Senior Access Resource Manual

Seniors keeping active and informed



Advancing Age: Promoting Older Manitobans



Senior Access Resource Manual

This resource was prepared by the Seniors and Healthy Aging Secretariat, in partnership with the Manitoba Society of Seniors.

Questions and/or comments can be directed to either:

Seniors and Healthy Aging Secretariat 822-155 Carlton Street Winnipeg, Manitoba R3C 3H8 945-6565 1-800-665-6565 www.gov.mb.ca/shas

OR

Manitoba Society of Seniors Inc. 202-323 Portage Avenue Winnipeg, MB R3B 2C1 942-3147 1-800-561-6767 www.msos.mb.ca





Introduction

Who should use this resource?

- organizations giving information to seniors and their families or caregivers
- volunteers working with seniors in the community

What is in this resource?

- Information about selected programs in Manitoba from
 - all levels of governments
 - seniors organizations
 - seniors centres and community resource councils all over the province

The resource is in two manuals

- Manual 1 includes the following sections
 - Housing
 - Finances
 - Transportation
- Manual 2 includes the following sections
 - Health and Wellness
 - Safety and Security Elder Abuse
 - Legal Issues
 - Recreation

How do you find what services or resources an older adult may need?

Sometimes you may have to probe to find what a senior needs because

- they may be embarrassed or afraid to talk about a problem and may "beat around the bush"
- a senior, family member or a caregiver may not know what questions to ask about a problem or issue
- a family member may live outside of Manitoba and not know about our programs

You may already have ways of getting information, but the following questions may give you new ideas.

First, it may be a good idea to ask if the person is willing to answer a few questions so you can better help them.

- Do you live in your own home or do you rent your living space?
- Do you live alone?
- Do you have people who help you? Who are they? How do they help?
- How safe do you feel at home?
- How safe do you feel going out of your home?
- What transportation do you use?
- Do you have supports such as meal programs, home care, housekeeping or yard work?
- Would you like more support? If so, what would you like?
- How would you describe your general health? Do you have any specific health issues?
- What social activities do you do? What other things would you like to do?
- How do you feel about your financial situation? Do you feel you have enough money to meet your needs?
- What are your sources of income?

There are also questions at the beginning of each module that may help you discuss that topic.

Community Seniors Resource Councils and Multi-purpose Senior Centres in Manitoba

Multi-purpose Senior Centres offer accessible and affordable

programs and services that

- support older adults as individuals or in groups
- maintain and improve health and quality of life
- support personal independence
- encourage involvement in community life

The Manitoba Association of Multi-purpose Senior Centres (MAMSC) represents 19 centres with over 10,000 members/clients and countless more users. For further information contact MAMSC at <u>jweir@shaw.ca</u>

Community Seniors Resource Councils (Support Services to Seniors)

are in over 100 communities throughout Manitoba and

- are often the first point of contact for services for seniors and their families
- focus on support services and referral to help older adults remain independent
- develop services specific to local needs

Grid of services provided by Multi-purpose Senior Centres and Seniors Resource Councils

The following pages show the locations and range of services provided. The towns listed show where the offices are located. Most of the councils serve the surrounding areas, including smaller centres. The grid is divided into rural and urban Community Resource Councils and Multi-purpose Senior Centres throughout the province.

Some of the programs described in the manuals refer to this grid.

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Email: mssi@mts.net																											

Rural Community Resource Council Steinbach (Serving Seniors Inc.)	Information and Referral of Services in Area	Advocacy	Congregate Meals	🔇 Meal Delivery	House Keeping	🔇 Yard Care	Minor Home Maintenance	Handivan Transportation	🔇 Transportation	Errands/Shopping	Local Housing Listing	Personal Emergency Response Systems	Emergency Response Information Kits (E.R.I.K.)	🔇 Friendly Visiting	Daily Telephone "Hello"	Temporary Lending of Mobility Medical Equipment	Health / Wellness Programs/Activities	Educational Presentations	🔦 Foot Care Services	Hearing Services	Extended Education	Assistance Filling Out Forms	Income Tax Preparation	Hairstyling	🔇 Reading	Translation/ Interpretation	Support Groups
Phone: 320-4604 Stonewall (South Interlake Seniors	9	9	9	9	9	0	0	9	0	0	0	9	9	9	9	9	9	9	0	0	9	9	9	0		_	9
Resource Council Inc)																											
Phone: 467-2719 Strathclair (Strathclair Senior																											
Services)			9	9	9	9							9	9	9	9		1	0								
Phone/Fax: 365-2012																											
Swan Lake (Lorne Community	9	0	0	9	9	0	0	0	0	0	0	9	9	9	0	9	9	9				9	0				9
Support Services)							-	-																			-
Phone: 836-2585																											
Swan River (Swan River and District	9	9	\bigcirc	9	9	\bigcirc	9	9	0	0	\bigcirc	9	9	9	\bigcirc	9	9	9	0	9	9	9	\bigcirc	\bigcirc			
Community Resource Council Inc)																											
Phone: 734-5707 Email: swandcrc@mts.net																											
Teulon (Teulon and District Seniors																											
Resource Council)	9	9	0	9	9	0	9	9	0	0	0	9	9	9	0	9	9	9	0	9	9	9	9	0	9		9
Phone: 886-2570																											
Email: tdsrc@mts.net																											
Thompson (Thompson Seniors	9	0	0		9	0	0		0	0	0	9	9	9	0	9	9	9	0			9		9	0		9
resource Council)	V	-			9	S	9		9	9	S	9	—	-		9	9					-		9	-		v
Phone: 677-9676																											
Email:rotary@mts.net																											
Traverse Bay (Helping East Lake					0	0	0		4	4		0	0	0	0	0	9		3	0		8	0	0	0	Τ	
People Centre (H.E.L.P Centre)									-	-												1					
Phone: 756-6471																						<u> </u>					
Virden (Seniors Access to	9	9	9	9	9	\bigcirc	9	9	0	0	0	9	9	9	9	9	9	Ø	0	9	9	Ø	Ø	9	9	9	
Independent Living Inc.) Phone: 748-2323					l													1									
Email: leojo44@hotmail.com																											
Vita (Vita & District resource Council																											
Inc.)	V	9	9	9	9	9	9	9	0	0	0	9	9	9	9	9	9	9	9			9	9	9	9	9	9
Phone: 425-3701																											
Email: vdrc@mts.net																											
Waskada (Seniors Outreach Services		9			9	9	0	0	0	9	0	9	9	9	9	9	9	9	9			9	0	9			
of Bren-Win)	-				–		-	-				—	-		-	—	—										
Phone: 673-2534																											
Email: sosdel@mts.net																											

Wawanesa (Seniors Independent				9																
Services)	-									-	-							-		
Phone: 824-2670																				
Email: siswawanesa@mts.net																				
Whitemouth (Two Rivers Resource													0							99
Council)							-				-		-			-		-	-	
Phone: 348-4610																				
Email: wmrivers@granite.mb.ca																				
Winkler (Winkler and District Multi-		0											0							
purpose Senior Centre)	-	-		-	-	-	-	-	-	-	-	-	-	-						
Phone: 325-8964																				
Email: wsc@valleycable.com																				

Winnipeg Community Resource Council	Information and Referral of Services in Area	Advocacy	Congregate Meals	Meal Delivery	House Keeping	Yard Care	Minor Home Maintenance	Handivan Transportation	Transportation	Errands/Shopping	Local Housing Listing	Personal Emergency Response Systems	Emergency Response Information Kits (E.R.I.K.)	Friendly Visiting	Daily Telephone "Hello"	Temporary Lending of Mobility Medical Equipment	Health / Wellness Programs/Activities	Educational Presentations	Foot Care Services	Hearing Services	Extended Education	Assistance Filling Out Forms	Income Tax Preparation	Hairstyling	Reading	Translation/ Interpretation	Support Groups
Boni-Vital Council for Seniors Address: Unit 6- 845 Dakota St.	9	9	9	9	9	9	9	0	9	0	9	9	9	9	9	9	9	9	9	0	9	9	9	0	9	9	9
Phone: 255-2061 Email: bvcsenrs@mts.net																											
Broadway Seniors Resource Council Address: 319-691 Wolseley Ave. Phone: 772-3533 Email: bway@mts.net	9	9	9	9	9	9	0	0	9	0	0	9	>	0		9	>	9	0	0	9	9	9	0	9	0	0
Downtown Seniors Resource Council of Winnipeg Address: 425 Elgin Ave. Phone: 956-2566	9	9							9				>										9	0			
Fort Garry Seniors Resource Council Address: 800 Point Road (Lower Level) Phone: 792-1913	9	9	9	9	9	9	9	9	9	0	9	9	9	9	9	9	9	9	9	9	9	9	9	0	9	9	9
Keewatin/Inkster Neighbourhood Resource Council Inc. Address: 97 Keewatin St. Phone: 774-3085	9	9	9		9	9	9		9	0			9				9	9					9	0			
Middlechurch Community Services Address: 280 Balderstone Rd. Phone: 336-4126 Email: bev@middlechurchhome.mb.ca	9	9	9	9									9				9	9	0	0							
Point Douglas Seniors Coalition Address: 817 Main St. Phone: 792-8894	9	9			9	9	9		9	0	0		9				9	9					0				
River East Council for Seniors Address: 755 Henderson Hwy. Phone: 667-6812 Email:recs@mts.net	9	9	9						9		>		9		9			9					9				
Seven Oaks Seniors' Links Address: 1588 Main St. Phone: 612-3888 Email: sosl@mts.net	9	9	9	9	9	9	0	0	>	•	•	>	•	0	>	٢		9	0	0	•	9	()	()	9	0	9

Winnipeg Community Resource Council	Information and Referral of Services in Area		Congregate Meals	Meal Delivery	House Keeping	Yard Care	Minor Home Maintenance	Handivan Transportation	Transportation	Errands/Shopping	Local Housing Listing	Personal Emergency Response Systems	Emergency Response Information Kits (E.R.I.K.)	Friendly Visiting	Daily Telephone "Hello"	Temporary Lending of Mobility Medical Equipment	Health / Wellness Programs/Activities	Educational Presentations	Foot Care Services	Hearing Services	Extended Education	Assistance Filling Out Forms	Income Tax Preparation	Hairstyling	Reading	Translation/ Interpretation	Support Groups
South Winnipeg Seniors Resource Council Address: 123-1 Morley Ave. Phone: 478-6169 Email: swrc@mts.net	9	0	0	0	•	0	0	•	()	0	0	0	•	0	()	•	•	>		()	>	0	0	0			
St. James/ Assiniboia Senior Centre- Support Services Address: 2109 Portage Ave. Phone: 987-8858 Email: ghewitt@stjasc.mb.ca			S	S	I	S	9		•				9					9	0					0			
Transcona Council for Seniors Address: 845 Regent Ave W Phone: 222-9879 Email: tcscorrdinator@prairie.ca	9	9	9			9	9		8	9			9		\$		>	9					0				

Rural Senior Centre Brandon (Seniors for Seniors Co-op, Inc.)	Information and Referral of Services in Area	Advocacy	Congregate Meals	Meal Delivery	House Keeping	Yard Care	Minor Home Maintenance	Handivan Transportation	Transportation	Errands/Shopping	Local Housing Listing	Personal Emergency Response Systems	Emergency Response Information Kits (E.R.I.K.)	Friendly Visiting	Oaily Telephone "Hello"	Temporary Lending of Mobility Medical Equipment	Health / Wellness Programs/Activities	Educational Presentations	Foot Care Services	Hearing Services	Extended Education	Assistance Filling Out Forms	Income Tax Preparation	🔇 Hairstyling	🔇 Reading	Translation/ Interpretation	🔇 Support Groups
Phone: 571-2050 Email: sfors@westman.wave.ca																											
Brandon (Prairie Oasis Senior Centre) Phone: 727-6641		0		9			9	0					9	9	0	9	9		0								
Dauphin (Dauphin Multi-purpose Senior Centre) Phone: 638-6485 Email: dsc_admin@mts.net	9	9	9	0			9	0	0	0	0	>			0	S	>		0								
Gimli (Gimli New Horizons 55+ Centre) Phone: 642-7909													9	9			9										
Email: gsrc@mts.net Morden (Morden Friendship and Seniors Services and Activity Centre Inc) Phone: 822-3555	9	9	9						0				٢				٢	9		>	9		9				9
Email:plplett@mts.net Portage la Prairie (Herman Prior Senior Services Centre Inc.) Phone: 857-6951 Email: hp55plus@mts.net	9	0	0													0	0	9	0	9	>	9	9				9
Selkirk (Gordon Howard Senior Centre) Phone: 785-2092		9					9	9			9		S	9		>	>										
Steinbach (Steinbach 55 Plus- Serving Seniors Inc) Phone: 320-4600 Email: ssinc@mts.net	9	0	8	0	9	0	0		0		0	•	0	0		0	•	0	0	0	8	9	9	0	0	9	9
Stonewall (South Interlake 55+ Inc) Phone: 467-2582 Email: si55plus@mts.net		9		9	9	9																					
Winkler (Winkler & District Multi- purpose Centre) Phone: 325-8964 Email: wsc@valleycable.com	\$	0	•		9	9	9		8	0	8	8	8	0	0	۲			0	8							

