

Application Guide

HOME ADAPTATIONS *for* INDEPENDENCE

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WHO IS ELIGIBLE

For Homeowners:

To qualify you must meet ALL 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 and household composition.
- Your household assets are less than \$100,000.
These include: cash or bank balance, stocks, bonds, term deposits, mutual funds, business equity, land, real estate or property holdings.
These exclude: RRSPs, RESPs, RDSPs, RRIFs, vehicles and the home that you live in.
- Your home's BC Assessment value is below the Home Value Limit for your assessment area.

For Landlords and Tenants:

To qualify you must meet ALL 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 the area and household composition.
- The tenant's household assets are less than \$100,000.
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, RRIFs and vehicles.
- The tenant's rent is below the Rent Affordability Limit 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.
- The property has not already exhausted the annual \$100,000 limit.



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.
 - Housing for which government ownership, subsidy, or assistance ended prior to October 1, 2010 may be eligible.
 - Units occupied by households receiving assistance through the Shelter Aid for Elderly Renters (SAFER) or the Rental Assistance programs may be eligible.
- ✘ Any modifications completed prior to receiving written approval from BC Housing will not be eligible for assistance.
- ✘ 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.
- ✘ Properties that have exhausted the annual \$100,000 funding limit.

For more program information, including current income, home value, and rent limits, go to www.bchousing.org/HAFI.

PROCESS

Only a property owner registered on title or an authorized agent for the owner may apply.

Landlords applying 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

Suite 101– 4555 Kingsway

Burnaby, BC V5H 4V8

Fax: 604-439-8550

Submit only copies of your supporting documents; submitted documents will not be returned.

REQUIRED DOCUMENTS

Homeowners:

- A copy of most recent Property Assessment Notice.
- Proof of household income and assets. See section (A) Proof of Income and Assets.
- Itemized written estimate(s) 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 modifications to the home are the sole responsibility of the homeowner and not part of a special levy.

Landlords 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 modifications 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.
- Itemized written estimate(s) 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 CONTINUED**(A) Proof of Income and Assets:**

For proof of income for each household member 16 years of age and over submit one of the following:

- The most recent Income Tax Notice of Assessment from Canada Revenue Agency
- Option C printout
- If you receive income assistance a copy of a recent cheque stub or a letter from the Ministry confirming your monthly assistance

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 independent detailed written estimates.
- Work costing greater than \$15,000 requires at least three independent detailed written estimates.

A detailed written estimate should contain:

- The name and contact information for the person qualified to complete the work: (if the estimate is not on letterhead include a business card). 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 for each item, 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.

Please identify your preferred contractor.

(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 from separate unaffiliated contractors/suppliers.
- Organizing and coordinating the work with your preferred contractors/suppliers.
- 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.
- Ensure they have adequate liability insurance and worker compensation coverage (WorkSafeBC).
- Ensure they can identify any necessary permits and legal requirements.
- Select someone you are comfortable with.

CONSIDERATIONS

- 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.

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 forgivable 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.

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

COMPLETING THE WORK

Approved assistance will be 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 your original invoices or receipts, a signed **Declaration of Work Completed and a promissory note**, 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 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 one to three years, depending on the amount of assistance.
- Landlords are required to agree that immediately after the adaptations are completed, for a period of one to ten 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 because of the adaptations;
 - Rent increases will not, under any circumstances, exceed the maximum annual rent increases allowed under the *Residential Tenancy Act*, regardless of if 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.

Up to \$100,000 annually for multi-unit properties with a maximum of \$20,000 per unit, including tax.

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

Yes. You must complete parts 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.

Can strata corporations qualify for assistance?

No. Application must be from an individual owner.

Do I need to repay the assistance?

The loan does not need to be paid back if 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?

- Up to \$5,000 will be forgiven over 1 year.
- Greater than \$5,000 will be forgiven over 3 years.
- Greater than \$40,000 will be forgiven over 5 years.
- Greater than \$100,000 cumulatively will be forgiven over 10 years.

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 funding is exhausted.

How is the assistance provided to eligible applicants?

Assistance is provided in the form of a forgivable loan, paid by cheque made out to the homeowner or landlord.

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. Additionally, housing for which government ownership, subsidy, or assistance ended prior to October 1, 2010 may be eligible.

Are completed repairs eligible for assistance?

Any modifications completed prior to receiving written approval from BC Housing will not be eligible for assistance.

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. See our website for current limits.

What is the rent limit for my area?

The Rent Affordability Limit is the median rent for an area and varies across the province. Rent

Affordability Limits for your area can be found on our website at www.bchousing.org/HAFI or by contacting our office at 604-433-2218.

FREQUENTLY ASKED QUESTIONS CONTINUED

Is the assistance taxable?

No, the assistance is not taxable.

Can you refer me to a qualified contractor?

No, 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 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 is 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.

Can I get multiple estimates from one contractor?

Detailed written estimates, when more than one is required, must come from separate unaffiliated contractors.

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 per household 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.

Do I need to inform the contractor(s) the adaptations are funded by HAFI?

No, you are under no obligation to share the source of funding with any contractor.

Will you discuss my file with a contractor?

To protect your privacy BC Housing will not discuss or share any details regarding your application with any contractor without your permission. It is your responsibility to resolve any issues with your contractor.

LIST OF INELIGIBLE ADAPTATIONS

The following are not eligible for assistance:

- ✗ Installation or replacement of windows, including deteriorated, leaking or damaged.
- ✗ Repair or replacement of an existing heating system and replacement or maintenance of a furnace filter.
- ✗ 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 appliances, central humidifier, electronic air cleaner, electrostatic precipitator, ionizer, ozonator or other devices whether built-in or freestanding.
- ✗ Extensions or conversions for any purpose other than specified, such as recreational space, hobby room, or office space.
- ✗ Repair or modification of a roof.
- ✗ Luxury materials such as granite, marble or hardwood.

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, and entrances.
 - Where ramps are not practical, an elevating device may be considered.
- 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.
- 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.

LIST OF ELIGIBLE ADAPTATIONS CONTINUED

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, to accommodate eligible adaptations.

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.

LIST OF ELIGIBLE ADAPTATIONS CONTINUED

Kitchen

- Modification to the layout of the kitchen to improve accessibility.
- Installation of accessible switches, 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.
- 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.
- 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.

LIST OF ELIGIBLE ADAPTATIONS CONTINUED

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 doorjambes to include signage in raised print/Braille.