



### How do I apply for the Home Owner Grant?

The Home Owner Grant **does not come automatically**. You must apply. When you receive your property tax notice each year, you must fill out the form and send it back on or before the property tax due date. You can also use the Home Owner Grant Application form, available online at [www.gov.bc.ca/homeownergrant](http://www.gov.bc.ca/homeownergrant).

The amount of the grant is deducted from the property taxes you have to pay.

If you have questions about the Home Owner Grant, contact your municipality, or contact the province if your property is in a rural area.

### Property Tax Deferment Program

If you are 55 or over, you may qualify for the provincial government's property tax deferment program. It allows you to put off paying municipal property taxes on your home until it is sold, transferred, or left vacant for 10 years. At the time the home is sold or transferred,

you have to pay the taxes plus interest on the deferred amount.

### Do I qualify for the property tax deferment program?

To qualify for this program, you must be:

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

and you must:

- live in your own home,
- be a Canadian citizen or permanent resident, and
- have lived in BC for at least one year immediately before you apply.

### How do I apply for the property tax deferment program?

You must complete a property tax deferment program application and agreement. The form is available online at [www.gov.bc.ca/propertytaxes](http://www.gov.bc.ca/propertytaxes).

For more information, contact Service BC at:  
Victoria: 250-356-8121  
Toll-free: 1-800-663-7867  
Email: [TaxDeferment@gov.bc.ca](mailto:TaxDeferment@gov.bc.ca)

### Financial Assistance to Pay for Home Renovations

The Canada Mortgage and Housing Corporation (CMHC) is a federal housing agency that can help pay for changes to a home to make it more accessible. CMHC has two different programs:

- Home Adaptations for Seniors Independence (HASI), and
- Residential Rehabilitation Assistance Program (RRAP) On-Reserve.

As well, the BC Seniors' Home Renovation Tax Credit provides assistance for seniors with the cost of certain home renovations.

### What is the HASI program?

Under the federal HASI program, which is administered in BC as the HAFI (Home Adaptations for Independence) program, you may be able to get a forgivable loan of up to \$20,000 for required adaptations to your home. The HAFI program will provide assistance to low-income seniors and low-income persons with disabilities to support accessibility modifications that will promote continued safe and independent living.

Assistance is available to eligible homeowners and tenants. The exact amount is based on the cost of the material and labour necessary for the required adaptations.

To contact the HAFI program:

- BC Housing
- Lower Mainland: 604-433-2218
- Toll-free: 1-800-257-7756
- [www.bchousing.org/HAFI](http://www.bchousing.org/HAFI)



### What is the RRAP On-Reserve program?

The Residential Rehabilitation Assistance Program On-Reserve is a federal government program that provides forgivable loans to First Nations to repair substandard homes to maintain

a level of health and safety. The maximum amount you could receive varies according to the three geographic zones in Canada:

Zone	Maximum Loan/Unit
Zone 1: Southern Areas of Canada	\$16,000
Zone 2: Northern Areas	\$19,000
Zone 3: Far Northern Areas	\$24,000

First Nations or individual First Nation members that require repairs to their homes may be eligible to apply. The total household income must be at or below the established income threshold for their area.

For more information about how to qualify for this program, contact your Band Council or the British Columbia office of CMHC at 604-737-4053.

### What is the BC Seniors' Home Renovation Tax Credit?

This refundable tax credit can assist seniors 65 and over with the cost of certain permanent home renovations to improve accessibility or help a senior be more functional or mobile at home. This program is in effect from April 2012 and subsequent tax years.

You can claim the credit when you file your personal income tax return. To do this, you will have to complete Schedule BC(S12) of your tax return.

For more information about this tax credit, you can contact Canada Revenue Agency at 1-800-959-8281.

### Reverse Mortgages

A reverse mortgage is a loan against the equity in your house. If you are 62 or over and you own

your home, you can receive cash for part of the value of your house and continue living in your house. You do not make monthly payments.

The money is paid back to the company that has given you the loan when your house is sold, before or after you die. Keep in mind that the interest cost of a reverse mortgage grows quickly and there are penalties for cancelling it.

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



## Seniors and Transportation & Recreation

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### Public Transit

#### Do seniors pay reduced fares on buses?

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

The BC Bus Pass Program offers a low cost, annual bus pass for low-income seniors and persons with disabilities. Passholders can access any scheduled BC Transit or Translink route. The pass does not provide for an attendant, and is not valid on HandyDART, the door-to-door shared ride services for passengers with disabilities.

The bus pass is provided for an administrative fee of \$45 per year and is valid for one calendar year, expiring on December 31. The fee is not prorated for applicants applying part way through the year.

If you lose your pass, replacing it will cost you \$10 the first time, \$20 the second time, and \$50 the third time.

To be eligible for the BC Bus Pass Program, you must fall within one of the following:

- You receive the federal Guaranteed Income Supplement (GIS), or the federal Allowance, or the Allowance for the Survivor.
- You are over 65 years of age, and you would qualify for the GIS but you do not meet the Canadian 10-year residency requirement.
- You are 60 to 64 years of age and receiving income assistance from the province of BC.
- You are 18 to 64 years of age and receiving Persons with Disabilities (PWD) assistance from the province of BC. (Note that if you are receiving CPP disability benefits, you do not qualify for a bus pass through this program.)