Winnipeg Senior Centre Aboriginal Senior Resource	Information and Referral of Services in Area	Advocacy	Congregate Meals	Meal Delivery	House Keeping	Yard Care	Minor Home Maintenance	Handivan Transportation	Transportation	Errands/Shopping	Local Housing Listing	Personal Emergency Response Systems	Emergency Response Information Kits (E.R.I.K.)	Friendly Visiting	Daily Telephone "Hello"	Temporary Lending of Mobility Medical Equipment	Health / Wellness Programs/Activities	Educational Presentations	Foot Care Services	Hearing Services	Extended Education	Assistance Filling Out Forms	Income Tax Preparation	Hairstyling	Reading	Translation/ Interpretation	Support Groups
Centre of Winnipeg Inc Address: 4-100 Robinson St Phone: 586-4595 Email: asrcwpg@mts.net	0																										
Charleswood Senior Centre Inc 5006 Roblin Blvd. (897-5263) Email: cwsenior@mts.net 450 Laxdal Rm 5 (832-6527) Email: seniors@pembinatrails.ca	9	0							0				0				0	9			9	0					9
Good Neighbours Senior Centre Address: 755 Henderson Hwy. Phone: 669-1710 Email: gnsc@mts.net	9				•												0		0								
Gwen Sector Creative Living Centre Address: 1588 Main St. Phone: 339-1701			0														•										
Email:gwensector@shaw.ca Main Street Senior Centre Address: 817 Main St. Phone: 942-7486 Rady Jewish	9		>														>					9	9				9
Community Centre - 55+ Programming Address: 100-123 Doncaster St. Phone: 477-7545 Smith Street																											
Senior Centre Address: 185 Smith St. Phone: 956-6441 Email: smith@ageopportunity.mb.ca	9		0														•					>	>				9
St. Vital/St. Boniface Senior Centre Address: 254 Lakewood Blvd Phone: 956-5734 Email: southd@ageopportunity.mb.ca	9		>														9					9	9				9

Winnipeg Senior Centre	Information and Referral of Services in Area	Advocacy	Congregate Meals	Meal Delivery	House Keeping	Yard Care	Minor Home Maintenance	Handivan Transportation	Transportation	Errands/Shopping	Local Housing Listing	Personal Emergency Response Systems	Emergency Response Information Kits (E.R.I.K.)	Friendly Visiting	Daily Telephone "Hello"	Temporary Lending of Mobility Medical Equipment	Health / Wellness Programs/Activities	Educational Presentations	Foot Care Services	Hearing Services	Extended Education	Assistance Filling Out Forms	Income Tax Preparation	Hairstyling	Reading Translation/Internretation	Support Groups
St. James/Assiniboia Senior Centre Inc. Address: 2109 Portage Ave. Phone: 987-8850	0																9									0
Email: ghewitt@stjasc.mb.ca																										
Stradbrook Senior Centre Address: 400 Stradbrook Ave. Phone: 956-6490 Email: info@ageopportunity.mb.ca	0		0														9					0	0			0
West End Senior Centre Address: 644 Burnell St. Phone: 772-9581 Email: we@ageopportunity.mb.ca	9		>														9					>	S			0

Contents of Housing Module

1. Descriptions and Definitions of Seniors' Housing Options

- A. Owning
- B. Renting
- C. Housing with Support Services

2. Programs for Senior Homeowners

- A. Repair and Renovation Programs
- B. Financial Programs

3. Programs for Senior Renters

- A. Repair and Renovation Programs
- B. Financial Programs
- C. Residential Tenancies Branch

4. Housing with Support Programs

5. Home and Yard Care and Home Safety Programs

6. How to Find Housing

- A. Rural Areas
- B. City of Winnipeg

7. Information Charts and Sample Application Forms

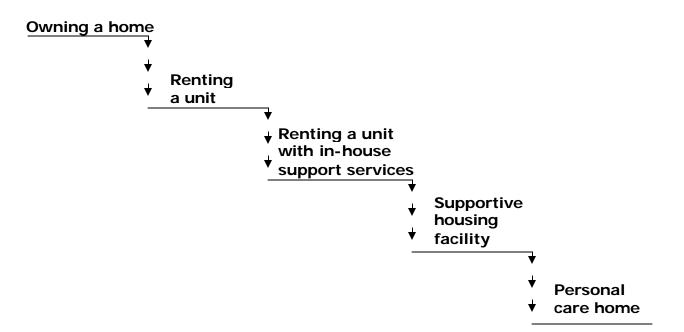
Seniors' Housing

This Housing Module contains information for

- seniors living independently, either as homeowners or renters
- seniors who need housing with support and care services
- seniors' families or caregivers who are looking for information about housing options

Seniors' housing needs and services are on a continuum.

Community Services → → Community & In-house Services → → In-house Services



How Do You Find What a Senior Needs?

It is important to know where a senior is on the housing continuum so you can give appropriate information. Here are some questions that might help you talk to an older person about housing.

- Do you own your home or do you rent your living space?
- Do you live alone?
- Do you feel safe where you live?
- Do you feel safe going out of your home?
- Are you thinking about living in a different place?
- Do you have people who help you? Who are they? How do they help?
- What kind of supports, such as meal programs, home care or housekeeping, do you have? Do you feel you need more support? If so, what would that be?
- How would you describe your general health?
- What social activities do you do? Would you like to do other things? If so, what would you like to do?
- What do you do for transportation?
- What are your main sources of income?

1. Descriptions and Definitions of Seniors Housing Options

A. Owning a Home

Advancing Age:

Promoting Older Manitobans

Private House

Condominium

B. Options for Rented Housing

Private Sector

Public Sector

C. Housing with Support Services

Manitoba Housing Authority 55 Plus (may be known as Elderly Persons Housing - EPH)

Assisted Living

Supportive Housing

Companion Care (Winnipeg only)

Personal Care Homes

A. Owning a Home

Private House

Condominium Unit

- A condominium owner
 - owns a unit of a multi-unit property
 - pays property taxes on the unit
 - can sell or lease the unit
 - usually pays a monthly upkeep fee and shares costs of repairs and improvements as needed
 - shares common areas, such as recreation areas, hallways and stairways, jointly with other residents
- Unit owners form a board of directors to manage the property.
- The **Condominium Act** in Manitoba controls condominiums. For more information, contact the **Residential Tenancies Branch of Manitoba Finance at 945-2476**

B. Rented Housing

Private Sector Choices

For-Profit Landlords – rent privately owned properties to tenants

Not-for-Profit Landlords - include

- not-for-for profit or charitable organizations, such as service clubs or church groups, that may have specific rules about who can rent units in the buildings
- organizations that have agreements with the Manitoba Housing and Renewal Corporation and may offer lowered rent based on tenant income

Seniors Apartments – for-profit or not-for profit properties

- range from a studio or bachelor apartment to one, two or three bedrooms
- Some facilities provide meals.
- Some have services such as laundry, recreation or transportation programs.

Housing Co-Operatives

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Promoting Older Manitobans

- Not-for-profit co-operative corporations own the property and members buy equity shares. Costs of shares vary.
- The board of directors and the members make decisions about operating the co-op.
- Renters must be members of the co-op by owning shares.
- Renters are expected to help with upkeep of the common areas.
- Some co-ops have rent subsidies based on income.

Life Lease Tenancy – not-for-profit or for-profit properties

- a unique tenancy agreement where the tenant pays an entrance fee for the rental unit and may stay as a tenant for life or a certain period of time
- Monthly rent depends on the size of the mortgage on the building, upkeep costs, taxes and vacancy rates.
- The Life Leases Act of the Province of Manitoba controls life lease agreements. For more information, see <u>http://www.manitoba.ca/rtb</u> or call 945-2476.
- People considering this type of housing should review the financial health of the project and talk to a lawyer to fully understand the terms of the life lease agreement.

Public Sector Choices

Note: Reduced rent in public sector housing is based on the Housing Income Limits (HIL). A copy of the current HIL is in Section 7.

Manitoba Housing and Renewal Corporation (MHRC)

- MHRC has agreements with owners/operators of rental properties to subsidize the difference between current market rent rates and the rate paid by a tenant who qualifies for reduced rent based on the Housing Income Limit.
- Tenants must apply for the reduced rent.

Manitoba Housing Authority Senior 55 Plus Subsidized Apartments (sometimes referred to as Elderly Persons Housing - EPH)

- mostly studio or one-bedroom apartments; some 2 bedroom
- At least one renter in a unit must be 55 years or older.
- Tenants must qualify based on the Housing Income Limit. Adequacy and suitability of current housing are also considered in the application process.
- Rent is based on individual's/couple's total gross income.

Note: A list of communities with 55 Plus Subsidized Apartments is in Section 7.

C. Housing with Support Services

Manitoba Housing Authority Senior 55 Plus Apartments (sometimes referred to as Elderly Persons Housing - EPH)

- Support services vary among facilities. They may include meals, housekeeping, transportation and recreation.
- Tenants must qualify based on the Housing Income Limit. (See Section 7)
- Rent is based on individual's/couple's total gross income.
- At least one renter must be 55 years or older.
- mostly studio or one bedroom apartments

Note: A list of communities with 55 Plus Subsidized Apartments is in Section 7.

Assisted Living Facilities

- combine independent living with a service package that may include meals, housekeeping, laundry, transportation or other services (Study the contract very carefully to know what are guaranteed and non-guaranteed services.)
- privately owned and operated facilities, so they are not licensed or government regulated
- Government does not subsidize daily fees, but residents may qualify for the Manitoba Shelter Benefit Program. They may also access Home Care services.

Supportive Housing (Winnipeg, Brandon, Steinbach and Oakbank; other locations being considered)

- suitable for people who can no longer live independently, but are not ready for a personal care home
- provides 24 personal support and supervision in a secure group community setting
- Residents must be assessed and admitted through the long- term care/home care case coordinator of the Regional Health Authority.
- Regional Health Authority monitors facilities to make sure they meet standards, and covers the cost of the health staff.
- Costs vary depending on the facility. Resident pays for the rent and service package.
- Residents may qualify for the Manitoba Shelter Benefit Program on the rent part of the fee.

Companion Care (Only available in Winnipeg)

- The Winnipeg Regional Health Authority selects and monitors Companion Care providers who house seniors in their homes and provide support in daily living.
- Services are similar to supportive housing.
- Residents must be assessed and admitted through the long term care/home care case coordinator of the Regional Health Authority
- Cost is a subsidized daily fee based on income.

Personal Care Homes

- provide professional nursing and personal care services to people who can no longer live independently
- Manitoba Health subsidizes costs so a resident's daily rate depends on income.
- The Regional Health Authority co-ordinates application, assessment and admission.

2. Programs for Senior Homeowners

A. Repair and Renovation

Manitoba Family Services and Housing

- Residential Rehabilitation Assistance Program (RRAP)
- Residential Rehabilitation Assistance Program For Persons
 With Disabilities
- Home Adaptations For Seniors' Independence Program (HASI)
- Homeowner Emergency Loan Program (HELP)
- Emergency Repair Program (ERP) (Rural Only)

Manitoba Hydro

- In-Home Energy Evaluation
- Power Smart Home Insulation Program (HIP)
- Power Smart Residential Loan Program
- Residential High Efficiency Furnace Replacement Rebate
- Wisdom in Saving Energy (W.I.S.E.)

B. Financial Programs and Tax Credits

- Manitoba Hydro/Salvation Army Emergency Hydro Costs
- School Tax Credit For Homeowners 55+
- Education Property Tax Credit
- Farmland School Tax Reba

Advancing Age:

Promoting Older Manitobans

A. Repair and Renovation

Manitoba Family Services and Housing

Residential Rehabilitation Assistance Program (RRAP Program)

Program: Forgivable loans for low-income homeowners to return substandard homes to minimum health and safety levels

Eligibility Criteria:

- The home is at least 5 years old and worth less than \$125,000.
- The total gross household income is below the Housing Income Limit (HIL) for the area. (Chart in section 7)
- Work done before the loan is approved in writing is **not** eligible.
- The homeowner lives in the house year-round.
- The loan is for **major** repair in at least **one** of the following: structure, electrical, plumbing, heating or fire safety. Normal maintenance repairs are not eligible.
- The repairs should increase the home's useful life by at least 15 years.
- The maximum loan is between \$16,000 and \$19,000, depending where the home is located.
- The loan covers up to 100% of actual repair costs.
- The loan is forgiven over time, as long as the homeowner owns and lives in the house, and certain other conditions are met.

Application:

• Contact number below. Staff review each situation. If a person is eligible, an application package will be provided. **(Sample in Section 7)**

Contact: In Winnipeg	City of Winnipeg RRAP Department 361 Hargrave Street Winnipeg MB R3B 2K2 Phone: 986-2299
Outside Winnipeg	Manitoba Housing & Renewal Corporation Residential Rehabilitation Assistance Program 113-114 Garry Street Winnipeg MB R3C 4V4 Phone: 945-5566 Toll-free: 1- 866- 689-5566 www.manitoba.ca/fs/housing

Residential Rehabilitation Assistance Program For Persons With Disabilities

Program: Forgivable loans for homeowners to make

- changes to homes to help seniors with disabilities
- secondary or garden suites for low-income seniors with disabilities

Eligibility Criteria:

- The home is worth less than \$125,000.
- The total gross household income is below the Housing Income Limit (HIL) for the area. (Chart in Section 7)
- Work done before the loan is approved in writing is **not** eligible.
- The changes must help the disabled person live independently, for example
 - ramps
 - handrails
 - chair lift, bathtub lift or wheel-in shower
 - Iower kitchen counters and cupboards.
- Most household appliances and portable equipment for mobility or personal care are not eligible.
- The maximum loan is between \$16,000 and \$19,000, depending where the home is located.
- The loan covers up to 100% of the cost of the changes.
- The loan is forgiven over time, if certain conditions are met.

