

Title of Document: **Housing Package 2025 Spinal Cord Injury BC**

Overview: This document is your guide to finding housing suitable for people who are low income or need accessible housing in the Province of British Columbia. You will find tips to follow when looking for housing, descriptions of the different kinds of housing available and contact information for service providers.

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

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as many housing agencies as possible. See the list later in this document.

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

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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.

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 ext. 103,
Toll Free: 1 866-879-5111 ext. 103,
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

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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 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://sci-bc.ca/marketplace/advert-category/accessible-housing/>

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

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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 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

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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 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 unit.

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

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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 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 visually impaired are permitted in all housing regardless of the building policy.

Housing Contacts:

All providers listed have some accessible units. Start with BC Housing, as this is the largest provider of subsidized units in the province. Their list is also used for eligibility by other housing providers.

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>

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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>

The following housing providers accept their own applications; contact each one separately for details on accessible units and charges, as these details change frequently. Some have application forms on the website, while you will need to call others directly for application information.

Affordable Housing Societies

<http://www.affordablehousingsocieties.ca/>

Operates many properties across the Lower Mainland. Subsidized units are filled through BC Housing; apply directly to each property manager on the link above for market rent.

Baptist Housing Society

106 15300 54A Ave.

Surrey, BC V3S 6T4

Tel. 604 940-1960

<http://www.baptisthousing.org/>

Has properties in the Lower Mainland, Victoria, Kelowna and Salmon Arm with a wide range of options from seniors housing and independent living to residential care. Some low market rent and subsidized units.

Bob and Michael's Place

location: 32 West Hastings

Vancouver, BC

westhastings@success.bc.ca

<https://bobandmichaelsplace.org/>

Subsidized (through BC Housing and S.U.C.C.E.S.S. application) and affordable housing with an integrated health centre on site. Several accessible units are available for those capable of independent living. Micro suites to 2-bedroom homes – floorplans under 'Housing'.

Applications and guides:

<https://bobandmichaelsplace.org/eligibility>

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Catalyst Community Developments Society

309 – 877 East Hastings Street,
Vancouver BC, V6A 3Y1
604-702-2900

<https://catalystcommdev.org/rent-with-us/>

Catalyst reinvests revenue from each project to help increase rental affordability over time, offering security of tenure, with rents 10-40% below market.

Chilliwack Community Services

100-46187 Yale Road
Chilliwack, BC V2P 0M2
604-702-2900

<https://www.comserv.bc.ca/the-paramount/>

The Paramount building is for seniors and youth – affordable and subsidized housing with accessible units.

CBA Housing Society

107 32 W. Pender St.
Vancouver, BC V6B 1B6
Ph: 604 688-0898
Subsidized housing for seniors and families.

Columbus Charities Association

Ph: 604 439-2443
<https://colchar.org/>
Operates multiple buildings for seniors in the Lower Mainland. Rents vary.

Entre Nous Femmes Housing Society

21-3550 SE Marine Drive
Vancouver, BC V5S 4R3
Ph: 604 451-4412
<http://enfhs.org/>
Operates several properties with a mixture of low market rent and subsidized units. Focus is on women with children and seniors. Subsidized applications are done through BC Housing and low market rent applications are done through Entre Nous Femmes directly.

Fair Haven Homes

Ph: 778 900-7338
<http://www.fairhaven.bc.ca/>

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Operates a number of properties, including some barrier free apartments, and some level-entry cottages, for people aged 55+. Some units accept people aged 50-54 with disabilities.

B'nai B'rith Building Society

Ph: 604 291-2999

Subsidized one bedroom units for seniors in several buildings.

Italian Cultural Centre Housing Society

2610 Grandview Hwy S.

Vancouver BC, V5M 4P5

Ph: 604 433-1778

Subsidized one bedroom units for seniors.

Kin Village

5410 10th Avenue,

Delta, BC V4M 3X8

Ph: 604 943-0155

<http://kinvillage.org/>

A variety of housing options, including subsidized units for ages 55+ and people with disabilities. Subsidized vacancies are filled through BC Housing, but contact Kin Village directly for market rent.

Kiwassa Housing Society

Ph: 604 254-5401

<http://www.kiwassa.ca/housing/>

Subsidized housing in several buildings. As of Sept. 2016, they are no longer accepting applications to the lengthy waitlist. See the website for updates.

Langley Lions Senior Citizen Housing

5464 203 St

Langley BC V3A 0A4

Ph: 604 530-7171

<http://llhs.ca/>

Subsidized units for seniors and people with disabilities.

