

share support explore options
choice independence dream discover

LIVING OUR DREAMS

Alternatives to Traditional Residential Options



COMMUNITY LIVING
BRITISH COLUMBIA

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LIVING OUR DREAMS

Alternatives to Traditional
Residential Options



Ask us about the
Living Our Dreams DVD

LIVING OUR DREAMS

Our understanding of how to support adults with a developmental disability has evolved considerably. We have learned that traditional group living and “one size fits all” approaches do not work for everyone. We are now encouraging and supporting individuals to create residential options that meet their unique needs and preferences.

When planning for your future, begin by exploring your dreams and hopes rather than by choosing a specific program or model. Talking about your dreams can be difficult, but it starts with asking a few questions:

- ***In the very best world, what would your home look like?***
- ***Would you live alone or with others?***
- ***Who would you live with?***
- ***What kind of help do you need?***

It takes time and the willingness to believe. A clear vision will keep you on course as you work toward achieving the very best life possible.

Living Our Dreams introduces you to people from British Columbia who are thriving in homes they have chosen. Although not without a few twists and turns along the way, the individuals profiled in this guide are definitely living their dreams. Having a home of their own has allowed them to express their individuality. It has provided them with a sense of control over their lives and an understanding that their preferences and choices are respected. It has improved the quality of their lives and has provided them with new opportunities. Most significantly, it has strengthened their family connections and has allowed them to develop meaningful relationships with others.

We hope this guide will encourage you to create a home of your own and, in doing so, live your own dreams. We would like to thank Darrin, Amber, Edward, Reg, Russ, David, Brian, Thai, Sarah, and Candice for sharing their stories with us. We have been inspired, moved, and excited by all that we have heard and seen. Thanks also to their families and the individuals who support them to live their dreams.

For further information about residential options, please contact your local CLBC Community Living Centre or CLBC headquarters (phone: 604.664.0101 or toll free 1.877.660.2522 / e-mail: info@communitylivingbc.ca). We will connect you with someone who can answer your questions.

whose **HOME** is it **ANYWAY?**

We sometimes forget how important it is to have **choice** in our lives.

Whether we sign a lease, join a co-op, or purchase a home, there is something powerful in the **experience** of choosing and taking responsibility for our own **home**. It gives us direction over the way in which we **live** and the way in which we interact with others. It gives us a sense of **control** and ensures that we have a personal **sanctuary**.



HOME OWNERSHIP

darrin

At the age of 29, Darrin became the proud owner of a beautiful, new home in Langford. Along with his parents, Diana and Gary, he purchased one of four homes in a brand new subdivision under Langford's affordable housing plan. Under this plan, developers are required to sell 10% of homes they build for \$150,000. This represents huge savings off the \$290,000 market value for homes in that area.

Although they missed the initial application deadline, Diana was determined that Darrin was going to have his own home and immediately reapplied. They received good news in September 2006 and Darrin officially moved into his new home three months later. Within the home, he receives the care he requires through a rotation of workers from Integra Support Services, Ltd. who live in the home with him. Each support person stays with Darrin for 48 hours straight. All of his assistants are close to Darrin's age and share similar attitudes. This provides consistency and allows Darrin to

"It's wonderful to see how comfortable and at ease he is, knowing that he'll never have to move again," says Mom.

control the flow of the day. His schedule is not dictated by shift changes. Darrin and his family fully participate in deciding who provides the necessary support.

Since moving from his family home, Darrin had a variety of living arrangements that required him to conform to the rules and culture of that particular setting. When Integra became the service provider, things began to change. He now has a personal support network to ensure that all planning revolves around his needs and goals for the future. Darrin has strong personal values that include freedom of movement, contact with family, and having control over his life. He prefers to be spoken to softly and takes pride in his appearance. Members of his support network respect these ideals.

He has settled into his home and proudly welcomes visitors with coffee and a tour. In September 2007, he participated in the Victoria marathon. He is living a full and exciting life surrounded by those who care about him.



"It's taken me 27 years to finally just say I've had enough and I want Darrin to have more control in his life. I want it to be about Darrin."

HOME SHARING / LIVE-IN SUPPORTS

Home sharing has been available to adults with a developmental disability since the 1970s. This service was previously referred to as “proprietary care” and is known to many as “family care”, “home living services”, or “host family services”.

At its most basic, home sharing describes a situation in which an adult with a developmental disability shares a home with someone who provides ongoing support. The home is the primary residence of both the individual being supported and of the person offering the support. The home may be rented by either party, rented by both together, or owned by either party. The home sharing provider may be an individual, couple, or family.

