

HOME ADAPTATIONS *for* INDEPENDENCE

Application Guide

This guide is designed to help you complete your Home Adaptation for Independence application form. It will guide you through the process of determining your eligibility for assistance, completing the application, including required documents and waiting for approval. You will also find a helpful list of eligible adaptations and frequently asked questions and answers.

STEP 1: DETERMINE YOUR ELIGIBILITY

For Homeowners:

To qualify you must meet **ALL** of the following eligibility criteria:

- You are a Canadian citizen or landed immigrant and permanently reside in British Columbia.
- You or a member of your household has a permanent disability or diminished ability.
- The home for adaptation is your primary residence.
- Your household income is within the Housing Income Limit for your area (which also takes into account household composition).
- Your household assets are less than \$100,000 and you are unable to finance the requested adaptations. These include: your cash or bank balance, stocks, bonds, term deposits, mutual funds, business equity, land, real estate or property holdings. These exclude: RRSPs, RESPs, RDSPs, vehicles and the home that you live in, if you own it.
- Your home's BC Assessment value is below the average assessed value of homes for your assessment area.

For Landlords and Tenants:

To qualify you must meet **ALL** of the following eligibility criteria:

- The unit for adaptation is a legal, self-contained unit with a full kitchen and bathroom in the unit.
- The tenant is a Canadian citizen or landed immigrant and permanently resides in British Columbia.
- The tenant has a permanent disability or diminished ability.
- The tenant's household income is within the Housing Income Limit for your area (which also takes into account household composition).
- The tenant's household assets are less than \$100,000 as per BC Housing's Asset Policy for tenants. These include: cash or bank balance, stocks, bonds, term deposits, mutual funds, business equity, land, real estate or property holdings (including a home if the tenant owns it). These exclude: RRSPs, RESPs, RDSPs and vehicles.
- The tenant's rent is below the median rent level for your area.
- If you are not the property owner but an authorized agent for the owner, you must submit documentation that clearly identifies your authority.



INELIGIBLE:

- ✗ Housing owned or subsidized by government at any level, or units that are part of a development which receives or has received government housing assistance. However, units occupied by households receiving assistance through the Shelter Aid for Elderly Renters (SAFER) or the Rental Assistance programs, may be eligible.
- ✗ Applications on behalf of strata corporations.
- ✗ Hotels, motels, lodges and bed and breakfasts.
- ✗ Hospitals, nursing homes and residential care facilities.
- ✗ Student housing, including dormitories.
- ✗ Company housing provided to employees.
- ✗ Religious institutions or associated residences, rectories and convents.
- ✗ Recreational/seasonal properties or vehicles.
- ✗ Dwellings On-Reserve.
- ✗ Properties under construction.
- ✗ Properties where foreclosure proceedings have commenced.

For more program information, go to www.bchousing.org/HAFI

For more information on eligible adaptations, see List of Eligible Adaptations on page 9.

STEP 2: COMPLETE THE APPLICATION

Only a property owner registered on title or an authorized agent for the owner may apply. Applications on behalf of strata corporations are not eligible.

Landlords submitting an application for multiple units within a property must complete Part II and Part III of the application for each unit or common area within the property.

Submit completed application with supporting documents to:

Home Adaptations for Independence Program**BC Housing****Homeowner Protection Branch****Suite 650 – 4789 Kingsway****Burnaby, BC V5H 0A3****Email: hafi@bchousing.org****Fax: 604-646-7054****Submit only copies of your supporting documents; submitted documents will not be returned.**

REQUIRED DOCUMENTS

Homeowners:

- A copy of most recent Property Assessment Notice (to verify that the assessed home value is within the limit for your area as established by BC Housing).
- Proof of residency at the home to be adapted, such as a copy of utility bill, BC ID/driver's licence etc.
- Proof of household income and assets. See section (A) Proof of Income and Assets.
- A copy of a recent statement showing the outstanding balance on your mortgage and a copy of a recent statement showing the balance and limits of all credit lines you possess, for the purpose of reviewing your ability to finance the requested adaptations.
- An itemized written estimate for the work requested. See section (B) Written Estimates.
- If your dwelling is part of a strata: the strata's written concurrence with the proposed adaptations and that the repairs to the home are the sole responsibility of the homeowner and not part of a special levy.

Landlord and Tenants:

Landlords:

- A copy of most recent Property Assessment Notice or land title showing the legal address of the property.
- If your dwelling is part of a strata: the strata's written concurrence with the proposed adaptations and that the repairs to the home are the sole responsibility of the property owner and not part of a special levy.
- If you are not the owner but an authorized agent: documentation clearly identifying your authority.