Life Cycle Housing Society

32 4949 Ontario Ave.

Powell River, BC V8A 5T7

Ph: 604 485-6006

<https://lifecyclehousing.com/>

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Subsidized and market rent housing for seniors and people with disabilities.

Lions Millennium Place

3655 Clark Drive

Vancouver, BC V5V 3N1

Ph: 604 709-9364

Subsidized housing. Priority is given to people with spinal cord injury.

Lookout Society

544 Columbia St.

New Westminster, BC, V3L 1B1

Ph: 604-255-0340

<https://lookoutsociety.ca/project/permanent-supportive-housing/>

A variety of buildings in the Lower Mainland with varying criteria. Some are subsidized permanent housing and wheelchair accessible.

Lu`Ma Native Housing Society

2960 Nanaimo St.

Vancouver, BC V5N 5G3

Ph: 604 876-0811

<https://www.lnhs.ca/luma-native-housing-society#apply>

Subsidized and market rent units for people of First Nations ancestry.

Maple Crest Apartments

2229 Maple St

Vancouver, BC V6J 3T5

Ph: 604 738-7717

Subsidized units for people aged 55+; some units are wheelchair accessible

Metro Vancouver Housing

Ph: 604 432-6200

www.metrovancouver.org/services/housing

Provides a variety of buildings throughout Metro Vancouver. Subsidized housing applications are done through BC Housing but people interested in low and market rent should contact Metro Vancouver Housing directly.

Mt. Seymour Lions Housing Society

147 1300 Parkgate Ave.

North Vancouver, BC V7H 2Y2

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Ph: 604 929-9499

<http://www.mountseymourlions.org/housing/>

Subsidized and low market rent housing for seniors, families, and singles/couples with a disability.

New Chelsea Society

Ph: 604 395 4370

<http://www.newchelsea.ca/>

Subsidized accessible housing for seniors, people with disabilities, and families.

New Continental Apartments

1067 Seymour Street

Vancouver, BC V6B 5S4

Ph: 604 665-3331

Bachelor and one bedroom low market rent units for seniors or people with disabilities.

Newton Kinsmen Housing Society

100-11030 Ravine Rd.

Surrey, BC V3T 5S2

Ph: 604 581-2322

Subsidized units.

Nikkei Seniors Care & Housing Society

100-6680 Southoaks Cres.

Burnaby, BC V5E 4M7

Ph: 604 777-5000

<http://seniors.nikkeiplace.org/living/>

Independent and assisted living options for seniors, fees on a sliding scale.

Peace Arch Senior Citizens Housing Society

15468 Roper Ave.

White Rock, BC V4B 2G5

Ph: 604 531-4412

Subsidized independent living units for seniors aged 55+

Performing Arts Lodges (PAL)

300 581 Cardero St.

Vancouver BC V6G 3L3

Ph: 604 255-4312

<https://www.palvancouver.org/>

Some subsidized and some low end market rent units for artists with disabilities.

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Red Door Housing

33-2688 Blanche Street
Vancouver, BC V5S 4R4
Ph: 604 431-9225

<https://reddoorhousing.ca/>

Market rent and subsidized units. Subsidized units are filled from the BC Housing list. Contact Red Door for all market rent units.

Sunshine Coast Lions Housing Society

Ph: 604 885-5962

<https://sclionshousing.com/information-for-tenants/prospective-tenants/>

Subsidized units for seniors and people with disabilities are selected through BC Housing. Low market rent selected directly by the society.

Vancouver Kiwanis Housing Society

100-975 21st St.

West Vancouver, BC V7V 0B5

Ph: 604 926-0102

<http://kiwanisnorthshorehousing.org/apply/>

Seniors only.

VRS Communities

310 2006 West 10th Ave.

Vancouver, BC V6J 2B3

Ph: 604 731-1020

<https://www.vrs.org/>

Apartment living with shared care hours.

YWCA Metro Vancouver

Ph: 604 895 5800

<http://ywcavan.org/programs/affordable-housing/how-apply-and-eligibility>

Single women with children or single women fleeing intimate partner violence. Multiple locations in the Lower Mainland.

Useful References:**SCI BC Marketplace Accessible Housing**

<https://sci-bc.ca/resource/housing-package-2020-spinal-cord-injury-bc/>

Find listings of housing vacancies in BC.

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BC Housing

<http://www.bchousing.org/>

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

<http://www.chf.bc.ca/what-co-op-housing/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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