



BC Rebate for Accessible Home Adaptations

Program Framework

January 2021



INTRODUCTION

In accordance with British Columbia Housing Management Commission Regulations¹, on November 2011, BC Housing established the Home Adaptations for Independence (HAFI) program, funded by the provincial and federal governments. Effective January 2021, the program was updated and rebranded as BC Rebate for Accessible Home Adaptations (BC RAHA).

This program benefits low and moderate² income households in British Columbia who are at risk of not being able to continue functioning independently in their home due to a permanent disability or loss of ability. Homeowners or landlords of affordable rental properties may apply for financial assistance in the form of a rebate to pay for home adaptations. The program allows eligible households to continue to live independently in their own home and prevent them from having to move into housing more dependent on government assistance.

This program framework outlines the key elements, standards and guidelines of the program, and defines the roles and responsibilities of BC Housing and its partners in the delivery and management of the program. For more detailed information on household eligibility and eligible adaptations, refer to BC RAHA program materials.

PROGRAM PRINCIPLES

1. *Consistency and fairness in service delivery*

- Financial assistance in the form of a rebate is provided to households otherwise unable to pay for adaptations necessary for them to continue living independently in their home.
- Only adaptations that directly address the disability or loss of ability will be supported by this program. BC Housing may require verification from an Occupational Therapist (OT) or Physical Therapist (PT).
- Applications will be reviewed in the order they are received until the annual funding allocation is exhausted. Fully completed applications will be reviewed first.

2. *Program is accessible and responsive to all eligible households*

- All eligible households will have an equal opportunity to access the program.
- Every effort will be made to respond to the diverse needs of clients and reduce barriers to access (e.g., language, physical ability, etc.).
- Every effort will be made to simplify and streamline program administration to facilitate ease of access for clients while minimizing administrative resources.

3. *Transparency and accountability*

BC Housing will:

- Maintain reliable and consistent records and develop appropriate policies and procedures.
- Provide clear program guidelines to the public.
- Monitor and evaluate the program to confirm that services delivered are effective at meeting the program's objectives.
- Focus on quality assurance when processing applications.

¹ Section 3(f) of B.C. Reg. 490/79 British Columbia Housing Management Commission Regulation.

² Prior to January 2021, the HAFI program served low-income households as determined by the Housing Income Limits (HILs).

PROGRAM GOAL, OBJECTIVE, OUTCOMES, MEASURES

Goal

To allow households with a permanent disability or loss of ability to continue living independently in their own home, anywhere in British Columbia.

Objective

To provide financial assistance to eligible low and moderate income households to complete home adaptations which will allow them to continue living independently in their own home.

Outcomes

1. Reduce the number of households needing to move into government-assisted housing (i.e. long-term care facility).
2. Low and moderate income households with a permanent disability or loss of ability are able to have adaptations made to their home that support their ability to remain living safely and independently.

Measures

1. Number of affordable rental and owned homes modified.

KEY PROGRAM ELEMENTS

Financial assistance is available for homeowners and landlords who are undertaking work to adapt a dwelling occupied by an eligible low and moderate income household where at least one member of the household has a permanent disability or loss of ability. The home or rental unit for adaptation must be located in British Columbia.

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. If living in strata housing or a housing co-operative, permission and approval for the adaptations must be obtained and is the responsibility of the homeowner or housing member.

Eligible Households

- The homeowner or tenant is a Canadian citizen or permanent resident and permanently resides in British Columbia.
- A member of the household has a permanent disability or loss of ability.
- An Occupational Therapist (OT) or Physical Therapist (PT) has completed an assessment and provided home adaptation recommendations to improve the ability to perform everyday activities³.
- Household assets are less than the established limit, as determined by BC Housing from time to time, excluding the value of the home to be adapted.
- Gross household income does not exceed the higher limit of the Low and Moderate Income Limits⁴.
 - For all households, regardless of unit size or household composition, gross household income does not exceed the median income for families with children in BC, as determined by BC Housing from time to time⁵.

³ Requirement added January 2021 with program rebrand; may be waived by program staff for low cost adaptations.

⁴ Prior to January 2021, income limits for the HAFI program were based on the Housing Income Limits (HILs).

⁵ BC Housing determines this figure using data released by Statistics Canada - Income Statistics Division: *T1 Family File - Median Income for British Columbian Couple Families (With Children)*.

In addition to the above eligibility requirements, the following apply:

Homeowners

- The home for adaptation is owner-occupied and the owner's principal residence⁶.
- The home's BC Assessment value is below the Home Value Limits (HVLs), as established by BC Housing from time to time.
- A household of a housing unit who does not own the land may be eligible if they:
 - Show a reasonably long-term uninterrupted occupancy of the unit and are not a renter; and
 - Provide evidence of ownership of the unit notwithstanding ownership of the land. Where a household owns and occupies a mobile home but rents or leases the lot on which the unit is situated, a month to month lease is acceptable.