An application form is available online at [www.sd.gov.bc.ca/programs](http://www.sd.gov.bc.ca/programs). For more information, contact:

BC Bus Pass Program

Toll-free: 1-866-866-0800

Email: [HSDBUSPA@gov.bc.ca](mailto:HSDBUSPA@gov.bc.ca)

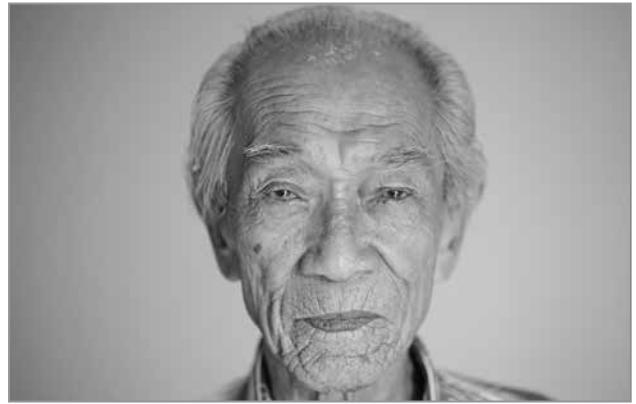
#### Are there other transportation benefits for seniors?

As a senior, you may be eligible for:

- **Reduced airline and train fares:** Seniors pay reduced fares on some airlines and railways at designated times. Show your BC Service Card or Gold CareCard.
- **Reduced ferry fares:** Seniors can travel on most BC Ferries routes for 50% off the regular adult fare, Monday through Thursday,

except for statutory holidays. This discount applies to passenger fares only. Show your BC Service Card, Gold CareCard, driver's licence, or BC Identification Card. For more information contact BC Ferries at 1-888-223-3779.

- **Reduced fees:** Seniors pay reduced fees when applying for driver's licence renewals, automobile insurance, or a BC Identification Card.
- **HandyDART:** People with disabilities who are unable to use public transit without assistance can use HandyDART, a door-to-door shared ride service. You need to book in advance. To apply, contact the Access Transit Customer Care office at 778-452-2860 or visit [www.translink.ca](http://www.translink.ca).
- **HandyCard:** People with disabilities who require assistance to use public transit are eligible for HandyCard, which provides discounted fares on public transit in the Translink service area for you and someone assisting you while travelling. Your doctor or health agency has to confirm your disability and needs in writing.
- **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.
- **Special Transportation Subsidy:** If you receive disability assistance from the province of BC and you cannot use public transit, HandyDART or TaxiSavers because of your disability, you may be eligible for a Special Transportation Subsidy. Your doctor has to confirm in writing. You may use your personal vehicle or pay for other transport. Contact the Ministry of Social Development and Social Innovation at 1-866-866-0800.



## Driving as a Senior

### Why am I being asked to take a driver's medical examination?

Among the reasons why a driver in BC might need to have a driver's medical examination are:

- **Ongoing and reported medical conditions:** If you have an ongoing or reported medical condition that might affect your ability to drive, you'll be asked to take a driver's medical exam. The type and frequency of the exams is determined by RoadSafetyBC.
- **Seniors 80 and over:** A couple of months before you turn 80, you will receive a notice to take a medical examination. You'll need to take a medical exam that year and every two years after that.

After receiving your Driver Medical Examination form, you'll have 45 days to complete and submit it. Carefully read the instructions on the form. To complete it, you'll need to take it to a doctor or nurse practitioner. The doctor or nurse practitioner conducts the medical exam and sends in the form to the Office of the Superintendent of Motor Vehicles. You may be charged for this service. It is not covered by the BC Medical Services Plan.

RoadSafetyBC reviews the completed form and informs you in writing if any further information is required or of any changes to your driver's licence status.

For more information about the Driver Medical Examination form, contact:

RoadSafetyBC

Toll-free: 1-855-387-7747

[pssg.gov.bc.ca/RoadSafetyBC](http://pssg.gov.bc.ca/RoadSafetyBC)

### **Is support available for older drivers?**

If you want to update your driving knowledge, BCAA's Road Safety Foundation offers a series of workshops on the most common driving issues facing older drivers. They also offer a Senior Driver Toolkit on their website, featuring assessment tools, tips and expert advice for older drivers.



#### **For Help**

For support in staying safe as an older driver, contact:

BCAA Road Safety Foundation

Toll-free: 1-800-222-4357

[www.bcaa.com/road-safety](http://www.bcaa.com/road-safety)



### **Recreation & Learning**

#### **Are there discounts on recreation for seniors?**

If you are 65 and over and a BC resident, you are eligible for senior camping 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. You may be asked for identification. You can show your BC Services Card or Gold CareCard and a second piece of ID.

Many municipalities have subsidized recreation programs for low-income seniors. Look in the Blue Pages of your telephone book under Local & Regional Governments to find a telephone number for a recreation centre near you. Call to ask about discounts for seniors or people with low incomes, and ask at what age a person is considered a senior to qualify.