For each unit or common area to be adapted:

- A copy of a lease, tenancy agreement, or rent receipts showing current rent amount for each eligible tenant.
- An itemized written estimate for the work requested for each unit or common area. See section (B) Written Estimates.

Tenants:

- Proof of household income and assets. See section (A) Proof of Income and Assets.

REQUIRED DOCUMENTS CONT'D**(A) Proof of Income and Assets:**

For proof of income for each household member, you may submit the most recent Income Tax Notice of Assessment;

or

You can submit the following acceptable alternatives as proof:

- If you receive income assistance from the Ministry of Social Development: a copy of a recent cheque stub or a letter from your Ministry contact confirming your monthly assistance.
- If employed: proof of current gross monthly income (copies of last three consecutive cheque stubs or letter from employer).
- Copies of cheque stubs, bank statements showing direct deposit of pensions, or other confirmation of income for any other income sources.

For proof of assets you should submit copies of bank statements or letters from financial institution(s) stating total value of all assets for each household member.

(B) Written Estimates:

- Work costing up to \$5,000 requires at least one detailed written estimate.
- Work costing greater than \$5,000 requires at least two detailed written estimates.
- Work costing greater than \$15,000 requires at least three detailed written estimates.

A written estimate should contain:

- The name and contact information for the person qualified to complete the work: (include a business card if they have one). If you are performing the work, identify as "self."
- Date the estimate was obtained.
- An itemized list of work to be completed.
- The cost for materials and labour, including taxes. If you are completing the work yourself, do not include labour costs.
- A determination from a qualified individual whether a permit is required for the work.

(C) Verification of Disability or Diminished Ability:

BC Housing may ask that a qualified person verify the permanent disability or diminished ability and confirm that the adaptations requested are needed to ensure the resident can continue to live in the home. Qualified people may include a doctor, nurse, home care worker, social worker, or occupational therapist.

ORGANIZING AND COMPLETING THE WORK

You are responsible for:

- Submitting work estimates.
- Organizing and coordinating the work.
- Making sure the work is completed in accordance with applicable legislation, by-laws and codes.

When choosing someone to complete the work, consider someone you feel will give you the best overall value. In addition to a fair price, it is important to consider the individual's experience, technical expertise, customer service and reputation:

- Ask friends, family, or neighbours for recommendations.
- Consider several contractors before choosing one.
- Ask for references from past customers.
- Check with the Better Business Bureau and Consumer Protection BC for any complaints against the contractor.
- Consider their experience and what area of work they are licensed to undertake.
- Get a firm commitment for the completion date.
- Ensure they have adequate liability insurance and worker compensation coverage (WorkSafe BC).
- Ensure they can identify any necessary permits and legal requirements.

CONSIDERATIONS

- Amount of assistance provided will be based on complete and eligible applications received on a first come first served basis while funds last.
- Adaptations may affect your home warranty. If your home is less than 10 years old there may be a policy of home warranty insurance still in place. If so, please check with your warranty provider before making adaptations.
- You are responsible for costs of work that exceeds the approved amount of assistance, or that is not eligible, or is beyond the scope of the program.

STEP 3: WAIT FOR APPROVAL

We will contact you within four weeks of receiving your application. If your application is successful, BC Housing will confirm the approved adaptations, the maximum value of your grant or loan, and the terms and conditions of your participation in the program. At this point we will also give approval for you to begin work.

You will have 90 days to complete the work from the date of approval. If you do not complete the work by that time and we do not hear from you, your assistance may be cancelled. Funds are limited and we have an obligation to reimburse work completed within the expected time frames.

Common reasons for not approving or cancelling an application include:

- Not all of the eligibility criteria were satisfied
- The application is incomplete
- The application has lapsed
- Funding is no longer available

Appeals: If your application is not approved and you wish to dispute the decision, you must submit in writing your reasons for appeal to the HAFI Appeals Committee at the above address within 30 days of the date of the rejection letter. You will need to submit an appeal with all supporting and required documents.

STEP 4: COMPLETING THE WORK

Approved assistance will be either a grant or a forgivable loan. You may be required to repay the assistance if you do not abide by the agreed terms and conditions of the approval.

Assistance will be paid upon receipt of all of your original invoices or receipts and a signed **Declaration of Work Completed** which will outline the terms and conditions of your assistance. BC Housing is under no obligation to provide funds for work beyond that approved in writing by BC Housing.