Support may include:

- a furnished room and other space in the home
- assistance with self-care and relationship-building
- meal preparation
- personal care
- use of community resources and generic services

Providers will tell you that home sharing is not a job. It's a lifestyle!

Variations

Home sharing is a flexible option that includes a variety of arrangements. In some situations, home sharing involves very close relationships. The individuals within the home share not only their physical space, but also their lives. The members of the home spend lots of time together and are actively involved in one another's daily activities. In other situations, the home sharing arrangement is characterized by relationships that are more independent. The members of the home may go their own way and come together at specific times or for specific purposes.



The provider can offer minimal or “round the clock” support and coordination. Home sharing providers may contract directly with CLBC, an agency, or the individual.

This guide profiles two variations of home sharing. The first is a traditional arrangement in which Amber lives in the home of a home sharing provider. The second profiles Edward, who shares a condominium with a roommate who does not have a disability.

Advantages

- consistent support person or team of people
- support person and environment chosen to suit individual's needs and preferences
- intimate relationships can develop
- welcoming of family involvement
- flexible schedule that can accommodate individual's changing needs
- routines built around the person's needs
- homelike atmosphere
- no arbitrary rules and regulations ... more natural lifestyle
- greater access to community in every day life

Recommended Safeguards

- a strong personal network to ensure the individual is not isolated or vulnerable
- regular respite for home sharing providers and relief as required
- opportunities for the individual to participate in activities outside the home (employment, community integration services, recreational activities, social groups)

NOTE: Many individuals and families appreciate the additional peace of mind that comes with home sharing that is co-ordinated by an agency. This option has the following advantages:

- frequent monitoring
- assistance with recruitment of required support providers
- ongoing support for the individual and home sharing provider
- understanding of relevant legislation regarding labour and tax implications

CLBC has recently introduced standards for home sharing as well as other quality assurance safeguards. We contract with qualified agencies in every region of the province that provide home sharing support. The list of qualified suppliers and other important information about home sharing can be found on our website using the following link http://www.communitylivingbc.ca/what_we_do/residential_options/home_sharing.htm.





Amber is very sensitive and thrives in a quiet and peaceful environment. She responds best to people who are gentle and intuitive. She feels most comfortable with those who recognize her moods and anticipate her needs. She enjoys a flexible schedule. At the age of 23, with a little help from her friends and family, Amber created this reality for herself.

Amber lived for many years in a variety of traditional residential settings, but nothing really worked. She was often unhappy and was not moving forward in life as she would have liked. Her mother, Maureen, wanted Amber to move back to the Cowichan Valley so that she could be close to her family. However, Maureen was repeatedly told that there were no appropriate resources available. Then Amber and Maureen met Chris. Chris worked in the group home in which Amber was living and the two formed a wonderful relationship. When Chris expressed an interest in sharing her home with Amber, the opportunity seemed ideal and the wheels were set in motion.



Maureen says, "This is Amber and Chris' house. The two of them live here and they're roommates. She gets the *best of everything* here."

Since settling into her new home, Amber's quality of life has improved dramatically. The home suits Amber. It is serene and spacious. Her room is set up just as she likes it. The sunroom and backyard swimming pool are two of her favourite spots.

Amber has become increasingly active in her community and regularly goes horseback riding, swimming, hiking on a trailrider, and out for meals. She is calmer and more at peace. She is healthier than she has ever been. Amber seems secure with the one-on-one support that Chris provides. She is understood by those around her and is connecting with people in the community.

Maureen now gets to see Amber at least once a week. Warmth, hospitality and an open door allow the family to get together in a casual and unplanned way that works for everyone. Amber has also formed deep connections with Chris' family. The home often hosts large family gatherings. There is so much enjoyment to be shared.



Maureen says, "I've *dreamt* this for twenty years. That Chris came along and has the willingness and the energy to do this is more than I could have believed would happen. My next dream is that this would never change, that Amber could be here for a long time, continue to live in the valley with us, and continue to be part of our family. That is my dream for Amber."

HOME SHARING – ROOMMATES

edward



Edward is an active young man who has made a home for himself in Langley. Those who visit frequently comment on how accurately the condo reflects his unique personal style – the plants, furniture, fish tank, pictures on the walls, and huge video collection are totally Edward. Even the refrigerator and cupboards are well stocked with all of Edward's favourites.

