Spinal Cord Injury BC **InfoLine 1-800-689-2477**

Title of Document: **Housing Package BC 2026**

Overview:

This document contains a listing of contacts for affordable housing in BC that are not supported by BC Housing. It gives you an idea of the options that are available to you and who to talk to about each. We always recommend starting with BC Housing if you qualify, because they have the most extensive list of accessible options in BC.

Housing Options:

There are three types of wheelchair accessible housing available for persons with disabilities in British Columbia. The first two of these are **Low Rental** and **Mixed Income** housing. These are operated in the same manner as regular rental apartments; there is a landlord and you are free to come and go from your suite whenever you please. You do not have to have contact with your neighbours unless you choose to do so. In these complexes, rent for suites with a subsidy is usually around 30% of your gross income, while the rent in suites that are **Market Rent or no subsidy** can differ depending upon location.

BC Housing is the largest operator of subsidized housing in BC. Some units are directly operated by BC Housing while others are independently managed with vacancies filled through the BC Housing wait list. Others accept their own applications but may determine eligibility for subsidy based on the BC Housing list. Therefore, regardless of where you would like to live, it is essential to get your name on their list.

Because some providers accept their own application forms, it's also important to apply to as many housing agencies as possible. See the list later in this document.

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Low Rental and Mixed Income housing buildings will require a damage deposit. Those individuals who are on PWD (provincial disability assistance) should talk to a Ministry worker to see about getting help with the damage deposit.

The third option for housing is that of **Co-operative Housing (Co-op).** In a co-op there is a mix of both subsidized and non-subsidized units. Co-ops are different from **Low Rental and Mixed Income** buildings in that there is no landlord. Instead, a resident, to the best of their ability, is required to participate on committees that run the co-op.

There are usually several types of committees, such as finance, social, and grounds. Residents are expected to volunteer their time to attend the meetings of the committees of their choice, as well as the time that it takes to carry out whichever task that they are asked to do on the committee. In addition, there is a regular monthly membership meeting at which policies of the co-op are decided upon. For example, the co-op community will decide whether or not the laundry room is run on a first- come, first-served basis, or if one must sign up for time in the laundry room.

The final feature of the co-op is the share purchase. The share purchase allows the co-op member (renter) one share in the ownership of the building. This essentially gives the member voting privileges. Share purchases vary in price depending on how many bedrooms are in a suite. Sometimes subsidized units will also have lower share purchases, but this is not always the case. They can range anywhere in price from five hundred to several thousand dollars.

The share purchase is paid upon moving into the co-op and is returned when a person moves out. Like a damage deposit, a portion of a share purchase can be retained by the co-op if there is an extraordinary amount of repairs to be done.

Co-ops recognize that persons on low or fixed incomes often do not have the money available up front. When this is the case, there are several ways in which a person can receive assistance to pay for the share purchase.

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1. The first is **a no-interest loan** through the Co-op Housing Federation's Disability Trust. This money must be returned to the trust in full within 5 years of moving into a co-op. Therefore, any damages to be paid for are the member's responsibility.

In order to be eligible for a Disability Trust loan, applicants must be accepted as a member of a British Columbia housing co-op, have a permanent disability and be able to demonstrate financial need. Either the co-op or the member contacts the Disability Trust for an application form. Both the member and the co-op fill out the application and submit it to the Disability Trust.

The application is reviewed for eligibility and completeness. If the member qualifies for a loan (and there is money available to lend), contracts are prepared and mailed to the co op. When signed contracts are received by the Trust, a cheque is sent directly to the co-op on behalf of the member. After an initial grace period, the member has five years to repay the loan. The current loan maximum is $2000.

For information, contact:
Ph: 604 879-5111
Toll Free: 1 866-879-5111
members@chf.bc.ca

2. Those on PWD can apply for a **loan from the Ministry of Social Development and Social Innovation,** through their Employment Assistance Worker. The loan is for up to 50% of a share purchase, up to a maximum of $850.00. The recipient must pay this loan back: usually through a small deduction from their support cheque each month.

3. Some co-ops do allow members to pay off their share purchase on a monthly basis but this is **NOT** typical.

Finding Vacancies:

While BC Housing provides the subsidies available within most co-ops, the co-ops are on their own to find tenants. As a result, it is essential to your housing search to apply to co-ops directly whether you require a subsidy or can afford market rent suite. It is worth noting that some co-ops complain they never have

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anyone on their waiting lists for their accessible units. Co-ops will call those on their waiting list before they call organizations such as ours with vacancy information.