Application:

• Contact number below. Staff review each situation. If a person is eligible, an application package will be provided. **(Sample in Section 7)**

Contact: Manitoba Housing & Renewal Corporation RRAP for Persons with Disabilities 113-114 Garry Street Winnipeg MB R3C 4V4 Phone: 945-5566 Toll-free: 1- 866-689-5566 http://www.manitoba.ca/fs/housing

Home Adaptations for Seniors Independence Program (HASI Program)

Program: Forgivable loans to homeowners for changes to help low-income senior occupants live in their homes longer

Eligibility Criteria:

Advancing Age:

Promoting Older Manitobans

- At least one person who has difficulty with daily living activities is 65 or older.
- The total gross household income is below the Housing Income Limit (HIL) for the area. (Chart in Section 7)
- Work done before the loan is approved in writing is not eligible.
- The homeowner lives in the house all year.
- Changes must make daily living easier for seniors with age related problems for example,
 - handrails
 - Iowered kitchen counters and cupboards
 - lever handles on doors and taps
 - walk-in shower, grab bars and bathtub seat.
- The maximum loan is \$3500, depending on the actual costs.
- The loan is forgiven if the person with the disabilities continues to live in the house for at least six months after the work is done.

Application:

 Contact number below. Staff review each situation. If a person is eligible, an application package will be provided. (Sample and information kit, including a home assessment guide in Section 7)

Contact: Manitoba Housing & Renewal Corporation Home Adaptations for Seniors Independence Program 113-114 Garry Street Winnipeg MB R3C 4V4 Phone: 945-5566 Toll-free: 1- 866-689-5566 http://www.manitoba.ca/fs/housing

Homeowner Emergency Loan Program (HELP)

Program: Interest free loans to low-income homeowners for emergency repairs to make the houses safe

Eligibility Criteria:

- The total gross household income is below the Housing Income Limit (HIL) for the area. (Chart in Section 7)
- The homeowner can't get money from other places like insurance companies, banks or other government programs.
- Work done before the loan is approved in writing is not eligible.
- The loan is only for emergencies that affect the **health and safety** of people in the house. Examples are structure damage, major plumbing leak, broken water supply equipment such as pumps or tanks, main heat source loss, severe damage to the roof, walls, windows and doors.
- The homeowner lives in the house year-round.
- The homeowner agrees to let Manitoba Housing and Renewal Corporation put a caveat against the property, or register it under the Personal Property Registry Act, as loan security.
- The maximum loan is \$3000, depending on actual repair costs.
- Repairs must be completed within 60 days after approval.
- The loan must be repaid after the repairs are done. A payment plan is based on the person's ability to pay.

Application:

 Contact number below. Staff review each applicant on first contact. If the person is eligible, an application package will be provided. (Sample in Section 7)

Contact: Manitoba Housing & Renewal Corporation Homeowner Emergency Loan Program 113-114 Garry Street Winnipeg MB R3C 4V4 Phone: 945-5566 Toll-free: 1- 866-689-5566 www.manitoba.ca/fs/housing

Promoting Older Manitobans

Advancing Age:

Emergency Repair Program (ERP)

(For rural communities/areas with fewer than 2500 people)

Program: Forgivable loans to rural low-income rural homeowners for emergency repairs to make the home safe

Eligibility Criteria:

- The home is in a rural area with fewer than 2500 people.
- The total gross household income is below the Housing Income Limit (HIL) for the area. (Chart in Section 7)
- Work done before the loan is approved in writing is not eligible.
- The homeowner lives in the house year-round.
- The loan is to fix emergencies that make the house unsafe. Examples are structure damage, major plumbing leak, broken water supply equipment such as pumps or tanks, main heat source gone, severe damage to roof, walls, window or doors.
- The maximum loan depends on the location

Northern areas up to \$9,000 Southern areas up to \$6,000.

- The loan does not have to be repaid if the person lives in the house for at least six months after the repair.
- Repairs must be started within 60 days after loan approval and completed within 90 days of approval.

Application:

- Eligibility is assessed individually. If a person qualifies, an application package will be provided. (Sample in Section 7)
- Contact: Manitoba Housing & Renewal Corporation Emergency Repair Program 113-114 Garry Street Winnipeg MB R3C 4V4 Phone: 945-5566 Toll-free: 1- 866-689-5566 www.manitoba.ca/fs/housing

Manitoba Hydro

Manitoba Hydro In-Home Energy Evaluation

Program: Home inspection to check energy use and suggest improvements

Eligibility Criteria:

• available to any homeowner for the \$150 fee, plus GST

How to Get an Inspection:

- Call Manitoba Hydro for an appointment for an energy evaluation.
- An independent inspector will visit the home to look at the furnace, insulation, doors and windows.
- The information is put into a computer that gives an energy rating.
- The inspector will suggest how to improve the rating.
- If changes are made within 18 months, call for a second inspection to get a new rating.
- The difference between the **before** and **after** ratings will determine
 - if the homeowner can get a grant to help cover costs of repairs
 - the amount of the grant

Cost: \$150 plus GST

Contact: Manitoba Hydro In-Home Energy Evaluation Program PO Box 1438 STN Main Winnipeg MB R3C 2Z4 Phone: 474-4830 Toll-free: 1- 888-624-9376 http://www.hydro.mb.ca/hip

Manitoba Hydro Power Smart Home Insulation Program (HIP)

Program: Grants to homeowners to add insulation to homes

Eligibility Criteria:

- The home must be heated with Manitoba Hydro electricity or natural gas.
- The new insulation must meet Hydro's minimum "Power Smart" levels.

Procedure:

- Manitoba Hydro has certified some stores and contractors to sell and install insulation to Power Smart standards. The store or contractor will tell you if they are certified by Hydro.
- Talk to a store or contractor about the type and amount of insulation needed.
- The store fills out the application for a rebate. They need the following information:
 - Manitoba Hydro account number
 - the size of the house
 - the year it was built
 - type of heating, e.g. electric, high or mid-efficiency natural gas, regular natural gas
- The store tells the homeowner if the application is approved.
- The rebate is based on the difference between building code insulation levels when the home was built and current Power Smart levels.

Application: The store fills out the application forms.

Contact: Manitoba Hydro Power Smart Home Insulation Program PO Box 1438 STN Main Winnipeg MB R3C 2Z4 Phone: 474-4830 Toll-free: 1- 888-624-9376 http://www.hydro.mb.ca/hip

Manitoba Hydro Residential High-Efficiency Furnace Replacement Rebate

Program: Credit on natural gas bill when replacing an inefficient furnace or boiler with an ENERGY STAR qualified high-efficiency furnace or boiler

Eligibility Criteria:

- must be a Manitoba Hydro natural gas customer
- rebate of \$245.00 available from November 30, 2005 to March 31, 2008
- may get extra rebates if an in-home energy evaluation is done

Application:

- Rebate forms are available from the furnace installer or Manitoba Hydro.
- Contact: Manitoba Hydro PO Box 1438 STN Main Winnipeg MB R3C 2Z4 Phone: 474-4830 Toll-free: 1- 888- 624-9376 http://www.hydro.mb.ca/hip

Wisdom in Saving Energy (WISE)

Program: In-home energy upgrades and energy saving tips from trained senior volunteer advisors

Services:

Volunteers will

- collect information about the home's insulation levels, furnace, hot water tank, windows, doors and appliances
- install some energy saving devices such as water pipe insulation, water saver shower head, compact fluorescent light bulbs
- provide tips on energy saving
- provide a gift bag with extra energy saving information and products

Eligibility Criteria:

- To receive an in-home visit, a person must
 - be 55 years or older
 - own a home in Winnipeg
 - be a Manitoba Hydro customer

Cost: no cost to eligible people

Application: For an appointment, contact

Manitoba Society of Seniors Phone: 477-7996 e-mail: <u>wisecoordinator@msos.mb.ca</u> website: <u>http://www.msos.mb.ca/</u>

B. Financial Programs and Tax Credits

Emergency Payment of Electricity and Natural Gas Bills

Program: One time emergency help to pay electricity and natural gas bills

Eligibility Criteria:

- Applicant must
 - not be getting social assistance
 - not have had help from this program in the past year
 - be experiencing financial problems beyond their control
 - be willing to show proof of income
 - complete the application process with the Salvation Army

Application:

• Contact Neighbours Helping Neighbours to make an appointment with the Salvation Army to fill out an application.

Contact: Neighbours Helping Neighbours 324 Logan Avenue Winnipeg MB R3A 0L5 Phone: 949-2106

Education Property Tax Credit For Homeowners 65+

Program: A basic tax credit for people 65 and over, who pay at least \$250.00 in property taxes

Eligibility Criteria:

- A homeowner may apply for Education Property Tax Credit on an annual income tax return if
 - ▶ is 65 years or older at the end of the tax year, and
 - net family income is less than \$40,000.
- The maximum credit is \$800.00 and is reduced by 1% of family net income over \$40,000, to a minimum of \$400.00.

Application:

- Complete the "Declaration for the Education Property Tax Credit chart" on the back of Form MB 479 of the Income Tax Return.
- Contact: Manitoba Tax Assistance Office 809-386 Broadway Winnipeg MB R3C 3R6 Phone: 948-2115 Toll-free: 1- 800-782-0771 http://www.gov.mb.ca/finance/tao

School Tax Credit for Homeowners 55+

Program: A non-taxable benefit for homeowners age 55 and over, toward school taxes payable on the homeowner's principal residence

Eligibility Criteria:

Advancing Age:

Promoting Older Manitobans

- A homeowner may apply for school tax credit on an annual income tax return if **all** of the following apply
 - is 55 years or older at the end of the tax year
 - net family income is less than \$23,800
 - applicant or spouse/common-law partner owns, or is buying, a principal residence
 - applicant or spouse/common-law partner paid more than \$160 in school tax for that residence for the year
- A person may apply for a school tax credit on only one residence.
- School tax assistance is paid to eligible people once a year.
- The credit is worth \$175.00 and is reduced by 2% of family net income over \$15,000.

Application:

- Complete the "Declaration for the Education Property Tax Credit chart" on the back of Form MB 479 of the Income Tax Return.
- Contact: Manitoba Tax Assistance Office 809-386 Broadway Winnipeg MB R3C 3R6 Phone: 948-2115 Toll-free: 1- 800-782-0771 http://www.gov.mb.ca/finance/tao

Farmland School Tax Rebate

Program: Rebate on previous year's school tax on farmland

Eligibility Criteria:

- Applicant must
 - own land in Manitoba classified as farmland on the assessment section of the property tax bill
 - have paid the previous year's property and school taxes

Application:

- Application forms are automatically mailed to farmland owners who claimed the rebate last year and have paid last year's property and school taxes.
- Application forms are available at <u>http://www.gov.mb.ca/farmland</u> or e-mail <u>FSTR@masc.mb.ca</u>

Contact: Manitoba Agricultural Services Corporation 50- 24th Street NW Portage la Prairie MB R1V 3V8 Phone: 239-3278 http://www.gov.mb.ca/farmland

3. Programs for Senior Renters

A. Repair and Renovation

Manitoba Family Services and Housing

Note: Landlords must apply

- Residential Rehabilitation Assistance Program for Persons with Disabilities (RRAP)
- Home Adaptations for Seniors' Independence Program (HASI)

B. Financial Programs

Manitoba Family Services and Housing

- 55 Plus Subsidized Apartments Manitoba Housing Authority
- Manitoba Shelter Benefit Program (formerly SAFER)
- Complementary Assistance Program (CAP) for Co-operative Housing residents

Manitoba Finance

• School Tax Credit for Tenants 55+

Manitoba Hydro and Salvation Army

• Emergency payment of Electricity and Natural Gas Bills

C. Residential Tenancies Branch

Advancing Age:

Promoting Older Manitobans

A. Repair and Renovation

Manitoba Family Services and Housing

Residential Rehabilitation Assistance Program For Persons With Disabilities

Program: Forgivable loans for landlords for changes to help occupants with disabilities

Eligibility Criteria:

- A landlord is renting a self-contained home or rooms in a rooming house to low-income tenants and the rents are below the Median Market Rents (MMR) for the area. (Chart on reverse)
- The total gross household income of the tenants is below the Housing Income Limit (HIL) for the area. (Chart in Section 7)
- Work done before the loan is approved in writing is **not** eligible.
- The change must help the disabled person live independently. Examples are ramps, handrails, chair lift, bathtub lift, wheel-in shower or lower kitchen workspaces and cupboards.
- Most household appliances and portable equipment for mobility or personal care are **not** eligible.
- The maximum loan is between \$16,000 and \$19,000, depending where the home is located.
- The loan covers up to 100% of the cost of the changes.
- The loan is forgiven over time, if certain conditions are met.

Application:

• Contact the number below. Staff review each situation in the first contact. If the person is eligible, they will give an application package.

Contact: Manitoba Housing & Renewal Corporation RRAP for Persons with Disabilities 113-114 Garry Street Winnipeg MB R3C 4V4 Phone: 945-5566 Toll-free: 1- 866 - 689 - 5566 http://www.manitoba.ca/fs/housing

Market Median Rent

The Market Median Rent (MMR) is the maximum monthly rent a landlord can charge under the Affordable Housing Program. The rent must include heat, hydro and water.

The MMR is published by the federal government and relates to the area, the Housing Income Limit and the number of bedrooms required by the National Occupancy Standards.

MMR does not apply to Manitoba Housing tenants.