Edward shares his home with a man named Steven. The two live here as roommates. Both pay rent and have a say in how the home is run. They have formed an incredible relationship that is the result of spending time together and sharing experiences. Steven receives a fee from the Langley Association for Community Living to support Edward in the evening and on weekends. Another person supports Edward on weekdays.

Sue explains, "Steven's been phenomenal because he's able to read Edward. He can almost predict when he's going to have a seizure or when he's going to have some kind of behaviour."



Since moving to the home, Edward has gained confidence and maturity. He is learning to exercise his independence and is figuring out what he likes. He is trying new things and having a great time. A flexible schedule has been extremely beneficial. Edward's seizure disorder and his personality make it challenging for him to stick to a very rigid timetable. He is living more on his terms than when he lived in a group home and had to accommodate shift-changes and priorities of the other individuals with whom he lived.

Edward's parents, Sue and Dave, believe that consistency is one of the major advantages of his current living situation. Working closely with Steven has helped them form a strong partnership that never existed at the group home where they were typically interacting with a large and changing staff team. This has given Sue and Dave tremendous peace of mind.

Edward knows that Steven will be there to meet him at the end of his day. Steven understands his communication style and moods. He knows when to get active with Edward and when to step back and support him to accomplish things independently. This has given Edward a feeling of success in his life.

The only drawback Edward and his parents have been able to identify in the roommate option is that it may change. However, the family feels this is a small concern and understands that there are no guarantees with any residential situation. They are happy to look on the bright side.

Sue and Dave have said, "Edward may gain a new level of independence because of the support he's getting from Stephen. Either may choose to move on. We can't say, but we're just glad we've got Stephen and this is the way we're going right now."

CLUSTER APARTMENTS

Sometimes individuals prefer living alone, but require someone to be available at specific times throughout the day or on an as-needed basis to deal with things that unexpectedly come up. Apartment clusters can offer the best of both worlds! Individuals live in their own suites within a larger community apartment building. On-site support is provided by a person who lives in a suite or stays overnight in the same complex. Support may focus on lifeskills, home management, community involvement, and relationship building. Tenants may share additional daytime staffing hours.

Variations

Most clusters consist of small groups (3-5) of apartments. Ideally, apartments are located throughout the building and individuals with disabilities comprise less than 20% of the tenants. However, some people prefer clusters that are more intimate. In this type of arrangement, individuals live in close proximity to one another (on the same floor or occupying all units within a smaller building) and may intentionally choose the community of people who live within the building.

On-site support can be provided through either of the following arrangements:

- a neighbour who agrees to be on-call after midnight in exchange for a honorarium
- an agency staff who spends overnight on-site (typically for individuals with high health needs)
- a person who lives in the building and is contracted to provide day or evening support in addition to overnight
- extra staff support can be provided during the day and evening by additional staff
- any combination of the above

The support person may be an employee or contractor with an agency or may contract directly with the individual. In some cases, support is provided on a volunteer basis by someone who lives in the building.

In the stories that follow, you will meet a group of men who live in an integrated cluster. Rus, Reg, David, and Brian have individual condos throughout a large building in Kelowna. You will also meet Thai who lives in a smaller cluster that was intentionally created to suit his needs.

Advantages

- each individual has his / her own home and own space
- environment chosen to suit individual's needs and preferences
- individual sets his / her schedule
- individual selects the amount and type of support required
- welcoming of family involvement
- more natural lifestyle

Recommended Safeguards

- a strong personal network to ensure the individual is not isolated or vulnerable
- opportunities for the individual to participate in the communal life of the building and to form relationships with others who live in the complex
- opportunities for the individual to participate in activities outside the home
- close proximity to transportation routes and necessary services (banks, stores, health professionals, community centres)
- opportunities for the individual to practice accessing emergency services or assistance



CLUSTER - CONDO

russ, reg, david & brian

Kelowna is a city buzzing with opportunity and excitement. This is certainly true of one new condominium development that is home to four men with a developmental disability. David, Brian, and brothers Russ and Reg, each own separate suites in the building. The four receive support from Mennonite Central Communities Supportive Care Services (MCCSCS). The agency purchased a separate suite in the building for a live-in staff person. Lori provides morning and evening support and is there just in case she is needed. Another staff person provides support during the dinner hour on weekdays.