SCI BC maintains a Housing List of Vacancies, with listings that have been shared with us. These come from BC Housing, individual housing agencies, and co-ops. Please contact info@sci-bc.ca or call 1 800 689-2477 and we will be happy to inform you about the latest listings.

SCI BC also has an accessible housing website https://marketplace.sci-bc.ca/
This is where housing providers can post, for no charge, accessible apartments, suites, or houses that they have for rent or for sale. The sale and rent sections are separate for ease of search. Each of these two options is broken down by region. Housing providers are also able to post accessibility features such as level entrance, wheel in shower, etc, as well as pictures of the units.

Tips to Keep in Mind:

Treat your housing search as though you were looking for a job. The more work you put into it, the greater the likelihood of finding a place.

Keep track of who you register with and check with them on a periodic basis to make sure that your application is up-to-date or to see if they have any new openings. Anecdotal evidence indicates that those who call often and ask about availability are more likely to find a place.

Be open to considering a housing opportunity in as many communities as possible. The wider your search for housing is the greater your chances of finding a place.

Check with SCI BC and other disability agencies that you may be connected with, to see if they have any leads on upcoming housing vacancies. Tell everyone you know that you are looking, so that people will call you when openings come up.

Be clear about your access design needs when speaking to housing providers. Some housing

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providers may require medical verification of your need for an accessible unit.

The need for a place to park equipment such as a scooter without meeting the minimum need to occupy a wheelchair unit is not grounds to be considered for a wheelchair unit.

If you meet this minimum need requirement but do not use a wheelchair in the home, it is wise to attach a copy of your doctor's letter to all your application forms. If you meet only the minimum requirement to occupy a wheelchair unit, go to your interviews for housing prepared to talk about how a modified environment will benefit you and enhance your independence.

If you need some modifications in your home but not all the ones listed under "modified housing" attach a cover letter expressing your willingness to also be considered for flat level non-wheelchair units with grab bars added.

Don't be surprised by the fact that housing providers will always first seek to find someone who needs a wheelchair unit the most.

When applying for subsidized housing a rule of one bedroom per person or couple is applied. This includes those living common-law. Presently, BC Housing wait-lists single individuals for bachelor suites and couples for one-bedroom units. In cases where the building has no wheelchair accessible bachelor suites, single individuals are wait-listed for one-bedroom suites.

Two bedrooms are reserved for families and those with an attendant sleeping overnight to provide care. Roommates can also apply for two-bedroom suites but individual building rules prioritize families or people needing an attendant for these suites. If you need a wheelchair unit, your roommate can, but does not have to, have a physical disability as well.

Rent rates and eligibility for a subsidy in a family or roommate situation are based on the cumulative income of the household. In shared living situations, being a person with a disability on a low income does

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not automatically mean you will qualify for a subsidy. So, if your roommate is working and you are on PWD, for example, together you may not qualify for a subsidy.

As a general rule, the need for a place to park extra equipment is not grounds for a two-bedroom subsidized housing.

In cases where a co-op or a non-profit housing group has made a genuine effort to locate a suitable candidate for their two-bedroom wheelchair unit but have been unable to find one, the group can apply to BC Housing for permission to over-house. Often the option of seeking permission to over-house is not well known by housing groups so this is an opportunity to educate them. Seeking permission to over-house is often more likely to be successful when a unit has a wheel-in shower. Wheel-in showers are far more common in two-bedroom units than in a one bedroom. This imbalance is sometimes recognized if you have a genuine need for a wheel-in shower.

If you do not qualify for two-bedroom housing, don't count on a housing group seeking permission to over-house you as a way of securing larger accommodation for yourself. Over-housing is done on a case-by-case basis only, taking into consideration special circumstances.

If you are 60 or older, you should check with BC Housing about your eligibility for the **Safer Program for Seniors**. This program provides a rent supplement to low income seniors to apply towards their existing market rent accommodations. People on PWD, as well as those already living in subsidized housing or co-op housing, will not qualify.
https://www.bchousing.org/housing-assistance/rental-assistance-programs/SAFER

There is also a subsidy for lower income working families with dependent children.
https://www.bchousing.org/housing-assistance/rental-assistance-programs/RAP

Some housing options are aimed at seniors (often 55+) but many of these housing providers will consider younger people with disabilities, so it's worth

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enquiring to see if you might be eligible at a younger age.