Landlords

- The unit for adaptation is a legal, self-contained unit with a full kitchen and bathroom within the unit.
- The unit's rent is at or below the Rent Affordability Limits (RALs), as established by BC Housing from time to time for comparable units in the area.
- The unit is rented to a household who lives independently (i.e. not assisted living).
- If the unit is not currently occupied, a tenancy agreement is in place.

Eligible Adaptations

Adaptations must be recommended by an OT or PT and be directly related to the permanent disability or loss of ability and may include adaptations to assist with approaching and entering the home, movement within the home, and activities of daily living. Refer to the BC RAHA program materials for further details on eligible adaptations.

Funding

- BC Housing will establish a standard list of eligible adaptations and maintain a fee schedule⁷ for the maximum rebate available for each adaptation. Adaptations not on the standard list may be considered under extenuating circumstances following an assessment and under recommendation of an OT or PT, and must include an estimate from a qualified contractor.
- Upon completion of the work, the applicant submits the invoice for the approved adaptations and BC Housing issues payment to the applicant directly, up to the maximum rebate available for each pre-approved adaptation.
- Maximum lifetime funding is \$17,500 per household or unit⁸.
- Applicants must use other sources of funding for costs exceeding the approved rebate amount.
- For rental units, completed adaptations must not impact the rent charged for the unit.
- A landlord of multi-unit properties can receive assistance for up to a maximum of five (5) units per building per year⁹. An OT or PT assessment must be completed for each tenant and the adaptations for the unit must directly relate to the needs of the tenant.

⁶ Principal residence is the home that is designated (and is eligible to be designated) as the owner's principal residence for tax purposes, and where the person with the disability or loss of ability lives permanently for at least 6 months per year in a self-contained unit with access to all living facilities at all times to conduct their daily activities (such as: cooking, sleeping and receiving mail) and is the residential address used by the persons registered on title on documentation including but not limited to identification, vehicle registration and income tax returns.

⁷ Prior to January 2021, the HAFI program required estimates to be submitted with the application and funding was provided with a 100% grant towards the first \$15,000 and 50% grant towards and additional \$5,000, to a maximum total lifetime grant of \$17,500.

⁸ Includes funding provided under HAFI prior to January 2021.

⁹ Prior to January 2021 there was a 5 unit per year maximum for landlords of multi-unit properties.

ROLES AND RESPONSIBILITIES

BC Housing

BC Housing is responsible for:

- Funding, administration and implementation of the program.
- Responding to all program inquiries.
- Providing clear guidelines and expectations to program applicants.
- Managing and processing applications in a timely manner.
- Notifying applicants of the status of their application, including:
 - if approved, the list of approved adaptations and maximum available rebate for each adaptation;
 - any subsequent action required by either party;
 - any changes to their status.
- Marketing and advertising the program to the public.
- Data collection, analysis, monitoring and reporting.
- Maintaining a fee schedule for maximum available rebate for eligible adaptations.
- Carrying out audits of applicant files and inspections of completed adaptations, at random or when deemed necessary.

Applicants

Applicants are responsible for:

- Submitting an application and supporting documents.
- Arranging for an in-home OT or PT assessment, if applicable¹⁰.
- Disclosing all information required to process applications in a timely manner.
- Signing a declaration indicating that all the information provided is true and complete.
- Obtaining estimates if requested by BC Housing.
- Selecting an independent contractor to complete the approved adaptations and submitting the contractor-signed invoice upon completion.
- Using other sources of funding for costs exceeding the approved BC RAHA maximum rebate for each approved adaptation.
- Advising BC Housing, in a timely manner, when changes occur that may impact eligibility and/or assistance level.

Occupational Therapists and Physical Therapists

Occupational Therapists and Physical Therapists are responsible for:

- Completing an assessment of an applicant's ability to safely perform everyday activities in the home and identify potential risks and needs of the applicant directly related to their permanent disability or loss of ability.
- Providing recommendations for home adaptations to improve safety and accessibility in order for the applicant to live safely and independently in their home.

¹⁰ Required for some adaptations, see Maximum Rebate Schedule.

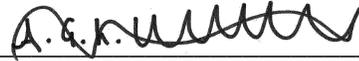
MONITORING AND REPORTING

BC Housing is responsible for monitoring and reporting on the effectiveness of the BC RAHA program.

- Internal and external audits may be done to ensure compliance with the program requirements.
- BC Housing collects data to track program effectiveness for long term planning.
- BC Housing regularly reports to the federal and provincial governments and the public on the program.

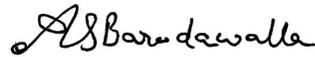
SIGN-OFF

The Program Framework requires final sign-off by BC Housing's Vice Presidents of Operations and Corporate Services.



Angela Cooke

Vice President, Operations
BC Housing



Abbas Barodawalla

Vice President, Corporate Services & Chief
Financial Officer
BC Housing