MMR for City of Winnipeg & the following surrounding communities

-	• •	-	-	
Anola	Argyle	Balmoral	Birds Hill	Blumenort
Brunkild	Cooks Creek	Dacotah	Domain	Dufrense
Dugald	Elie	Garson	Glenlea	Grande Pointe
Grosse Isle	Landmark	Lockport	Lorette	Meadows
New Bothwell	Niverville	Oak Bluff	Oakbank	Osborne
Otterburne	Randolf	Rosser	St. Adolfe	St. Francois
Ste. Agathe	Sanford	Springstein	Starbuck	Stonewall
Stony Mountain	Tyndall	Warren		
-	-			

1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
\$540	\$700	\$915	\$1,050

MMR for non-market areas e.g. Churchill, Gillam, Snow Lake and remote communities

1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
\$915	\$965	\$1,025	\$1,100

MMR for all other Manitoba communities

1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
\$490	\$615	\$725	\$815

Home Adaptations For Seniors' Independence Program (HASI Program)

Program: Forgivable loans to landlords to make minor changes to help low-income senior occupants who have difficulty with daily living activities

Eligibility Criteria:

- At least one person who has difficulty with daily living activities is 65 or older.
- The tenant's total gross household income is below the established Housing Income Limit (HIL) for the area. (Chart in Section 7)
- Work done before the loan is approved in writing is **not** eligible.
- Changes must make daily living easier for seniors with age related problems, for example
 - handrails
 - Iower kitchen counters and cupboards
 - Iever handles on doors and taps
 - walk-in shower, grab bars and bathtub seat.
- The maximum loan is \$3500, depending on the actual costs.
- The loan is forgiven if the disabled person continues to live in the house for at least six months after the work is done.

Application:

• Contact the number below. Staff review each situation. If the person is eligible, an application package will be provided.

Contact: Manitoba Housing & Renewal Corporation Home Adaptation for Seniors Program 13-114 Garry Street Winnipeg MB R3C 4V4 Phone: 945 - 5566 Toll-free: 1- 866 - 689 - 5566 http://www.manitoba.ca/fs/housing

B. Financial Programs

Manitoba Family Services and Housing

55 Plus Subsidized Apartments - Manitoba Housing Authority

Program: The Manitoba Housing Authority rents apartments to seniors 55 and over whose income is too low to find suitable housing in the private sector.

Eligibility Criteria:

- At least one renter must be 55 years or older.
- The total gross household income is below the Housing Income Limit for the area. (Chart in Section 7) Suitability and condition of current housing will also be considered in the application process.
- Rent is based on an individual's/couple's total gross income.

Studio apartment rent is 25% of gross income.

One-bedroom apartment rent is 27% of total gross income.

- In rural areas where seniors' buildings may only have one-bedroom units, a single person would get a one-bedroom unit.
- Rent usually includes heat and water.
- In areas where there are not enough units, the most needy get first choice.
- **Note: Rural Areas:** A list of rural communities with MHA subsidized apartments is in **Section 7**.

Winnipeg: Age & Opportunity publishes **"Winnipeg Seniors Housing Directory"** that includes information about Manitoba Housing Authority subsidized units. Call 956-6440 to buy a copy (\$5.00 picked up or \$7.50 sent). The PFD version can be downloaded at no charge. <u>http://www.ageopportunity.mb.ca/</u>.

Application:

- Application is required to determine eligibility. (Sample in Section 7)
- Contact: Local Manitoba Housing Authority Offices listed in Section 7 or Manitoba Housing Authority 100-185 Smith Street Winnipeg MB R3C 3G4 Phone: 945 - 7319 http://www.gov.mb.ca/fs/housing/mha_seniors.html

Manitoba Shelter Benefit Program (MSB) (Formerly SAFER)

Program: Monthly payments to low-income senior renters, based on income and rent

Eligibility Criteria:

- The renter or one person in a couple must be 55 or older.
- The accommodation must be in a private building. The owner may be a for-profit company, a not-for-profit organization or a co-operative. Life lease renters may qualify.
- People paying board and room may qualify, but only the room portion may be counted as rent.
- Benefit is based on a maximum rent for a
 - single renter \$405
 - couple \$455
- Annual income must be less than
 - ▶ \$17,640 for a single renter
 - \$19,800 for a couple
- In shared accommodation, only one person may qualify and the total income from all people in the household must not be more than the income limit.
- The renter must be a Canadian citizen or landed immigrant in Manitoba and have a valid Manitoba Health Registration number.
- The maximum monthly cheque is \$200.

Application:

- The renter must apply to determine eligibility. Application form is available on the web site. (Sample in Section 7)
- The renter must reapply every year on their birthday.
- Contact: Manitoba Family Services and Housing Manitoba Shelter Benefit Program 102-114 Garry Street Winnipeg MB R3C 1G1 Phone: 945 - 2197 Toll-free: 1- 877- 587- 6224 http://www.gov.mb.ca/fs/housing

Complementary Assistance Program (CAP)

- **Program:** Housing co-operatives may apply for grants to reduce charges for individual eligible low-income residents
- *Note:* Program is closed to new applications, but pays existing agreements.

Eligibility Criteria:

- The resident getting the reduced charge must:
 - have total gross household income below the Housing Income Limit (HIL) for the area (Chart in Section 7)
 - own a member share in the housing co-operative
 - not get any other shelter allowance or rent subsidy
 - be a permanent legal resident of Canada
- Assistance is different among the projects.

Contact: Manitoba Family Services and Housing Complementary Assistance Program 102-114 Garry Street Winnipeg MB R3C 1G1 Phone: (204) 945-2197 Toll-free: 1- 877- 587- 6224 <u>http://www.gov.mb.ca/fs/housing/cap</u>

Manitoba Family Services and Housing

School Tax Credit for Tenants 55+

Program: Annual rebate of up to \$175 for tenants age 55 and over, to help with the school tax part of rent

Eligibility Criteria:

Advancing Age:

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- Renter must
 - be 55 years or older
 - be a renter in Manitoba
 - have annual income less than \$23,800
 - have claimed rent on the MB479 (Education Property Tax Credit) on last year's income tax return
 - not rent in seniors' non-profit housing or projects licensed under the Elderly and Infirm Persons' Housing Act because rent in these housing units does **not** include school tax costs
- The renter must apply every year. Retroactive rebates may be given for up to 4 years before the current year.
- Maximum credit is \$175.00 and is reduced by 2% of family net income over \$15,000.

Application:

- Application is included in the Income Tax forms or from Manitoba Family Services and Housing. (Sample in Section 7)
- Rebates are paid once a year.
- Contact: Manitoba Family Services and Housing Provincial Services Branch School Tax Assistance for Tenants 55+ 102-114 Garry Street Winnipeg MB R3C 1G1 Phone: 945-2197 Toll-free: 1- 877- 587- 6224 http://www.gov.mb.ca/fs/housing/stat55

Manitoba Hydro and Salvation Army

Emergency Payment of Electricity and Natural Gas Bills

Program: One-time emergency help with electricity and natural gas bills

Eligibility Criteria:

- Applicant must
 - not be getting social assistance
 - not have had help from this program in the past year
 - be experiencing financial problems beyond their control
 - be willing to show proof of income
 - complete the application process with the Salvation Army

Application:

- Contact Neighbours Helping Neighbours to make an appointment with the Salvation Army to fill out an application
- Contact: Neighbours Helping Neighbours 324 Logan Avenue Winnipeg MB R3A 0L5 Phone: 949-2106

Advancing Age: Promoting Older Manitobans

C. Residential Tenancies Branch

Programs: Administers or is responsible for

- The Residential Tenancies Act
- The Life Leases Act
- The Condominium Act

Deals with issues and conflicts between tenants and landlords

Services:

- investigates when landlords increase rent without proper notice
- mediates between tenants and landlords
- may make decision on claims for compensation (Fee for filing a claim is \$20.00.)
- may make decisions on orders for possession (Fee for filing an order is \$60.00.)
- presentations on landlord and tenant issues for community groups

Topics/Issues the Branch will address include:

- security deposits
- repairs
- terms and conditions of tenancy agreements
- notices to move, including notice for non-payment of rent and noise privacy
- utility bill payment

Contact:

Winnipeg Residential Tenancies Branch 302 –254 Edmonton Street Winnipeg MB R3C 3Y4 Phone: 945-2476 Toll-free: 1- 800-782-8403 http://www.manitoba.ca/rtb

Thompson

113 – 59 Elizabeth Drive Thompson MB R8N 1X4 Phone: 677-5496 Toll-free: 1- 800- 229- 0639 E-mail: <u>rtbthompson@gov.mb.ca</u> Brandon Residential Tenancies 157- 340 9th Street Brandon MB R7A 6C2 Phone: 726-6589 Toll Free: 1-800-656-8481 E-mail: <u>rtbbrandon@gov.mb.ca</u>

4. Housing with Support Programs

- A. Manitoba Housing Authority 55 Plus Apartments
- **B.** Supportive Housing
- C. Companion Care

Advancing Age:

Promoting Older Manitobans

D. Personal Care Homes

Protection for Persons in Care Act

Manitoba Housing Authority 55 Plus Apartments

Program: The Manitoba Housing Authority (MHA) apartments for seniors 55 years and over have a range of support services

Eligibility Criteria:

- At least one renter must be 55 years or older.
- The total gross household income is below the Housing Income Limit (HIL) for the area. (Chart in Section 7)
- Suitability and condition of current housing will also be considered in the application process.

Services: Services in MHA buildings may include

- some meals
- grocery delivery
- in-suite emergency call system
- organized social and recreation programs
- transportation
- services such as hair and foot care
- housekeeping and laundry
- **Note:** Tenant Resource Co-coordinators provide programs and services in some buildings.
- *Note: Rural Areas:* A list of rural communities with MHA subsidized 55 Plus Apartments is in **Section 7**.

Winnipeg: Age & Opportunity publishes the "**Winnipeg Seniors Housing Directory**" that includes information about Manitoba Housing Authority subsidized units. Call 956-6440 for a copy (\$5.00 picked up, \$7.50 sent). The PFD version can be downloaded at no charge. http://www.ageopportunity.mb.ca/

Application:

Application is required to determine eligibility (Sample form in Section 7)

Contact: Local Manitoba Housing Authority Offices listed in Section 7

or Manitoba Housing Authority 100-185 Smith Street Winnipeg MB R3C 3G4 Phone: 945-7319 http://www.gov.mb.ca/fs/housing/mha_seniors.html

Supportive Housing (Winnipeg, Steinbach, Brandon, Oakbank) (Other locations being considered)

Program: Housing for people who can no longer live independently, but do not need a personal care home

Eligibility Criteria:

- determined through assessment by Regional Health Authority
- If eligible, the client will meet with the organization that sponsors the facility to ensure a match.

Services: Facilities provide the following services:

- > 24 hour on-site support, care and supervision
- private apartments in a secure group setting
- meals
- housekeeping and laundry available
- common living area with recreation and social opportunities available

Costs:

- Costs vary with the facility.
- Residents pay the facility directly for the rent and service package.
- Residents may qualify for the Manitoba Shelter Benefit Program for the rent part of the cost. They may also get Home Care services.

Contact: Winnipeg Regional Health Authority 1800-155 Carlton Street Winnipeg MB R3C 4Y1 Phone: 926-7000 http://www.wrha.mb.ca/

Steinbach & Oakbank South East Health Region La Broquerie MB ROA OWO Phone: 424-5880 http://www.sehealth.mb.ca/ Brandon Regional Health Authority 150A – 7th Street Brandon MB R7A 7M2 Phone: 571-8400 http://www.brandonrha.mb.ca/

Companion Care Program (Winnipeg only)

Program: For people who can no longer live independently, but prefer to live in a house rather than a personal care home

The Winnipeg Regional Health Authority

- selects Companion Care providers who welcome seniors into their homes and provide personal care and support
- carefully matches clients with suitable companion care homes
- monitors homes regularly to ensure they are providing good care

Eligibility Criteria:

The Long Term Care Access Centre of the Winnipeg Regional Health Authority

- assesses client's needs to see if a companion care setting is appropriate
- matches client with an appropriate home

Cost:

A subsidized daily fee based on income

Contact: Winnipeg Regional Health Authority 1800-155 Carlton Street Winnipeg MB R3C 4Y1 Phone: 926-7000 <u>http://www.wrha.mb.ca/</u>

Manitoba Personal Care Homes

Program: Personal care homes are available to people who can no longer live independently.

Eligibility Criteria for Manitoba Health Insured Personal Care Home Service:

- has always lived in Manitoba
- returns to Manitoba after living in another Canadian province or territory for 5 years or less
- has lived in Manitoba for 30 years or more, and returns to Manitoba after living somewhere else fewer than 10 years
- is a newcomer to Manitoba and has been here for the last 24 months

Application Process: (See attached diagram)

- A person usually gets Home Care from the Regional Health Authority before applying for a personal care home.
- A Home Care Case Coordinator from the Regional Health Authority starts the application for a personal care home.
- If a person is not a Home Care client, call
 - in Winnipeg the Home Care Intake Line at 940-2655
 - in rural areas Regional Health Authority (See list in Section 7.)
- If a person is in hospital, and can't return home, hospital staff help apply.
- A person may rank preferred personal care homes.
- A committee of Regional Health Authority professionals (a panel) reviews the application to decide the best place to meet the person's care needs. This process is commonly known as paneling.

Costs:

- Cost of personal care services is shared between Manitoba Health and the client.
- The daily rate in a personal care home is calculated for each resident, based on last year's net income, minus taxes. Proof of income is the Notice of Assessment mailed from Canada Revenue Agency that confirms or corrects information filed in an income tax return.

- The rate is based on income from all sources, including income on investments. Assets are not used to cover costs of personal care.
- Daily rates are between \$27.70 and \$65.10, effective August 1, 2006. (Rates usually change August 1 each year.) The rate allows a person at least \$2,922 per year for personal needs.
- If a person has a spouse or partner living in the community, that is considered in the fee calculation.
- People with lower income can apply for reduced fees. The personal care home staff will help with the application process.
- If a person is unable to pay the fee, it can be appealed. Staff at the personal care home will help with the appeal process. If a person does not agree with the decision, an appeal may be made to the Manitoba Health Appeal Board.