#### **Are there educational discounts for seniors?**

Universities and colleges offer a range of free courses for seniors. Contact your local university or college for details. Ask at what age they consider someone to be a senior.

# Where to Get Help

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## **411 Seniors Centre Society**

Provides information to seniors about available services and benefits. Referral Support Service volunteers can help you apply for benefits or appeal a decision.

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

## **Access Pro Bono**

Provides free legal advice or full legal representation to low and modest income individuals.

300 - 845 Cambie Street  
Vancouver, BC V6Z 4Z9  
604-878-7400  
1-877-762-6664  
help@accessprobono.ca  
www.accessprobono.ca

## **BC211**

Provides access to community, government and social services through quality information and referral.

24 hours: Dial 211  
Text: 604-836-6381  
TTY: 604-875-0885  
help@bc211.ca  
www.bc211.ca

## **BC Centre for Elder Advocacy & Support**

BC CEAS operates a legal advocacy telephone line and provides information, referrals, and legal advocacy to seniors and the people who work with seniors province-wide.

604-437-1940  
1-866-437-1940  
Hearing or Speech Impaired:  
604-428-3359 or 1-855-306-1443  
info@bcceas.ca  
www.bcceas.ca

## **BC Health Coalition**

Has several fact sheets available online. Contact them to receive all of the fact sheets in the First Aid Kit for Seniors Health Care in BC.

302 - 3102 Main Street  
Vancouver, BC V5T 3G7  
604-681-7945  
info@bchealthcoalition.ca  
www.bchealthcoalition.ca

## **CARP**

An organization for seniors and their caregivers dedicated to enhancing the quality of life for Canadians as we age.

1-888-363-2279  
support@carp.ca  
www.carp.ca

## **Community Centres**

Many communities in BC have information and referral centres, seniors centres, and seniors one-stop information lines.

Look up Community Services in the Yellow Pages or call Enquiry BC at  
1-800-663-7867

## **Dial-A-Law**

A service provided by the Canadian Bar Association, BC Branch. It is a library of pre-recorded tapes about the law in BC.

604-687-4680  
1-800-565-5297  
www.dialalaw.org

## **HealthLink BC**

Helps you find health services and resources near you. Call them to speak to a nurse, pharmacist or dietitian. Translation services are available in more than 130 languages.

Toll-free in BC: 811  
Hearing or Speech Impaired: 711  
healthlinkbc@gov.bc.ca  
www.healthlinkbc.ca

### **Immigrant Serving Agencies**

These agencies provide orientation and settlement services for newcomers to BC. Services range from classes in English as a second language to providing interpreters or advocates.

Look up Community Services in front section of the Yellow Pages (SuperPages)

### **Legal Services Society**

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

604-408-2172  
1-866-577-2525  
www.lss.bc.ca

### **Nidus Personal Planning Resource Centre and Registry**

Provides information, education, and support for people to make and use representation agreements and enduring powers of attorney.

1440 West 12th Avenue  
Vancouver, BC V6H 1M8  
604-408-7414  
1-877-267-5552  
info@nidus.ca  
www.nidus.ca

### **Ombudsperson BC**

Receives inquiries and complaints about the practices and services provided by public agencies. While not an advocate, the Ombudsperson can conduct impartial and confidential investigations to determine if a public agency is being fair.

2nd Floor, 947 Fort Street  
Victoria, BC V8V 3K3  
250-387-5855  
1-800-567-3247  
www.ombudsman.bc.ca

### **PovNet**

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

www.povnet.org

### **Public Guardian and Trustee of BC**

Has information about powers of attorney, committees, representation agreements, wills, and estates, and can give you information or help in situations in which a person is unable to manage his or her own affairs.

700 - 808 West Hastings Street  
Vancouver, BC V6C 3L3  
604-660-4444  
1-800-663-7867  
mail@trustee.bc.ca  
www.trustee.bc.ca

### **QMUNITY**

Aims to increase visibility and awareness of aging and elderly lesbian, gay, transgendered, and bisexual (LGTB) people.

610 - 1033 Davie Street  
Vancouver, BC V6E 1M7  
604-684-8449  
generations@qmunity.ca  
www.qmunity.ca/older-adults

### **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 V3M 1E7  
604-520-6621  
info@seniorsservicessociety.ca  
www.seniorsservicessociety.ca

## Glossary

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**Advocate:** A person who speaks or writes in support or defense of another person.

**Consent:** To permit, approve, or agree.

**Pension:** A sum paid regularly to a person, typically following retirement.

**Permanent resident:** Someone who has acquired permanent resident status by immigrating to Canada, but is not yet a Canadian citizen.

**Spouse:** A person who is legally married.

**Social Insurance Number (SIN):** A nine-digit number required to work in Canada or to have access to government programs and benefits.

## About this Publication

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## About People's Law School

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



PEOPLE'S  
LAW SCHOOL

150 - 900 Howe Street  
Vancouver, BC V6Z 2M4  
604-331-5400

info@publiclegaled.bc.ca  
www.publiclegaled.bc.ca



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