This is an example of an apartment cluster. The condos were strategically purchased on different floors and in different parts of the building. This has allowed the guys to be part of the overall community within the building rather than a group that is distinct from others. They feel connected, involved, and safe. They feel they have a contribution to make. With a little support, they are taking advantage this network and other new opportunities in their neighbourhood.



For these guys, the cluster provides the ideal balance of independence and support. Lori is there to ensure that things run smoothly for everyone. She supports them to achieve common goals and to accomplish the things that are uniquely important. The guys also rely on one another for companionship and support. They frequently eat dinner together and enjoy spending time with one another. However, they keep their own schedules and definitely have their own lives.

All of the condos reflect the guys' personal interests, passions, and preferences. David is well organized and his place is adorned with artwork that reflects his interest in ancient cultures. Brian loves to entertain and host parties. Russ is a sports guy. Reg likes a simple, quiet, and uncluttered home to listen to music.

The guys are thriving and are proud of their accomplishments. The fact that each owns his suite provides an added sense of security to the individuals and their families.

Russ and Reg's parents explain, "they're very proud of having their own place and that it belongs to them. That they're not just tucked together in a group home. That they actually own their own place. That is very important to them."



Thai is a very engaging man who lives in his own apartment in a fourplex in Victoria. Thai has a big warm smile and welcomes visitors to his home. He has lived in his own place since 2005. Thai likes books, magazines, music, and soap operas. Sometimes in the evening, he goes to a jam in his neighbourhood. He also likes to watch American Idol.

When his nieces and nephews visit, he puts on cartoons for them. When Thai visits his sister's home, they put on his "soaps" for him to watch. Thai works for his sister around the property. He mows the lawn and keeps the grounds neat and tidy. He looks forward to payday.



Thai likes his things to be in the same place and he is very particular about the condition of his magazines and books. Thai regularly attends a community integration program in his neighbourhood.



Before this, Thai lived in a group home. It was difficult for Thai and those around him were extremely worried about the number of upsetting incidents that were occurring in the home. The other individuals in the home would touch Thai's books or move his things. Thai's sister, Me Kon, was very concerned about him. One day she noticed an ad in the paper for a duplex and wondered if it could be possible for Thai to have his own apartment. Me Kon and the agency that supported Thai began to look for the right place for Thai. Me Kon bought the fourplex and Thai and two other fellows moved in to their own apartments. The fourth suite is occupied by the overnight staff who provides support from 10 PM to 10 AM.

Thai's life is more settled now that he has a place to call his own.

Thai is proud to say,
"This is *my* house!"

SUPPORTED LIVING



Supported living provides hourly paid support to individuals who do not need overnight staff. Individuals may require support for self-care, relationship skills, meal preparation, and personal care as well as support to access community resources, activities, and generic services. Individuals may own or rent their home or the service provider may own it.

The support person may be an employee or contractor with an agency or may contract directly with the individual.

Variations

Support varies according to the disability related needs of the individual. This guide profiles two categories of support living:

- independent living
- outreach support

In the stories that follow, you will meet two women who live in their own homes with support that meets their unique needs. Sarah needs daily support to maintain her own home and live independently. Candice requires outreach support for specific tasks.

The key to success in these types of arrangements is providing the right amount of support – not too much and not too little. Individuals need to feel safe, comfortable, and supported without feeling that their independence is being compromised.

Advantages

- individual has his / her own home
- high degree of freedom and choice
- flexible and responsive support
- welcoming of family involvement

Recommended Safeguards

- a strong personal network to ensure the individual is not isolated or vulnerable
- opportunities for the individual to participate in activities outside the home
- close proximity to transportation routes and necessary services (banks, stores, health professionals, community centres)
- opportunities for the individual to practice accessing emergency services or assistance





Sarah is a lovely young woman who lives on Vancouver Island. She is the fourth oldest of a family of 19 children. Since turning 18, she has lived in many different places including her own trailer on her parents' property, two family care homes, and a group home. Sarah describes the group home as too restrictive for her needs. Due to licensing requirements and the needs of others in the home, her choices were very limited. She was not allowed to walk down to get the mail and did not have access to the kitchen area. The washrooms had to be locked at all times so Sarah had to ask staff when she wanted to use the washroom.



When you ask her very large and wonderful family how they feel about this transition, they will tell you "this is more than we had ever hoped!"

Sarah and her family were excited about the possibility of developing a plan that would allow Sarah to have the independence she desired. Her parents set up a registered society, developed a proposal for funding, and began remodelling a duplex to create an apartment for Sarah. Things happened very quickly from this point and Sarah moved into her apartment during December 2006.