Services:

- meals, including special diets
- help with daily living like bathing, dressing and using the bathroom
- necessary nursing care
- basic medical supplies and prescription drugs eligible under Manitoba Personal Care Home Program
- access to occupational therapy and physiotherapy, if the facility is approved to provide these services
- housekeeping and laundry
- activities and access to transportation in some cases
- residents supply their own wheel chairs, walkers or special seating for daily use

Contact: Local Regional Health Authority (List in Section 7)

Manitoba Health - Long term Care Phone: 786-7150 Phone Toll-free: 1-866-626-4862 http://www.gov.mb.ca/health/personalcare

Protection for Persons in Care Act

Program: A law to help protect adults from abuse while receiving care in personal care homes

Defining Abuse:

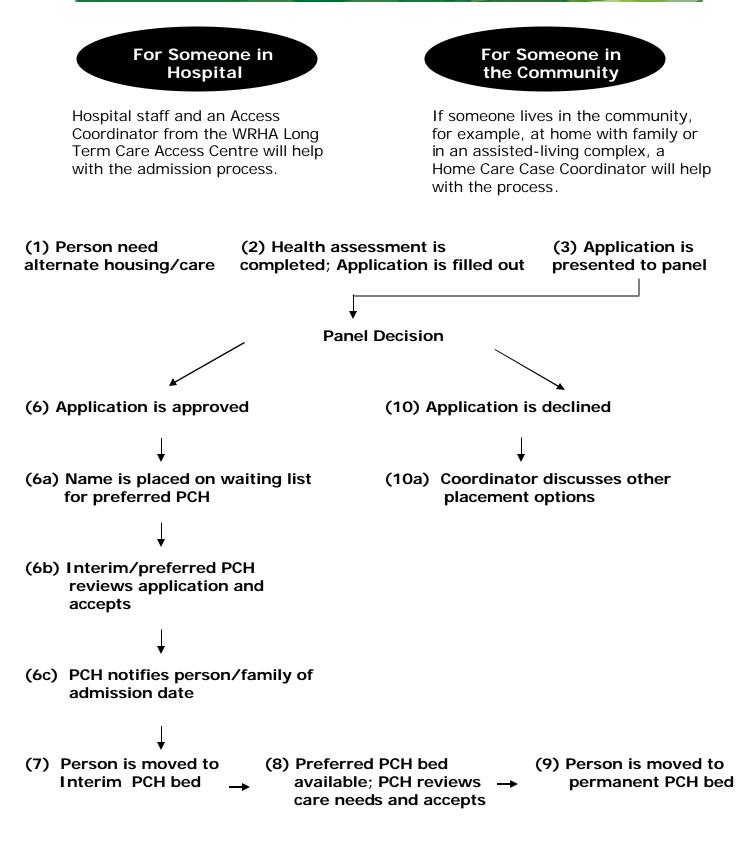
Includes any physical, mental, emotional, or financial mistreatment, if it is reasonable likely to cause death, serious harm or significant property loss.

Process for Reporting:

Anyone who has concerns about the safety of a resident of a personal care home should contact the Protection of Persons in Care Office.

Contact: Protection of Persons in Care Office 300 Carlton Street Winnipeg MB R3B 3M9 Phone: 788-6366 Toll-free: 1-866-440-6366

The Personal Care Home Admission Process



5. Home and Yard Care and Home Safety Programs

Home and Yard Care

Advancing Age:

Promoting Older Manitobans

Province - Wide

- Seniors Resource Councils
- Veterans Independence Program

Winnipeg

- City of Winnipeg
 - Garbage Pick up and Recycling
 - Snow Clearing
- 50 Plus Job Bank
- Community Home Services Program

Safety and Crime Prevention

- Age and Opportunity SafetyAid Crime Prevention for Older Manitobans
- Age & Opportunity "This Full House" Program

Seniors Resource Councils and Senior Centres Home and Yard Care Programs & Referrals

Program: Seniors Resource Councils and Senior Centres provide a wide range of home and yard care services to help seniors remain independent.

See the grid at the front of this manual for services across the province.

If the Resource Council does not give a service directly, they may refer to a service provider.

Even if they don't refer, they often know how who provides services in the community and may give advice.

- **Cost:** Costs of services vary. Some services have a fee, some are provided free by volunteers.
- **Contact:** See grid at the front of this manual and contact the local Seniors Resource Council or Seniors Centre.

Veterans Independence Program (VIP)

Program: a national Veterans Affairs Canada program to help Veterans and their primary caregivers stay independent in their homes

It complements rather than replaces other federal, provincial or municipal programs.

Services:

- grounds maintenance, including grass cutting and snow removal
- housekeeping

Eligibility Criteria:

Veterans

 must already be on another Veterans Affairs program to qualify

Primary Caregivers

- usually spouse or common-law partner, but adult children or other individuals may also qualify
- must have been receiving the services when the Veteran passed away or was admitted to long term care

Application: Call the toll-free numbers listed below for an application kit.

Contact: Veterans Independence Program Veterans Affairs Canada Box 6050 610 Donald Street Winnipeg MB R3C 4G5 Phone: 1- 866-522-2122 http://www.vac-acc.gc.ca/

City of Winnipeg Garbage Pick Up & Recycling

Program: Walk-in garbage and recycling pick-up in residential areas for people who aren't physically able to put out their own garbage or recycling

Eligibility:

• No one in the house is able to put garbage and/or recycling containers at the lot line. A medical certificate may be needed.

Procedure:

- Call 986-5858 for an application form. (Sample in Section 7)
- If the household is eligible, the foreman of the refuse crew will check to be sure the crew can get to the home.
- A person must reapply each year.

Cost: free service

Contact: City of Winnipeg Water and Waste Department – Solid Waste Division 111-1199 Pacific Avenue Winnipeg MB R3E 3S8 Phone: 986-5858

City of Winnipeg Snow Clearing

Program: Snow cleared from the edge of the sidewalk in front of a house to the road

Eligibility Criteria:

- No one in the house is physically able to do the work and there is no other option from friends or family.
- must have a medical certificate

Application:

• An application form must be completed.

Contact: Call City of Winnipeg at 986-7623 for an application form.

Promoting Older Manitobans

Advancing Age:

50 Plus Job Bank

Program: A not-for-profit organization that refers workers age 50 and over to seniors who need services

Services include

- home repair
- yard work
- snow removal
- housecleaning

Rates: Negotiated between the worker and the client

Contact: 50 Plus Job Bank 300-323 Portage Avenue Winnipeg MB R3B 2C1 Phone: 943-8864

Winnipeg Community Home Services Program

Program:	Bonded workers help low-income seniors living in Winnipeg.
	Services include
	light and heavier housekeepingyard work
	snow removal
Eligibility	Criteria: Client must
	▶ be 60 or older
	 if under 60, have a medical certificate or be on Winnipeg Regional Health Authority Home Care Program
	be registered with the program
Rates: Fre	ee for
	 single people with income below \$15,000
	 couples with income below \$20,000
	 disabled seniors
Process:	
	may be referred (Sample Referral Form in Section 7)
	may complete a personal application form
	 Clients sign a release form after they are accepted into the program.
Contact:	Community Home Services Program 150 - 391 York Avenue Winnipeg MB R3C 0P4 Phone: 948-4392
9	

Age and Opportunity SafetyAid Crime Prevention for Older Manitobans

- **Program:** Program for seniors in Winnipeg, Brandon and Portage la Prairie to help prevent
 - break and enter crimes
 - falls in the home

Services:

- A clearly marked van visits the home.
- The SafetyAid Team inspects for risk of crime or falls.
- If security and fall prevention items are needed, the SafetyAid Team will install them.

Eligibility Criteria: A person must

- be 65 years old or older
- have net income below
 - ▶ \$25,000 for a single person
 - ▶ \$30,000 for a couple

Victims of break and enter or home invasion get first priority.

Contact:

Winnipeg:	Age & Opportunity 200-280 Smith Street Phone: 956-6440 (Monday to Friday - 8:30 to 4:30) http://www.ageopportunity.mb.ca/
Brandon:	Brandon Police Service - Victim Services 1340-10 th Street
	Phone: 729-2336 or 729-2345
	(Monday to Friday - 8:00 to 4:00)
Rural Manitoba	: Age & Opportunity
	Toll-free: 1- 888-333-1808
	OR
	Local RCMP or Seniors Resource Council (See
	grid at the front of the manual for phone
	numbers of Resource Councils.)
	,

Note: If repairs or changes are needed, forgivable loans are available to qualified people through the Home Adaptation for Seniors' Independence (HASI) Program. See pages 10 & 26.

Age and Opportunity "This Full House"

- **Program:** Assistance to people 55 and over in Winnipeg whose hoarded "stuff" is a hazard to safety and wellbeing
 - Staff from Age & Opportunity will visit the home to
 - assess the problems
 - make a plan to reduce the "stuff"
 - help make the home more safe
 - In some cases, financial help for cleaning services may be available.

Eligibility Criteria: A person must

- be 55 years or older
- have "stuff" that is a hazard to safety and well-being
- Contact: Age & Opportunity 200-280 Smith Street Winnipeg MB R3C 1K2 Phone: 956-6440 http://www.ageopportunity.mb.ca/

6. How to Find Housing

Rural Communities

Manitoba Housing Authority

Seniors Resource Council

Manitoba Seniors and Healthy Aging Secretariat

Winnipeg

Advancing Age:

Promoting Older Manitobans

Age & Opportunity

- "Winnipeg Seniors Housing Directory"
- Housing Consultations

Rural Communities

Manitoba Housing Authority

- A list of rural communities with Manitoba Housing Authority 55 Plus subsidized apartments is in Section 7.
- A list of the Manitoba Housing Authority District Offices is also in Section 7.

Seniors Resource Councils

- Local **Seniors Resource Councils** have information on local housing.
- See the grid at the beginning of the Resource Manual for locations and phone numbers.

Manitoba Seniors and Healthy Aging Secretariat

The Rural Housing Directory is available on the Seniors Information Line

Phone: 945-6565 Toll-free: 1- 800- 665- 6565 On line at <u>http://www.gov.mb.ca/shas</u>

Winnipeg

Age & Opportunity - "Winnipeg Seniors Housing Directory"

- contains information on rental housing ranging from independent living to housing with supports and personal care homes
- lists housing by neighbourhood
- information includes:
 - size of apartment/unit
 - rental rates and if subsidy is available
 - what is included in the rent, e.g. water, heat, electricity, cable
 - resident and visitor parking
 - if safety features are available, e.g. security system, in suite medical emergency call
 - access to services such as bus stops, shopping and grocery delivery
 - recreation programs and facilities
 - services available e.g. meals, nurse on duty, housekeeping, transportation
- Cost: \$5.00 to pick up; \$7.50 to send PDF version can be downloaded at no charge at http://www.ageopportunity.mb.ca/
- Contact: Age & Opportunity 200-280 Smith Street Winnipeg MB R3C 1K2 Phone: 956-6440

Age and Opportunity Housing Consultations

Housing Project Coordinator will

- give one-on-one information about housing options to seniors and their families
- help clients choose appropriate housing options
- give presentations to groups

Contact: to book an appointment, call 956-6440

Advancing Age:

Promoting Older Manitobans

7. Information Charts and Sample Application Forms

Manitoba 2006 Housing Income Limits

Advancing Age:

Promoting Older Manitobans

Rural Communities with Manitoba Housing Authority Senior 55 Plus Apartments

Manitoba Housing Authority District Offices

Regional Health Authorities

Application Forms in plastic folder

Manitoba 2006 Housing Income Limits

The Housing Income Limit (HIL) is the total before tax income of all people over 15 years old living in a residence.

To determine the HIL:

- 1. Figure the number of bedrooms **needed** based on the following National Occupancy Standards
 - no fewer than 1 and no more than 2 people may use a single bedroom
 - parents and children may not use the same bedroom
 - single people 18 and over need a separate bedroom
 - children 5 and over do not share a bedroom with another of the opposite gender
- 2. Find the area where the home is located and determine the HIL.