If the work is not complete but the contractor has requested partial payment, you will need to submit your request for payment and an invoice for the work completed so far. During the course of the work, we will make up to three payments if requested, including the final payment. Any costs beyond the amount approved in writing must be paid in full before BC Housing will advance any assistance.

The Declaration of Work Completed will outline the terms and conditions of your assistance:

- Homeowners are required to continue to own and occupy the home for up to three years, depending on the amount of assistance.
- Landlords are required to agree that immediately subsequent to the adaptations being completed, for a period of one to five years, depending on the amount of assistance:
 - The unit(s) to be adapted will continue to be rented to households that are eligible for assistance under this program;
 - Rents in the adapted units will not be increased as a result of the adaptations;
 - Rent increases will not, under any circumstances, exceed the maximum annual rent increases allowed under the *Residential Tenancy Act*, regardless of whether or not the current tenant remains in the unit.

Inspections may be carried out by BC Housing or its representatives:

- Prior to approval — to ensure the scope of work is appropriate and reasonable.
- During construction — to confirm work is being completed as expected.
- Following the completion of work — to ensure that the approved adaptations have been completed and are functioning as intended.

FREQUENTLY ASKED QUESTIONS

What is the maximum amount of assistance available?

Up to \$20,000 for home adaptations, per home is available, including tax.

Does the program have limited funds?

Yes. Because the program has limited funds, complete applications will be reviewed on a first come first served basis until the annual provincial funding allocation is exhausted. Applications may be made in each year, starting April, until funds last.

How is the assistance provided to eligible applicants?

Assistance is provided in the form of a grant or forgivable loan, depending on the amount of assistance provided.

Do I need to repay the assistance?

The grant or loan does not need to be paid back as long as you adhere to some simple requirements, such as continuing to occupy your home for up to three years, or limiting rent increases for tenants for up to five years.

What are the forgivable periods for the assistance provided?

- For grants up to \$5,000, grant obligations will cease after one year.
- Loans greater than \$5,000 will be forgiven over three years.
- Assistance greater than \$40,000 may be in the form of a forgivable loan or mortgage and may be forgiven over three to five years.

Will units that are owned or subsidized by government qualify for assistance?

Units that are owned by any level of government or fall under any funding or other agreement with a government agency will not qualify. However, units occupied by households receiving assistance through the Shelter Aid for Elderly Renters (SAFER) or the Rental Assistance programs, may be eligible.

What are the eligible adaptations?

See the **List of Eligible Adaptations** on page 9.

Can strata corporations qualify for assistance?

No. Application must be from an individual owner.

Can a landlord of a multi-unit property include more than one unit within an application?

Yes. You must complete a part II and III of the landlord application for each unit or common area needing adaptations.

Are common areas eligible for assistance?

Funding for common area adaptations may be issued in addition to funding for eligible units. For each eligible unit, up to \$20,000 in additional assistance will be available for common area adaptations. Where there are more than two eligible units, assistance for common area adaptations will not exceed \$40,000.

What is the assessed value of my home in my area?

Your home value can be found on your Property Assessment Notice from BC Assessment. Your home value must be below the average assessed value for your assessment area.

FREQUENTLY ASKED QUESTIONS CONT'D

What is the rent limit for my area?

The rent must be below the median rent level for your area.

Is the assistance taxable?

No, the assistance is not taxable.

Can you refer me to a qualified contractor?

You are responsible for choosing someone to complete the work and for making sure the work is completed in accordance with applicable legislation, by-laws and codes. You should choose someone you feel will give you the best overall value.

What if underlying deficiencies need to be fixed in order for modifications to be completed?

For homeowners, where underlying deficiencies within the home require remediation before adaptations can be successfully completed, further funding assistance up to a maximum of \$20,000 per home may be considered. The homeowner will be required to obtain a qualified opinion of the scope of work and applicable permits, and an inspection by BC Housing may be required. In strata titled properties, the homeowner must show that any remediation of deficiencies are the sole responsibility of the homeowner and are not part of any Special Levy assessed by the strata corporation. This assistance is not available for rental properties.

What if the costs for my adaptations go beyond my original estimate?

You are responsible for costs of work that exceeds the approved amount of assistance or that is not eligible. Any costs beyond the amount approved in writing must be paid in full before BC Housing will advance any assistance.

How often can I apply?