Her home is in a very nice community and on a bus route. There are stores and a bank within walking distance. She continues to attend a day program during the week and receives support at home from staff who are helping her gain the skills and confidence she requires to live independently. Sarah hopes to get a paid job and dreams of working with animals. She is thriving within her new home and recently spent her first evening without overnight staff.



Sarah and her circle of support are dedicated to making this work. Sarah is on the way to making all of her dreams come true.



candice



Candice is an independent, free-spirited young woman who has her own studio apartment at the edge of Vancouver's trendy Yaletown district. She lives there with support from Spectrum Society for Community Living. The agency provides Candice with ten hours of staffing support each day. They help with personal care, homemaking, and transportation on those occasions when Candice wants to leave her power chair at home. She is on her own overnight, but has the security of a "lifeline" she can call at anytime if she needs help.



During her adult life, Candice has had a variety of living arrangements including a group home with four other individuals and a condo that she shared with a roommate who provided around-the-clock support. Each of these arrangements helped her develop the skills and confidence she required to make the step to moving into her own place. Although Candice continues to work with her staff to make her new living situation even better, she is very happy with this model of independent living.

When asked if she would consider a return to group living, she says "that would feel like moving backwards."

Candice is all about moving forward in her life and feels she is doing just that with the support of her community.



FACTORS FOR CONSIDERATION

All of the options profiled in this guide have certain advantages over traditional residential services:

- more person-centred
- flexible schedules
- high degree of individual control
- easy and natural involvement of family and friends
- greater opportunity for building and maintaining a personal network
- partnership between individual, family, and provider
- increased involvement with community
- fears, concerns, etc. can be addressed on an individual basis

Certain things contribute to the success of each of these alternatives:

- networks
- person-centred, goal-based planning
- compatibility with the support provider
- careful selection of the home environment
- acceptance of fluidity (this is just one point in time ... things may change, but that's okay) ... this evolution is promoted and celebrated
- homes that truly belong to the individual (whether rented, leased, or owned)

If you are thinking of purchasing a home for your family member, you will need to look at financing, maintenance, taxes, and your son or daughter's legal competency.

A person may own a home in which he lives without the home being considered an asset under BC's Persons with Disabilities (PWD) benefit regulations. However, the individual's PWD payment may be reduced if \$375 / month is not spent on shelter costs. You should plan so that your relative continues to receive this housing component. If the home is in a trust, the trust can charge \$375 / month for rent.

Parents sometimes wish to leave the family home to their adult child who has a disability or to buy a home or apartment and register the title in their name. As an alternative, the home can be placed in a trust that is set up for your child. This option has the advantage of allowing the trustee to manage the home maintenance and charge rent to the person and / or roommates.

Your family member is also eligible for the homeowner grant and, if he receives PWD benefits, the supplement to the homeowner grant. Rental property can attract income tax and can be considered unearned income by disability benefit rules.

You will need to get expert advice in these areas.

WHAT NEXT?

Once your vision is clear, the next step is to mobilize your resources. Talk to other families. Do your homework. Talk to professionals about support services and about options available. Find a champion – a friend, another parent who has been there, or an organization that can support you to achieve your vision. If ownership is in the plan, talk to your bank about financing and find a lawyer who is knowledgeable about trusts and legal mechanisms.

You don't have to figure this out by yourself. There are many resources available to help you develop a solid plan.

CLBC

CLBC has Community Living Centres located throughout the province. Within these centres, you can connect with a facilitator who will help you develop an individual support plan. CLBC has also developed a guide for those who wish to develop and submit their own individual support plan. This is available on our website using the following link:

http://communitylivingbc.ca/what_we_do/documents/GuidanceforPersonalSupportPlanDevelopment-ADULTS-FortheWeb.pdf

PATH

Many enjoy using the PATH (Planning Alternative Tomorrows with Hope) process. PATH is a results-oriented creative planning tool that starts in the future and works backward to first (beginning) steps that are possible and positive. This resource is available through Inclusion Press (www.inclusion.com).

PLAN TELELEARNING! - Home Options

This one-hour seminar provides information on housing options. You will hear about solutions families have utilized, look at the question of co-ordinating home and supports, and explore options for ownership. This workshop is available from anywhere by telephone! Register online (www.plan.ca) or by phone (604.439.9566).

Housing Choices for People with Developmental Disabilities: A Resource Guide.