Household Income Limits for City of Winnipeg & the following surrounding communities

Anola	Argyle	Balmoral	Birds Hill	Blumenort
Brunkild	Cooks Creek	Dacotah	Domain	Dufrense
Dugald	Elie	Garson	Glenlea	Grande Pointe
Grosse Isle	Landmark	Lockport	Lorette	Meadows
New Bothwell	Niverville	Oak Bluff	Oakbank	Osborne
Otterburne	Randolf	Rosser	St. Adolfe	St. Francois
Ste. Agathe	Sanford	Springstein	Starbuck	Stonewall
Stony Mountain	Tyndall	Warren		
1 Bedroom	2 Bedro	oom	3 Bedroom	4 Bedroom
\$21,500	\$28,0	00	\$36,000	\$42,000

Household Income Limits for non-market areas e.g. Churchill, Gillam, Snow Lake

1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
\$36,500	\$38,000	\$41,000	\$44,000

Household Income Limits for <u>all other</u> Manitoba communities

1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
\$19,500	\$24,500	\$29.000	\$32,500

Rural Communities with Manitoba Housing Authority Senior 55+ Apartments

<u>Central (Portage la Prairie District Office)</u>

Altona **Dominion City** Letellier Plum Coulee St. Claude Westbourne

Carman Emerson Morris Plumas St. Eustache Winkler

Cartwright Gretna Notre Dame de Lourdes Portage la Prairie St. Leon

Clearwater Haywood Oakville Rossenfeld Treherne

Eastman/Interlake (Selkirk/Gimli District Office)

Arborg Birds Hill Fraserwood Hadashville Lac du Bonnet Selkirk Stony Mountain Winnipeg Beach

Ashern East Selkirk Garson Hodgson Moosehorn St. Georae Teulon

Balmoral Eriksdale Gimli Inwood Poplarfield St. Laurent Tyndall

The Pas

Beausejour Fisher Branch Grand Marais Komarno Riverton Stonewall Whitemouth

North (The Pas District Office)

Flin Flon

Snow Lake

North (Churchill District Office)

Parkland East (Dauphin District Office)

Churchill

Alonsa Gilbert Plains	
Laurier	
Rorketon	

McCreary Ochre River Sifton Winnipegosis

Eddystone

Grandview

Parkland West (Roblin/Swan River District Office)

Benito Minitonas **Birch River**

Swan River

Dauphin

Glenella

Bowsman

Angusville Brandon Foxwarren McAuley Oak Lake Rivers Souris

Southwest (Brandon District Office) Binscarth Brookdale Glenboro Minnedosa Oakburn Rossburn

St. Lazare

Birtle Flkhorn Kenton Minto Onanole Russell Strathclair

Boissevain Elphinstone Killarney Neepawa Reston Sandy Lake Waskada

Ethelbert

Kelwood

Inglis

Pine River

Manitoba Housing Authority Offices

MHA Head Office

Main Floor, 185 Smith Street Phone: 945-HOME (4663) Toll-free: 1-800-661-4663

North Winnipeg Leasing Offices

Brooklands

312 Blake Street Phone: 945-5570

North East

600 Panet Road Phone: 945-3555 North End 400A Logan Avenue Phone: 945-7823

Lord Selkirk 269 Dufferin Avenue Phone: 945-3431

St. James

15-659 Cavalier Drive Phone: 945-4758

South Winnipeg Leasing Offices

Fort Rouge/Fort Garry/St.Vital Unit D 1026 St. Mary's Road Phone: 945-4899

Downtown South 100-185 Smith Street Phone: 945-3884 Central Park

100-355 Kennedy Street Phone: 945-6272

Rural Manitoba Housing Authority District Offices

Altona

67 – 2nd Street Phone: 324-5308 Toll-free: 1-800-480-5554

Churchill

32 Hudson Square Phone: 675-8838

Selkirk

102 – 235 Eaton Avenue Phone: 785-5228 Toll-free: 1-800-441-5541

The Pas

214 Fischer Avenue Phone: 627- 8355 Toll-free: 1-800-778-4311

Portage la Prairie 317-25 Tupper Street N Phone: 239-3680 Toll-free 1-866-440-4663

Dauphin

27-2nd Avenue SW Phone: 622- 2092

Roblin

117-2nd Avenue N Phone: 937-8326 Toll-free: 1-888-567-8125 Brandon

253- 9th Street Phone: 726-6455 Toll-free: 1-800-651-8217

Gimli

122 – 5th Avenue Phone: 642-6061 Toll-free 1-888-642-6066

Swan River

516 Main Street Phone: 734-4297

St. Boniface

100 – 355 rue Des Meurons Phone: 945-6019

Bilingual Service Centres

St. Pierre Jolys 427 rue Sabourin Phone: 433-2578 Toll-free 1-866-563-2362

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Notre Dame de Lourdes 51 rue Rodgers Phone: 248-7270

Regional Health Authorities

Regional Health Authorities are health boards responsible for the delivery of health care services to Manitobans. They provide a health system that balances health promotion, disease prevention, and institutional and community-based services.

Assiniboine Regional Health Authority Inc. Box 579, (192 First Ave. W.) **Souris**, MB ROK 2C0 Phone: 483-5000 Toll-free: 1-888-682-2253 Website: <u>www.assiniboine-rha.ca</u> E-mail: <u>assiniboine-rha@arha.ca</u>

Brandon Regional Health Authority 150A – 7th Street **Brandon**, MB R7A 7M2 Phone: 571-8400 Website: www.brandonrha.mb.ca

Burntwood Regional Health Authority Inc. 867 Thompson Drive South **Thompson**, MB R8N 1Z4 Phone: 677-5350 Website: <u>www.brha.mb.ca</u>

Regional Health Authority – Central Manitoba Inc. Box 243 **Southport**, MB R1N 1V1 Phone: 428-2000 Website: <u>www.rha-central.mb.ca</u> E-mail: <u>info@rha-central.mb.ca</u>

Churchill RHA Inc. Churchill Health Centre **Churchill**, MB ROB 0E0 Phone: 675-8318 Website: <u>www.churchillrha.mb.ca</u>

Interlake Regional Health Authority Inc. 589 – 3rd Avenue South **Stonewall**, MB ROC 2Z0 Phone: 467-4742 Toll-free: 1-888-488-2299 Website: <u>www.irha.mb.ca</u> E-mail: <u>info@irha.mb.ca</u>

Senior Access Resource Manual

Manitoba 🐆

NOR-MAN Regional Health Authority Inc. Box 130, 84 Church Street Flin Flon, MB R8A 1M7 Phone: 687-1300 Website: <u>www.norman-rha.mb.ca</u> E-mail: <u>nrha@normanrha.mb.ca</u>

North Eastman Health Association Inc. W.B. Lewis School Aberdeen Avenue and Burrows Road Box 339 **Pinawa**, MB ROE 1L0 Phone: 753-2012 Website: <u>www.neha.mb.ca</u> E-mail: <u>neha@neha.mb.ca</u>

Parkland Regional Health Authority Inc. 112 – 27 – 2nd Avenue South West **Dauphin**, MB R7N 3E5 Phone: 622-6222 Toll-free: 1-800-259-7541 Website: www.prha.mb.ca E-mail : prha@prha.mb.ca

South Eastman Health/Santé Sud-Est Inc. Box 470 La Broquerie, MB R0A 0W0 Phone: 424-5880 Website: <u>www.sehealth.mb.ca</u> E-mail: <u>communications@sehealth.mb.ca</u>

Winnipeg Regional Health Authority 1800 – 155 Carlton St. **Winnipeg**, MB R3C 4Y1 Phone: 926-7000 Website: <u>www.wrha.mb.ca</u> E-mail: <u>info@wrha.mb.ca</u>

Sample Application Forms

Residential Rehabilitation Assistance Program

Residential Rehabilitation Assistance Program for Persons With Disabilities

Home Adaptations for Seniors Independence Program – includes Assessment tool

Homeowner Emergency Loan Program

Emergency Repair Program

Manitoba Housing Authority 55 Plus Apartments

Manitoba Shelter Benefit

School Tax Credit for Tenants

City of Winnipeg Walk-in Garbage and Recycling Pick-up Application Form

Winnipeg Community Home Services Program Referral Form

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Fifty-Five Plus – A Manitoba Income Supplement

Manitoba Shelter Benefit Program

Manitoba Tax Credits

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Canada Pension Plan

- Retirement Pension
- Disability Benefit
- Benefits for Survivors
- Old Age Security
 - Old Age Security Pension
 - The Allowance
 - Allowance for the Survivor

Guaranteed Income Supplement

Veterans Affairs Canada Programs

- Veterans Allowance
- New Veterans Charter

3. Other Resources and Programs

- Income Tax Services
- Community Financial Counselling Service
- Reverse or Home Equity Conversion Mortgages
- Military Benevolent Funds
- 4. Other Information
 - How to get Documents Needed to Apply for Income Programs
 - Sample Application Forms

Financial Programs for Seniors

This module has information about financial supports for older adults. The information will be useful to seniors and/or their family or caregivers.

Programs usually begin at a certain age. This is a guideline.

Programs available before age 55

- Canada Pension Plan Disability Benefit
- Canada Pension Plan Benefits for Survivors

Programs beginning at age 55

- Fifty-Five Plus A Manitoba Income Supplement
- Manitoba Shelter Benefit Program

Programs beginning at age 60

- Survivor Allowance
- The Allowance (if partner receives Old Age Security & Guaranteed Income Supplement)
- Canada Pension Plan Retirement Pension

Programs beginning at age 65

- Old Age Security
- Guaranteed Income Supplement

Finding What A Senior Needs

You may need to find out more about a senior's circumstances to give appropriate information. Sometimes a senior may not know what questions to ask. They may have concerns about financial issues, but are afraid to ask for help. You may have your own way to get the information you need, but here are some questions that you may consider.

- Do you rent or own your home?
- What are your main sources of income?
- Have you lost your life partner?
- Do you feel you have enough money to pay your bills?
- Do you feel stressed when you think about your finances?
- Would you like someone to help you manage your financial affairs?
- Do you file an income tax return every year?

1. Provincial Income Programs

Fifty-Five Plus – A Manitoba Income Supplement

Manitoba Shelter Benefit Program

Manitoba Tax Credits

- Personal Tax Credit
- Manitoba Family Tax Reduction
- Pension Income Amount
- School Tax Assistance for Homeowners and Tenants 55+
- Education Property Tax Credit
- Farmland School Tax Rebate

Fifty-Five Plus – A Manitoba Income Supplement

Program: Payments to low-income people 55 and over, four times per year

Eligibility Criteria:

A person must

- be 55 years or older and live in Manitoba
- have previous year
 - single income below \$8930.40 (not including OAS & GIS)
 - family income below \$14,479.40 (not including OAS & GIS)
- **not** get income assistance from provincial, municipal or federal government
- have a valid Manitoba Health Registration Card

Part benefits are available for

- single people with income between \$8,930.41 and \$9,722.40
- families with income between \$14,479.21 and \$16, 207.20

People with incomes slightly above the maximums should apply because there may be some allowable deductions from the gross income.

Application:

Required every year for people between 55 and 65 (Sample form in Section 4)

Note: People getting Old Age Security, Guaranteed Income Supplement, Allowance or Survivor Allowance do not need to apply. Eligibility will be determined automatically, based on benefits from these programs.

Benefits: Maximum annual benefit between \$446.40 (single) and \$479.60 (couple)

Contact: 55 Plus- A Manitoba Income Supplement Box 3000 203 South Railway Street East Killarney MB R0K 1G0 Phone: 523-5230 Toll-free 1-800-563-8793 E-mail: incsupplus@gov.mb.ca

Manitoba Shelter Benefit Program (MSB) (formerly SAFER)

Program: Monthly payments to low-income senior renters in private buildings, based on income and rent

Eligibility Criteria:

- The renter or one person in a couple must be 55 or older.
- The renter must
 - live in a private building. This may include some not-forprofit and co-op housing
 - have annual income less than
 - o \$17,640 for a single renter
 - o \$19,800 for a couple
 - be a Canadian citizen or landed immigrant in Manitoba
 - have a valid Manitoba Health Registration number
 - Benefit is based on a maximum rent of
 - o \$405 for a single renter
 - o \$455 for a couple
 - Maximum monthly cheque is \$200.

Application:

Renter must apply to determine eligibility. (Sample application form in Section 4)

Renter must reapply every year on their birthday.

Contact: Manitoba Family Services and Housing Manitoba Shelter Allowance 102-114 Garry Street Winnipeg MB R3C 1G1 Phone: 945-2197 Toll-free: 1-877-587-6224 http://www.gov.mb.ca/fs/housing/safer.html

Manitoba Tax Credits

Personal Tax Credit

- **Program:** A refundable tax credit for taxpayers 65 and over and their dependant spouse 65 and over
 - The basic tax credit for taxpayers and their spouse is \$190.00. Taxpayers 65 and over may also claim \$110.00 for themselves and \$110.00 for a dependent spouse 65 and over.
 - The total Personal Tax Credit is reduced by 1% of family net income.

Application: Complete Tax Form MB479 of an annual Income Tax Return.

Family Tax Reduction

- **Program:** Additional reduction for taxpayers 65 and over and their dependant spouse 65 and over
 - The basic credit is \$225.00 for taxpayers and spouses. Taxpayers 65 and over may also claim \$225.00 for themselves and \$225.00 for their spouse.
 - The total Family Tax reduction is reduced by 1% of family income.

Application: Complete Tax Form MB 428 with an annual Income Tax Return.

Pension Income Amount

- **Program:** Taxpayers who get income from pensions or annuities may claim up to a \$1000.00 exemption.
- Application: Complete Income Tax Form MB 428 with an annual Income Tax Return.

For information on all programs contact:

Manitoba Tax Assistance Office 809 – 386 Broadway Winnipeg MB R3C 3R6 Phone: 948-2115 Toll-free: 1-800-782-0771 http://www.gov.mb.ca/finance/tao

School Tax Credit For Homeowners and Tenants 55+

Program: Non-taxable benefits for people 55 +, to help with school taxes on a homeowner's main residence or the school tax part of tenant's rent costs

Eligibility Criteria:

- A person may apply for the tax credit if
 - ▶ 55 years or older at the end of the tax year
 - net family income is less than \$23,800
 - applicant or spouse/common-law partner paid more than \$160 in school tax for that residence for the year
- Maximum credit is \$175.00 and is reduced by 2% of family net income over \$15,000.

Application:

Homeowners

• Complete the "Declaration for the Education Property Tax Credit chart " on the back of **Form MB 479** of the **Income Tax Return**.