Where the maximum assistance has not been fully utilized, re-application may be made for additional adaptations, but no more than a total of \$20,000 will be available for funding to an eligible property within a three year period.

If I am rejected, can I appeal?

You will have 30 days from the date of a rejection to submit in writing your reasons for appeal. Only appeals with all supporting and required documents will be reviewed, regardless of the reasons for rejection.

LIST OF INELIGIBLE ADAPTATIONS

The following are not eligible for assistance:

- Replacement of deteriorated, leaking or damaged windows.
- Repair or replacement of an existing heating system and replacement or maintenance of a furnace filter.
- Upgrading of an existing plumbing system.
- Replacement or maintenance of any deteriorated, substandard, leaking or inefficient items or systems.
- Installation of a Heat Recovery Ventilator (HRV) for energy efficient purposes.
- Purchase or installation of a portable dehumidifier, humidifier, air conditioner and/or air purifier.
- Purchase or installation of a central humidifier, electronic air cleaner, electrostatic precipitator, ionizer, ozonator or other devices or appliances, whether built-in or freestanding.
- Extensions or conversions for any purpose other than specified, such as recreational space, hobby room, or office space.

LIST OF ELIGIBLE ADAPTATIONS

Approaching and entering the dwelling

- Widening of walkways, addition of slip-resistant surfaces, smoothing out abrupt changes in level with a ramp.
 - Provides safe access to the street, parking, entrances, and other outside areas used for recreation and household chores. Walkways that are made of different textures from the main path of travel improve safety and accessibility.
 - Where ramps are not practical, an elevating device may be considered.
 - Where a choice may be made between a ramp and an elevating device, consideration should be made that the feature may be required in an emergency.
 - Since the design of a ramp depends on the specific needs of the occupant with disabilities, the details should be worked out with a knowledgeable professional and should be in accordance with applicable requirements for accessible design.
- Construction of a canopy to shelter the entrance; installation of a shelter or canopy for a ramp or elevating device.
- Widening and paving of a parking space.
 - Where a parking space is used by an occupant with disabilities, the width of the parking space should allow the complete opening of the vehicle door while transferring a mobility device or an occupant with disabilities into and out of the vehicle.
- Installation of an automatic garage door opener.
 - Controllable from inside the garage as well as the exterior.
- Installation of a three-way switch to allow the garage or carport light to be controlled from inside or outside the house.
- Installation of safety devices, such as a carbon monoxide detector connected to an alarm, or an exhaust fan system.
- Installation of a transfer aid, such as a trapeze hung from the ceiling of a garage or carport, used to transfer an occupant to and from a mobility device.
- Leveling of an entrance area on either side of an entrance door.

LIST OF ELIGIBLE ADAPTATIONS CONT'D

- Installation of automated window blinds, including a remote control device and related hardware.
- Modification to doors, doorframes and window frames to ensure they are colour-contrasted to the surrounding wall surface.

Getting Around the Dwelling

- Modification of entrance hallways, corridors and archways or doorways to improve safety and accessibility.
- Installation of lever-type door handles.
- Installation of handrails in corridors.
- Installation of protective, durable surfacing and corner moldings in high use areas to protect walls and corners from a mobility device.
- Installation of beveled strips on either side of a threshold to provide accessibility for a mobility device.
- Installation of colour-contrasted or reflective strips to the front edge of stair nosing.
- Modification of stairs/landings.
 - This may include widening treads, lowering/adding risers and the installation of a non-slip surface.
- Installation of interior elevating devices.
- Construction of interior ramps to overcome small differences in levels.
- Enclosing of open riser stairs/landings.
- Installation of handrails/guiding rails.
- Replacement of unsafe floor coverings.

Electrical Systems

- Lowering or relocation of light switches.
- Installation of locator light switches or additional switches.
- Installation of special lighting for persons with visual impairments, or the addition of lighting in areas including stairs, ramps, doorways, laundry areas and entrances.
- Installation of a multiple cue fire/gas alarm system, such as a sound, sight and vibration system.
- Installation of fixed alarms to be used by the occupant, should there be a fall or sudden illness.
- Installation of electrical outlets that are colour-contrasted with the surrounding wall surface.
- Raising or relocation of electrical outlets.
- Wiring and installation of electrical outlets to accommodate special aids and equipment, such as a power outlet suitable for recharging a mobility device battery.
- Lowering of the main electrical panel or the relocation of the panel to the main floor.
- Upgrading the existing electrical panel to accommodate increased loads resulting from eligible adaptations.