Itay Greenspan and Laural Raine. Kehilla Residential Program.
Toronto, Ontario, April 2006.

Creating a Future of Home Ownership for Persons with Developmental Disabilities.

June Birch and Maureen Murphy Black.
May 2003.

Moving Away From Home Is A Rite Of Passage.

Resources and worksheets that explore different types of homes and living options.
(www.tiesthatbind.ca/themes/index.php?theme=8)

RESOURCES

The following resources may help you access critical support and allow you to move forward with your plan.

Canadian Co-Housing Network

Co-housing describes intentional neighbourhoods that combine the autonomy of private dwellings with the advantages of shared resources and community living. Residents usually own their individual homes, which are clustered around a “common house” with shared amenities. Each home is self-sufficient with a complete kitchen, but resident-cooked dinners are often available at the common house for those who wish to participate.

www.cohousing.ca

Co-operative Housing Federation of BC

This organization provides information about and for housing co-ops, member services, and co-op directory.

www.chf.bc.ca

BC Housing Corporation

The Housing Registry allows individuals to apply once and express interest in a variety of housing developments listed on the registry. Each housing development not listed on the Housing Registry needs to be applied to directly. Independent Living BC offers a middle option to bridge the gap between home care and residential care for those who need some assistance, but don't want or need 24-hour professional nursing care. The Provincial Housing Program provides subsidized housing throughout BC.

www.bchousing.org

Canada Mortgage and Housing Corporation

Residential Rehabilitation Assistance Program (RRAP)

This program offered by CMHC provides financial assistance to homeowners and property owners to improve their dwellings so they are more accessible to individuals with disabilities. Depending upon where the property is located, CMHC will provide up to \$18000 for renovations. Depending upon income, up to \$12000 of the loan may be forgivable. Higher amounts of assistance may be available in more remote areas.

www.cmhc-schl.gc.gc.ca/en/co/prfinas/prfinas_008.cfm

Choice in Supports for Independent Living Services (CSIL)

CSIL is a form of individualized available through the Ministry of Health to assist with long-term health-related problems. Participants recruit, hire, and schedule their own staff and are responsible for all employer-related requirements under the labour code, Workers Compensation Board, and Canada Revenue Agency. Anyone needing help with those responsibilities can arrange for a Client Support Group (a group of people chosen by the participant who register as a nonprofit society). Contact the Continuing Care office of your local Health Authority.

www.health.gov.bc.ca/hcc/csil.html

Disability Supports Funding through Vancouver Foundation

www.vancouverfoundation.bc.ca

Family Independence Fund (FIF)

The Family Independence Fund is a \$30 million fund provided to Vancouver Foundation by Community Living BC. It helps families who have children or adults with developmental disabilities keep their family member at home by providing one-time grants for home renovations or expenses related to wheelchair-accessible vehicles.

<http://www.vancouverfoundation.bc.ca/documents/grants/FIFFAQJune2007.pdf>

Children And Youth With Special Needs Supports (CYSN) Fund

The \$10 million CYSN fund was established with money from the Ministry of Children and Family Development. It assists families living with children and youth with special needs from birth to nineteen years of age through one-time capital grants.

www.idpofbc.ca/csynfaq.pdf

Individualized Funding

The family or host agency should have a thorough understanding of the Canada Revenue Agency (CRA) test for employee vs. self-employed contractor, the definition of foster care under the Income Tax Act, and CRA rules regarding personal income tax. CRA publication RC4110 (E) Rev. 06 entitled Employee or Self-Employed? outlines how CRA determines the status of the caregiver. Paragraph 81(1)h of the Income Tax Act exempts from income payments made to caregivers under certain conditions. A description of how the income tax applies to caregivers can be found in IT Technical News Bulletin No. 31R2 issued May 16, 2006.

www.communitylivingbc.ca/what_we_do/individualized_funding.htm

Ministry of Small Business and Revenue

www.sbr.gov.bc.ca

Home Owner Grant

The Home Owner Grant is available to individuals who are Canadian citizens or landed immigrants and reside permanently in British Columbia. A homeowner is entitled to the grant if he / she occupies an eligible residence as his / her principal residence. The grant is not automatically given. It must be applied for each year.

www.sbr.gov.bc.ca/rpt/home_owner_grants.htm

Property Tax Deferment Program

Property tax deferment is a low interest loan program that assists qualifying BC home owners to pay the annual property taxes on their homes.

www.sbr.gov.bc.ca/property_tax_deferment.htm



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