Tenants

- Fill in an application form available from (Sample in Section 4) Manitoba Family Services and Housing Provincial Services Branch School Tax Assistance for Tenants 55 Plus 102-114 Garry Street Winnipeg MB R3C 1G1 Phone: 945-2197 Toll-free: 1-877-587-6224 http://www.gov.mb.ca/fs/housing/stat55.html
- Contact: Manitoba Tax Assistance Office 809 – 386 Broadway Winnipeg MB R3C 3R6 Phone: 948-2115 Toll-free: 1-800-782-0771 <u>http://www.gov.mb.ca/finance/tao</u>

Education Property Tax Credit For Homeowners 65+

Program: A basic tax credit for people age 65 and over, who pay at least \$250.00 in property taxes

Eligibility Criteria:

- A homeowner may apply for Education Property Tax Credit on an annual income tax return if
 - ▶ 65 years or older at the end of the tax year, and
 - net family income is less than \$40,000.
- School tax assistance is paid to eligible people once a year.
- Maximum credit is \$800.00 and is reduced by 1% of family net income, to a minimum of \$400.00.

Application:

• Complete the "Declaration for the Education Property Tax Credit chart " on the back of **Form MB 479** of the Income Tax Return.

Contact: Manitoba Tax Assistance Office 809-386 Broadway Winnipeg MB R3C 3R6 Phone: 948-2115 Toll-free: 1- 800-782-0771 <u>http://www.gov.mb.ca/finance/tao</u>

Farmland School Tax Rebate

Program: Rebate on previous year's school tax on farmland

Eligibility Criteria:

- Applicant must
 - own land in Manitoba classified as farmland on the assessment section of the property tax bill
 - have paid the previous year's property and school taxes

Application:

- Application forms are automatically mailed to farmland owners who claimed the rebate last year and have paid last year's property and school taxes.
- Application forms are available at http://www.gov.mb.ca/farmland or E-mail at FSTR@masc.mb.ca.
- Contact: Manitoba Agricultural Services Corporation 50- 24th Street NW Portage la Prairie MB R1V 3V8 Phone: 239-3278 http://www.gov.mb.ca/farmland

2. Federal Income Programs

Canada Pension Plan

- Retirement Pension
- Disability Benefit
- Benefits for Survivors

Old Age Security

- Old Age Security Pension
- The Allowance
- Allowance for the Survivor

Guaranteed Income Supplement

Employment Insurance

- Employment Insurance Benefits
- Compassionate Care Benefits

Veterans Affairs Canada

- War Service Veterans Allowance
- Veterans Disability Pension
- New Veterans Charter
- Veterans Review and Appeal Board
- Bureau of Pension Advocates

Canada Pension Plan (CPP) Retirement Pension

Program: Monthly payments to people who have paid into the CPP Benefits are calculated based on the amount of contributions and the age when the pension starts.

Eligibility Criteria:

- To collect CPP retirement pension a person must be
 - between age 60 and 64 and stopped working, or earn less than the maximum CPP monthly retirement pension

OR

- between age 65 and 70 (See attached charts for the impact of taking CPP before or after age 65.)
- Pension depends on contributions and when the pension begins.
- CPP benefits are taxable.
- If there is increase in the cost of living, CPP benefits increase in January.
- Once CPP payments begin, a person may work, but not contribute to CPP.

Other CPP Provisions and Programs:

1. Child Rearing Drop Out Provision

People who have children born after December 31, 1958, and stopped or reduced their work to care for them until age 7, must complete the application form to have those years calculated for CPP benefits. Must send the child's birth certificate or Social Security number.

2. Sharing CPP Retirement Pensions

Spouses or common-law partners may share CPP benefits if

- they are not separated or divorced
- both are at least 60 years old
- both have applied for CPP pensions
- Sample Application form in Section 4

3. Pension Credit Splitting

- When a marriage or common-law relationship ends, CPP credits built up while the couple lived together can be divided equally.
- Credits can be split even if one partner did not contribute to CPP.
- The CPP pension for both people is calculated on the split credits.
- Application can be made upon divorce or separation of at least one year.
- Sample Application form in Section 4

4. Agreements with other countries

- People who have worked in another country may get CPP benefits from either country. If the working time in another country is not long enough to qualify under its rules, the time may be added to time in Canada to meet eligibility requirements.
- A list of countries where Canada has social security program agreements is in Section 4. Call 1-800-277-9914 about specific international benefits.
- CPP payments can be made outside of Canada

Application for CPP:

- Must submit an application form available at any Service Canada Centre (See list in Section 4) or call 1-800-277-9914 to have a form mailed. (Sample in Section 4)
- The pension will start the month after CPP receives the application.

Benefit or Program	Social Insurance Number	Birth or Baptismal Certificate	Proof of Marital Status	Proof of Death	Proof of Divorce	Spousal Agreement
Retirement Pension	Yes	Yes	No	No	No	No
Sharing Retirement Pension	Yes for both	Yes for both	Yes	No	No	No
Credit Splitting	Yes for both	No	Yes	No	Yes	Yes, if signed before June 4, 1986
Child rearing Drop out Provision	Yes for Contributor & Applicant	Yes for each child born after Dec. 31, 1958	No	No	No	No

Documents Required:

Contact: Human Resources and Social Development Canada Income Security Program P.O. Box 818 Station Main Winnipeg MB R3C 2N4 Phone Toll-free: 1-800-277- 9914 http://www.servicecanada.gc.ca

CANADA PENSION PLAN EARLY RETIREMENT PENSION MAXIMUM RETIREMENT PENSION (AGE 65) IN 2007 - \$863.75

When CPP is taken	60	61	62	63	64
Months CPP taken early	-60 months	-48 months	-36 months	-24 months	-12 months
Percent of CPP pension at age 65	70%	76%	82%	88%	94%
Monthly payments	\$604.63	\$656.45	\$708.28	\$760.10	\$811.93
Monthly decrease	\$259.12	\$207.30	\$155.47	\$103.65	\$51.82
Payments prior to age 65	\$35,278	\$31,510	\$25,498	\$18,242	\$9,743
Age at Breakeven Point	76.7	77.7	78.7	79.7	80.7
Make-up time in months	140	152	164	176	188
Make-up time in years	11.7	12.7	13.7	14.7	15.7

In order to take advantage of an early retirement pension, you must have <u>completely</u> or <u>substantially</u> stopped working. Amounts shown are based on an individual making <u>maximum</u> contributions.

Canada

Canada Pension Plan Late Retirement Pension

Maximum Retirement Pension (Age 65) in 2007 - \$863.75

Age when CPP is taken	66	67	68	69	70
Months CPP taken late	12 months	24 months	36 months	48 months	60 months
Percent of CPP Pension at age 65	106%	112%	118%	124%	130%
Monthly payments	\$915.58	\$967.40	\$1019.23	\$1,071.0 5	\$1,122.88
Monthly increase	\$51.83	\$103.65	\$155.48	\$207.30	\$259.13
Payments after age 65	\$10,365	\$20,730	\$31,095	\$41,460	\$51,825
Age at Breakeven Point	82.7	83.7	84.7	85.7	86.7
Months to break even point	200	200	200	200	200
Years to break even point	16.7	16.7	16.7	16.7	16.7

Amounts shown are based on an individual making maximum contributions



Canada Pension Plan (CPP) Disability Benefit

Program: Replaces part of income for CPP contributors who can't work because of disability that is both severe and prolonged

Eligibility Criteria:

A person must

- be between 21 and 65 (retirement pension will begin at 65)
- have contributed to CPP in four of the last six years before the disability
- have a physical or mental disability, as defined by CPP legislation, that is both
 - severe prevents working at any job, and
 - Iong term or may result in death

People who don't meet the contribution requirements, may still qualify if they

- had enough contributions when became disabled, but delayed applying
- stopped or reduced CPP contributions due to raising children under seven
- have enough CPP credits from a former spouse or common-law partner
- worked in another country where Canada has a social security agreement and that country's pension plan contributions and CPP contributions are enough to qualify
- were medically incapable of applying
- **Note:** People between 60 and 65, who have stopped working and think they may qualify for the disability benefit, should apply for both the disability and retirement pension. CPP will determine the better benefit.

Application:

Application kits are available from Human Resources and Social Development Canada. **(Sample in Section 4)**

Documents Required:

Social Insurance Number	Birth or Baptismal Certificate	Proof of Marital Status
Yes	Yes	No

Contact: Human Resources and Social Development Canada Income Security Program P.O. Box 818 Station Main Winnipeg MB R3C 2N4 Phone Toll-free: 1-800-277- 9914 http://www.servicecanada.gc.ca

Canada Pension Plan (CPP) Death Benefit and Benefits for Survivors

Program: Benefits to families of deceased CPP contributors who have met the contributory requirements

- **Death Benefit:** a one time payment of 6 times pension at retirement at age 65, up to \$2500, to help with funeral costs
- **Survivor's Pension:** a monthly pension for spouse or common-law partner
- Children's Benefit: a monthly benefit for dependent children under 18 or between 18 and 25 in school full time

Eligibility and Benefits:

- Eligibility and benefits depend on contributions and the survivor's circumstances.
- If the survivor already gets CPP retirement pension or disability benefit, the survivor pension will be adjusted and combined into one pension.
- The survivor can't get a full survivor's pension in addition to CPP retirement pension or disability benefit.
- CPP survivor's benefit will be considered income for Guaranteed Income Supplement or Allowance purposes.

Application:

• Application forms are available from funeral homes or Human Resources and Social Development Canada. School Attendance forms for surviving children age 18 to 25 are also available. (Samples in Section 4)

Documents R					1	
Benefit or Program	Social Insurance Number	Birth or Baptismal Certificate	Proof of Marital Status	Proof of Death	Proof of Divorce	Spousal Agreement
Death Benefit with a will or estate	Yes	Yes	No	Yes	No	No
Death Benefit without a will or estate	Yes	Yes	No	Yes, include funeral receipt/invoice	No	No
Survivor & Children's Benefits (Under 18)	Yes for both & all children under 18 if available	Yes for both & all children under 18	Yes	Yes	No	No
Children's Benefits (18-25)	Yes for contributor & student	Yes for contributor & student	No	Yes	No	No

Documents Required:

Contact: Human Resources and Social Development Canada Income Security Program P.O. Box 818 Station Main Winnipeg MB R3C 2N4 Phone Toll-free: 1- 800- 277- 9914 http://servicecanada.gc.ca/

Old Age Security Pension (OAS)

Program: Monthly payment for Canadians over 65 who meet residency requirements

Eligibility Criteria:

- A person living in Canada **must**
 - be 65 or older
 - have lived in Canada at least 10 years after age 18
 - be a Canadian citizen or legal resident when pension is approved
- A person living outside Canada must
 - be 65 or older
 - have lived in Canada at least 20 years after age 18
 - have been a Canadian Citizen or legal resident of Canada when leaving Canada
- A person who **has lived in another country** may get a pension from that country, from Canada, or both. A list of countries where Canada has pension agreements is in **Section 4**. Phone **1-800-277-9914** about specific international benefits.

Benefits:

• Full OAS pension is usually available if a person meets these conditions:

Category 1

lived in Canada at least 40 years after turning 18

Category 2

meets all three conditions

- born on or before July 1, 1952
- Ived in Canada some time between turning 18 and July 1,1977
- lived in Canada for the 10 years immediately before application approval

Category 3

not lived in Canada all of the last 10 years, but meet **both of these** conditions:

- lived in Canada the year immediately before the application approval
- prior to the last 10 years, lived in Canada after age 18 at least three times as long as the total absences during the last 10 years.
- **Part** pension is paid if a person has a minimum of 10 years after age 18, based on 1/40 for each year of residency.

- OAS benefits are taxable.
- A person may work and get still OAS. However, pensioners who have a net income of \$62,144.00 or more as of 2006, including OAS, have to repay part of their OAS.
- A person with income over \$102,000 does not get OAS.

Application:

- Apply six months before turning 65.
- Application kits available from the following:
 - Phone 1-800-277-9914
 - print a copy from the Human Resources and Social Development Canada web site <u>www.servicecanada.gc.ca</u> click on "seniors"
 - Service Canada Offices (Sample in Section 4)
- Late applications can get back payment for up to 12 months.

Documents needed:

Social Insurance Number	Birth or Baptismal Certificate	Proof of Marital Status	Proof of Residence in Canada	Proof of Legal Status in Canada
Yes	Yes	No	Yes, if absent from Canada	Yes
			more than 6 months	

Contact: Human Resources and Social Development Canada Income Security Programs Box 818, Station Main Winnipeg MB R3C 2N4 Phone Toll-free: 1-800-277-9914 http://www.servicecanada.gc.ca/

Guaranteed Income Supplement (GIS)

Program: Extra monthly income for low to modest income seniors living in Canada and getting Old Age Security

Eligibility Criteria:

- A person must
 - be 65 and getting Old Age Security
 - have single income below \$14,256
 - have a couple combined income below \$34,368
- Income does not include OAS, but does include income from other sources such as CPP, private pension plans, investments or employment.

Benefits:

- Amount of GIS depends on income and marital status.
- **Note:** if a couple live apart <u>voluntary</u>, GIS may be recalculated as single rather than married status.

If a couple lives apart **<u>involuntarily</u>** (e.g. one is in a hospital or nursing home), each spouse will be considered single if it is to their financial advantage.

- GIS is not taxable.
- Benefits are adjusted every 3 months based on the Consumer Price Index.
- If a person leaves Canada, benefits will stop six months after the month of departure. If the person returns to Canada, they must reapply.

Application:

- Call 1-800-277-9914 for an application form or complete on-line. **(Sample in** Section 4)
- Application is one time only. Renewal is automatic based on income tax returns.