Plumbing

- Modification of an existing plumbing system, such as rerouting piping, in order to accommodate eligible adaptations.

LIST OF ELIGIBLE ADAPTATIONS CONT'D

Heating, Ventilation and Cooling (HVAC)

- Lowering of HVAC controls.
- Installation of HVAC controls that are colour-contrasted to the surrounding surfaces and provide tactile and/or auditory information indicating function and positions of controls.
- Enclosure or insulation of radiators and other heating pipes or ducts to protect the occupant from burns.
- Installation of local ventilation, such as a vented exhaust in the kitchen and bathroom.
 - This is only eligible for persons with disabling allergies or environmental hypersensitivities.

Kitchen

- Modification to the layout of the kitchen to improve safety and accessibility.
- Installation of accessible switches for exhaust fans, safety mirrors, and heatproof surfaces.
- Modification to the sink area to provide accessibility with a mobility device.
 - This may include recessing of the sink area, insulation of piping under the sink, and lever-type faucets with thermostatic controls.
- Provision of space for kitchen appliances such as built-in counter top stoves, ovens and dishwashers.
 - These modifications are eligible only where they directly address the occupant's permanent disability or diminished ability. Modifications for other appliances are not eligible.
- Installation of auxiliary shut-off switches (secondary controls) for kitchen appliances.
 - This can allow a caregiver to shut off appliances from a secondary location to prevent unsupervised use.
- Modification of kitchen counters and cabinets.
 - This may include adjustment to the height of work surfaces and cupboards, installation of cabinet door pulls, the provision of handles and knobs that are colour-contrasted to the cabinets/drawers, and the provision of recessed toe space at the bottom of base cabinets.
 - Counters and cabinets may also be modified to be colour-contrasted to the backsplash.
- Provision of a frame of colour (approx. 15 cm wide) around the perimeter of the floor to define floor space, such as where the wall/cabinets meet the floor.

Bathroom

- Installation of grab bars to improve safety and accessibility around the sink, toilet, shower and bathtub.
- Modification to the sink area to provide accessibility with a mobility device.
 - This may include recessing of the sink area, insulation of piping under the sink, and lever-type faucets with thermostatic controls.
- Modification to the bathing area to improve safety and accessibility.
 - This may include a wheel-in shower with or without a lift-up seat; a bathtub lift or bathroom chair, whether portable or permanently fixed; lever-type or sensor-controlled faucets for bathtubs with thermostatic controls; a hand-held showerhead with flexible tubing.
 - The provision of a soaker tub or a therapeutic/jet tub may be eligible if deemed necessary to meet the demands of daily living within the home.
- Lowering or installation of a countertop, vanity, medicine cabinet, or permanently fixed change table.
- Installation of a raised toilet, bidet or automatic wash toilet-seat add-on.
- Installation of a colour-contrasted sink, toilet, bidet and bathtub.

LIST OF ELIGIBLE ADAPTATIONS CONT'D

- Provision of a contrasting border around the perimeter of the floor surface to identify where the wall meets the floor.
- Modification to the layout of a bathroom to improve safety and accessibility.
 - If the modification of a bathroom to meet the occupant's needs is not possible, it may be necessary to install a new bathroom in a different location.

Other Rooms

- Modification to the layout of a bedroom to improve safety and accessibility.
 - This may include the addition or modification of closet and storage space, and the addition of accessible closet doors.
- Installation of grab-bars and vertical poles to improve safety.
- Modification to the layout of living or dining areas to provide safety and accessibility.
- Installation of permanently fixed devices such as, but not limited to: lifting devices, overhead transfer tracks, trapeze devices.
- Modification to the layout of the laundry room to improve safety and accessibility.
 - This may include the installation of items such as an accessible laundry tub, lever-type faucets with thermostatic controls for the laundry tub, a permanently fixed drying rack, and a sorting counter top.
- If the modification of a laundry room to meet the occupant's needs is not possible, it may be necessary to relocate the laundry room to a different area.

Extensions and Conversions

- Construction of additional floor space to provide accessibility for mobility devices.
 - This may include additions to a bedroom, laundry room, bathroom, kitchen, or storage space.

Multiple Unit Buildings

- Installation of exterior signage with large simple lettering on a high-contrast background, backlit signs, and/or raised print/Braille.
- Installation of talking signs to give directions in an apartment building.
 - These may be useful in the laundry room, entrance and exit, emergency exits, and elevators.
- Modification of elevator panels and doorjamb to include signage in raised print/Braille.