Many non-profit housing agencies have a no-pet policy. Some do allow a small cat or dog. Co-ops are more likely to have pet policies that allow for more kinds of pets including some dogs. Registered assistive dogs for people with disabilities and guide dogs for the blind are permitted in all housing regardless of the building policy.

General:

BC Housing
101- 4555 Kingsway
Burnaby, BC V5H 4V8
Ph: 604 433-2218
Toll Free: 1 800 257-7756
https://www.bchousing.org/housing-assistance
Largest provider of subsidized housing in BC. Many smaller housing providers use the BC Housing list to select their applicants.

Co-op Housing Federation of BC
While there is no single list of vacancies in co-ops, you will find contact information for all co-ops, as well as details on accessible units, housing charges, and how to apply.
http://www.chf.bc.ca/what-co-op-housing/find-a-co-op

Indigenous Housing Providers Listings
https://ahma-bc.org/
Links to indigenous housing providers across BC, many of which have some accessible and subsidized listings.

Creston:

Handy Capable Housing Society
Glaser Terrace Apartments
1140 Scott St.
Creston, BC V0B 1G4
handycapablehousing@gmail.com
Accessible units with one, two, or three bedrooms. Send a letter of interest by mail or email.

Dawson Creek:

Dawson Creek Society for Community Living
1334 102 Avenue
Dawson Creek, BC V1G 2C6
Ph: 250-782-2611

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https://dcscl.org/housing/
Apartments for people with disabilities.

Kamloops:

ActiveCare Alternative Housing Society
https://activecarehousing.ca/properties/
Contact individual building managers from the list of available units on the website.

ASK Wellness Society
433 Tranquille Road
Kamloops, B.C. V2B 3G9
Ph: 250-376-7558
https://askwellness.ca/properties/
Operates a number of subsidized buildings, with some accessible units in Kamloops, Merritt and Penticton.

Canadian Mental Health Association
Ph: 250-374-0440 ext. 206
https://kamloops.cmha.bc.ca/affordable-housing/
Operates several subsidized buildings in the Kamloops area for people with a variety of disabilities. Apply online.

Connective – Diversity Flats
Ph: 604-872-5651
Email: kamloopshousing@connective.ca
https://connective.ca/services/diversity-flats/
Safe, secure and affordable housing with accessible homes.

Elizabeth Fry Society
827 Seymour Street
Kamloops, BC V2C 2H6
Ph: 250-374-2119
https://kamloopsefry.com/#housing-and-resources
Operates a number of buildings in the Kamloops area, with some accessible apartments.

Kelowna:

The Burtches: Orchard Valley Housing Society
110-1620 Burtch Rd
Kelowna, BC V1Y 9A9
Ph: 250 861-5221
https://www.burtches.ca/

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Apartment building for people 55+ and people with disabilities.

Columbian Centennial Housing Society
1161 Sutherland Ave
Kelowna, BC V1Y-5Y2
Ph: 250 862-3206
https://www.cchs-housing.com/
Subsidized units for families and non-subsidized for adults.

Father Delestre Housing Society
123 - 799 Houghton Rd,
Kelowna, BC V1X 7J7
Ph: 250 860-1128
Subsidized housing for low-income families, seniors, and people with disabilities.

Ki-Low-Na Friendship Society
Ki-Low-Na Friendship Society Housing
1745 Chapman Pl.
Kelowna, BC V1Y 0E7
Ph: 250 469-2330
http://www.kfs.bc.ca/
Indigenous housing for families, individuals, and people with disabilities.

Okanagan Metis & Aboriginal Housing Society
107 - 150 Kneller Rd
Kelowna, BC V1X OA7
Ph: 250-763-7747
https://omahs.ca/
Provides aboriginal and non-aboriginal people and their families affordable housing in the Kelowna area.

Openscy Living
101 – 2055 Benvoulin Court,
Kelowna, BC V1W 2C7
https://openscyliving.homes/
Affordable housing across the Okanagan area with some accessible homes.

Merritt:

Ask Wellness Society
Ph: 250-299-2262
https://askwellness.ca/properties/

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Operates a number of subsidized buildings, with some accessible units in Merrit, Penticton and Kamloops.

Nanaimo:

Ballenas Housing Society
10 Buttertubs Drive
Nanaimo, BC V9R 0K2
Ph: 250 755-1158
https://ballenas.ca/
A variety of newer buildings with subsidized and low market rent units; some accessible units.

Nelson:

Nelson Cares Society
100-205 Hall Street
Nelson, BC V1L 0B4
Ph: 250-352-6011
https://nelsoncares.ca/portfolio-items/affordable-housing/
Affordable and subsidized homes

New Denver:

New Denver and Area Housing Society
The Osprey at 602 Slocan Ave.
osprey@svhousing.ca
https://www.ndahs.org/project.html
Has some accessible units

Peachland:

Peachland Senior Citizens Housing
106 - 4441 5th St.
Peachland, BC
Ph: 250 767-0183
http://peachlandseniorhousing.com/
Housing for people 55+

Pender Harbour:

Campbell House at Lily Lake
Ph: 604-883-8106
https://campbell-house.org/about/
New seniors' affordable apartments.

Penticton:

ASK Wellness Society
433 Tranquille Road
Kamloops, B.C. V2B 3G9
Ph: 250-376-7558
https://askwellness.ca/properties/
Operates a number of subsidized buildings, with some accessible units in Kamloops, Merritt and Penticton.

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	Kiwanis Penticton 360 Brunswick St. Penticton, BC V2A 5R1 Ph: 250 493-8901 https://www.kiwanisclubofpenticton.com/kiwanis-club-housing-society Low income housing for 55+ with some accessible units.
Port Alberni:	**Citaapi Mahtii Housing Society** Ph: 250-206-4210 4210 Cedarwood Street Port Alberni, BC V9Y 4A6 https://citaapi.ca/the-housing-project/ New Indigenous affordable housing with accessible homes
Powell River:	**Inclusion Powell River** 106 – 7075 Alberni Street Powell River, BC V8A 2C2 Ph: 604-485-6411 https://www.inclusionpr.ca/pages/inclusion-homes New affordable and accessible housing
Prince George:	**Aboriginal Housing Prince George** 1919 17th Ave Prince George, BC V2L 5R2 Ph: 250 564-9794 https://www.ahspg.ca/ Low-income housing for singles, families, people with disabilities, and seniors.
Summerland:	**Parkdale Place Housing Society** 100 - 9302 Angus Street Summerland, BC V0H 1Z5 Ph: 250 494-1161 http://parkdaleplace.ca/ Offers subsidized, non-subsidized, and independent senior living in Summerland.
Tofino:	**Tofino Housing Corporation** Affordable and subsidized accessible housing options. Subsidized units require a BC Housing application as well. https://tofinohousingcorp.ca/home

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Valemount:

Valemount Seniors Housing Society
Ph: 250-566-4867
https://vschs.ca/?page_id=230152
New and older affordable and accessible homes.

Victoria:

Capital Regional Housing
625 Fisgard Street
Victoria, BC
Ph: 250-388-6422
https://www.capitalregionhousing.ca/find-home/apartments-rent
Affordable and below market housing with listings of some accessible newer homes.

Greater Victoria Housing Society
856 Nigel Avenue
Saanich, BC V8X 0C3
Ph: 250-384-3434
https://www.greatervichousing.org/rentals/affordable-rentals/
Lists affordable housing with some accessible homes.

Pacifica Housing
827 Fisgard St.
Victoria BC V8W 1R9
Ph: 250 385-2131
https://pacificahousing.ca/apply-for-housing.php
A variety of market rent, low market rent, and subsidized units available. Subsidized units are filled through BC Housing but apply to Pacifica directly for market and low market rent units.

Whistler:

Whistler Housing Authority
325-2400 Dave Murray Place
Whistler, BC, V3E 0M3
Ph: 604 905-4688
https://whistlerhousing.ca/
Adaptable housing units for Whistler employees only. People with disabilities will have priority to these units when they become available based on their position

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on the WHA waitlist. For eligibility refer to the guidelines on the website.

Useful References:

SCI BC Marketplace Accessible Housing
https://marketplace.sci-bc.ca/
Find listings of housing vacancies in BC.

BC Housing
https://www.bchousing.org/housing-assistance/rental-housing
Find application forms and listings for subsidized housing across the province, as well as information about BC Housing subsidies.

Co-operative Housing Federation of BC
https://www.chf.bc.ca/find-a-co-op/
You must apply to each co-op separately. You can find information about co-ops and how to apply to each on the CHF BC website.

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