Documents needed:

Social Insurance Number	Birth or Baptismal Certificate	Proof of Marital Status	Proof of Residence in Canada	Proof of Legal Status in Canada
No	No	Yes	No	No

Contact: Human Resources and Social Development Canada Income Security Programs Box 818, Station Main Winnipeg MB R3C 2N4 Phone Toll-free: 1-800-277-9914 http://www.servicecanada.gc.ca/

The Allowance

Program: Money for low-income seniors age 60 to 64 whose spouse or common-law partner gets both Old Age Security (OAS) and the Guaranteed Income Supplement (GIS)

Eligibility Criteria:

To get the Allowance, a person must

- be 60 64 years old
- have a spouse or common-law partner (opposite or same sex) who is 65 and gets, or is able to get, the OAS pension and GIS
- have total household income below \$26,496
- be a Canadian citizen or legal resident when the Allowance is approved
- have lived in Canada for at least 10 years since turning 18

A person who has lived in another country may get the Allowance from Canada, that country or both. A list of countries where Canada has social security program agreements is in Section 4. Call **1-800-277-9914** about specific international benefits.

Application:

If Human Resources and Social Development Canada records show a person may qualify, they will get an application form. If a person thinks they may qualify, call 1-800-277-9914 for an application kit. **(Sample in Section 4)**

_	oounents i	loododi			
	Social Insurance	Birth or Baptismal	Proof of Marital	Proof of Residence in Canada	Proof of Legal Status
	Number	Certificate			in Canada
	Yes	Yes	Yes	Yes if absent from Canada more than 6 months	Yes

Documents Needed:

Contact: The Allowance Program Human Resources and Social Development Canada Income Security Programs Box 818, Station Main Winnipeg MB R3C 2N4 Phone Toll-free: 1- 800-277- 9914 http://www.servicecanada.gc.ca/

Allowance for the Survivor

Program: Money for low-income seniors living in Canada, between ages 60 and 64, whose spouse or common-law partner has died.

Eligibility Criteria:

To get the Survivor Allowance, a person must

- be age 60 64
- have a spouse or common-law partner (same or opposite sex) who has died
- have total income below \$19,368
- be a Canadian citizen or legal resident when the Allowance is approved
- have lived in Canada for at least 10 years since turning 18

A person **may** qualify if they have lived in another country where Canada has social security agreements. A list of counties is in Section 4.

Application:

- If Social Development Canada records show a person may qualify, they will send an application form.
- If a person thinks they may qualify, call 1-800-277-9914 for an application form. (Sample in Section 4)

Documents needed:

Social Insurance Number	Birth or Baptismal Certificate	Proof of Marital Status	Proof of Death	Proof of Residence in Canada	Proof of Legal Status in Canada
Yes	Yes	Yes	Yes for the	Yes if absent from	Yes
			deceased	Canada more than 6 months	

Renewing Application:

- Most seniors renew their application through filing the annual income tax return.
- If a person leaves Canada, benefits stop six months later. If the person returns to Canada, they must apply again.

Benefits: based on income, so if income changes, benefits change

Contact: Human Resources and Social Development Canada Income Security Programs Box 818, Station Main Winnipeg MB R3C 2N4 Phone Toll-free: 1-800-277-9914 http://www.servicecanada.gc.ca/

Employment Insurance Benefits

Program: temporary financial help for people who lose a job or can't work because of illness

People over 65 may be eligible if they meet the criteria.

Eligibility Criteria:

To collect Employment Insurance a person must

- have paid Employment Insurance fees
- be ready, able and willing to work
- have worked a minimum insured hours within the last 52 weeks:
 - Ioss of job 420 to 700 hours depending on the economic region (Manitoba has three regions, north, south and Winnipeg.)
 - illness, injury or quarantine 600 hours

Documents Needed:

- Social Insurance Number: If it begins with 9, proof of immigration status and work permit are needed.
- Record of Employment from last employer, or if not available, proof of employment such as pay stubs
- detailed information about job loss or illness, including a medical certificate

Benefits:

- an average of 55 % of insured earnings to a maximum of \$413.00 per week
- available from 14 to 45 weeks, depending on qualifying hours and employment rates in the region
- Employment Insurance is taxable income, so taxes will be deducted.

Application:

Apply at a Service Canada office (**list in Section 4**) or on-line at <u>http://www.servicecanada.gc.ca/</u>.

Contact: Human Resources and Social Development Canada Employment Insurance Program Box 818, Station Main Winnipeg MB R3C 2N4 Phone Toll-free: 1-800-206-7218 http://www.servicecanada.gc.ca/

Employment Insurance Compassionate Care Benefits

Program: Temporary financial help for people who must be away from work to care for or support a seriously ill family member with significant risk of death

Eligibility Criteria:

- To qualify a person must
 - have paid Employment Insurance fees
 - have worked a minimum of 600 insured hours within the last 52 weeks
 - show that weekly earning has decreased by more than 40%
- Care or support includes
 - providing psychological or emotional support
 - arranging for care by a third party
 - directly providing or participating in care
- Family members:

Applicant's	Applicant's Spouse's or Common-law
	partner's
spouse or common-law partner	
brother, sister, stepbrother, step sister	brother, sister, stepbrother, stepsister
grandparent & step grandparent	grandparent
grandchild & spouse or common-law partner	grandchild
son-in-law & daughter-in-law, married or	son-in-law & daughter-in-law, married or
common-law	common-law
father-in-law & mother-in-law, married or	
common-law	
brother-in-law & sister-in-law, married or	
common-law	
uncle, aunt & spouse or common-law partner	uncle or aunt
nephew, niece & spouse or common-law	nephew or niece
partner	
current or former foster parent	current or former foster parent
current or former foster child & spouse, or	
common-law partner	
current or former ward	current or former ward
current or former guardian or tutor & spouse	
or common-law partner	

Note: Benefits are also available if care is for someone considered a family member, such as a close friend or neighbour with a signed Compassionate Care Attestation.

Benefits:

- an average of 55 % of insured earnings to a maximum of \$413.00 per week
- available up to 6 weeks, depending on qualifying hours
- Employment Insurance is taxable income and taxes will be deducted.
- More than one family member can share the benefits up to the 6-week total.

Documents Needed:

- Social Insurance Number; if it begins with 9, proof of immigration status and work permit
- Record of Employment from last employer and detailed information about most recent employment
- Medical Certificate for Employment Insurance Compassionate Care Benefits signed by medical doctor

Application:

Apply at a Service Canada Centre (list in Section 4) or on-line at http://www.servicecanada.gc.ca/

Contact: Human Resources and Social Development Canada Employment Insurance Program Box 818, Station Main Winnipeg MB R3C 2N4 Phone Toll-free: 1-800-206-7218 <u>http://www.servicecanada.gc.ca/</u>

War Veterans Allowance

Program: Regular monthly income to meet basic needs for war service veterans

Eligibility Criteria:

Veteran Service Requirements

- Canadian Armed Forces and Merchant Navy Veterans who served in World Wars or Korean War
- Allied Forces Veterans with wartime service in WWII who lived in Canada when they enlisted
- Civilians who served in close support of Canadian Armed Forces during wartime

Female Veterans

• age 55 but may be eligible earlier if can't fully support herself

Survivors

• spouses, common-law partners or orphans may also qualify if the deceased Veteran or civilian had the required war service.

Income Requirements

- similar to other federal income support programs such as the Guaranteed Income Supplement,
- income ceiling as of November 2006
 - single income below \$1183.56 per month
 - couple combined income below \$1798.68 per month
- adjusted quarterly

Residency Requirements

must live in Canada at the time of application

Application:

application kit available from the Veterans Affairs District Office **or** print from <u>http://www.vac-acc.gc.ca/</u>

Note: The War Veterans Allowance is the gateway to other services including the Health Care Program and the Veterans Independence Program, Funeral and Burial Assistance.

Contact:

Winnipeg: Veterans Affairs Canada P.O. Box 6050 610 – 234 Donald Street Winnipeg MB R3C 4G5 Phone Toll-free: 1- 866-522-2122 http://www.vac-acc.gc.ca/ Brandon: Veterans Affairs Canada 1039 Princess Avenue Brandon MB R7A 4J5 Phone Toll-free: 1-866-522-2122

http://www.vac-acc.gc.ca/

Veterans Disability Pension

Program: Financial benefits for veterans with a medical disability related to service

Eligibility Criteria:

- Canadian Forces or a Merchant Navy Veterans of the First or Second World War or Korean War
- current or former members of the Regular or Reserve Force
- civilian who served in close support of the armed Forces during wartime
- Prisoners of War may also receive compensation.

The Pension Act provides coverage under two principles

- the Insurance Principle which provides for coverage 24 hours a day for war time or SDA service
- the Compensation Principle which provides pension coverage for disability or death which was directly related to or permanently worsened by peacetime, non SDA service factors or events

Benefits:

- based on the relationship between the service and the disability
- Additional benefits may be awarded if the person has a spouse or common-law partner or other qualified dependants.
- Surviving Partner Benefits: for one year after pensioner dies, survivor may get the same pension. After one year the survivor's pension will be paid.

Application: application forms available from Veterans Affairs Canada

Contact:

Winnipeg: Veterans Affairs Canada P.O. Box 6050 610 - 234 Donald Street Winnipeg MB R3C 4G5 Phone Toll-free: 1- 866-522-2122 http://www.vac-acc.gc.ca/ Brandon: Veterans Affairs Canada 1039 Princess Avenue Brandon MB R7A 4J5 Phone Toll-free: 1-866-522-2122

http://www.vac-acc.gc.ca/

New Veterans Charter

Program: Benefits for Armed Services members who are leaving the Service, including:

- case management with one entry point for all programs
- help with civilian job placement
- financial benefits while having service-related rehabilitation
- disability award that recognizes service-related "non-economic" losses
- support to families through the transition process
- health benefits that increases the number of CF Veterans and current survivors who may qualify for the Public Service Health Care Plan

The Program builds on existing services and benefits for war service veterans.

Contact:

Winnipeg: Veterans Affairs Canada P.O. Box 6050 610 – 234 Donald Street Winnipeg MB R3C 4G5 Phone: Toll-free: 1-866-522-2122 http://www.vac-acc.gc.ca/ Brandon: Veterans Affairs Canada 1039 Princess Avenue Brandon MB R7A 4J5 Phone: Toll-free: 1-866-522-2122

http://www.vac-acc.gc.ca/

Veterans Review and Appeal Board

Program: An independent quasi-judicial agency established by Parliament in 1995 to consider reviews and appeals regarding the

- Canadian Forces Members and Veterans Re-establishment and Compensation Act
- War Veterans Allowance Act
- Veterans Review and Appeal Board Act
- Civilian War-Related Benefits Act

Contact:

Winnipeg: Veterans Affairs Canada P.O. Box 6050 610 – 234 Donald Street Winnipeg MB R3C 4G5 Phone Toll-free: 1- 866-522-2122 <u>www.vac-acc.gc.ca</u> Brandon: Veterans Affairs Canada 1039 Princess Avenue Brandon MB R7A 4J5 Phone Toll-free: 1-866-522-2122

http://www.vac-acc.gc.ca/

Bureau of Pension Advocates

- **Program:** Qualified lawyers who can represent veterans and RCMP members and their survivors at appeal board hearings under the Pension Act and the RCMP Superannuation Act
- Contact: Bureau of Pension Advocates Box 6050 610 – 234 Donald Street Winnipeg MB R3C 4G5 Phone: 983-5598 Toll-free: 1-877-228-2250 http://www.vac-acc.gc.ca/

3. Other Programs

Reverse or Home Equity Conversion Mortgage

Income Tax Services

Community Financial Counseling

Military Benevolent Funds

Reverse or Home Equity Conversion Mortgage

Program: Senior homeowners can take a loan on the security of their home without making loan payments until they sell the home or die.

Another name for a reverse mortgage is home equity conversion mortgage because it allows liquidation of equity by accumulating debt.

CHIP is a private company that is the main seller of reverse mortgages. Applicants must be at least 62 years old.

Opportunities:

- Homeowner can
 - get cash that is tied up in a home
 - still own the home
 - still live in the home

Cautions:

- Because no payments are being made, the debt grows faster than regular mortgages, so the homeowner needs to be careful the debt does not
 - become more than the value of the home
 - leave little equity for other needs
- Read the terms of the agreement very carefully. Legislation states that the borrower must get a copy of the agreement at least seven days before signing.

Contact:

Seniors should be very careful regarding a reverse mortgage. Talk to a financial advisor or other trusted person before taking out a loan.

Income Tax Services

Program: Support to seniors to prepare personal income tax returns

Winnipeg

Some agencies offer free service to people with income less than the levels set by Revenue Canada each year. The 2006 rates were \$30,000 – single person

\$35,000 – single perso \$35,000 – a couple

Age and Opportunity 200-280 Smith Street Winnipeg MB R3C 1K2 Phone: 956-6440 <u>http://www.ageopportunity.mb.ca/</u>

Revenue Canada Taxation Volunteer Program

Call 983-6978 to find the nearest place with volunteers to help during the tax season.

Manitoba Tax Assistance Office Phone: 948-2115 Toll-free: 1-800-782-0771 http://www.gov.mb.ca/finance/tao

Manitoba Society of Seniors – for members only 202-323 Portage Avenue Winnipeg MB R3B 2C1 Phone: 942-3147 Toll-free: 1 800 561-6767 <u>www.msos.mb.ca</u>

Across the Province:

Some resource councils and seniors organizations offer clinics and help to fill out income tax returns. Check the grid at the front of this manual for information.



Community Financial Counseling

Program: Financial assessment, credit counseling and information on money management

May negotiate with creditors and set up repayment plans

- Fees: nominal fee based on income
- Contact: Community Financial Counseling Services 3rd Floor, 238 Portage Avenue Winnipeg MB R3C 0B1 Phone: 989-1900 <u>http://www.creditcounsellingcanada.ca/</u>

Military Benevolent Funds

Program: interest-free loans or small grants to serving Canadian Military members, veterans and retired members and their dependants who need financial help because of accident, illness or other misfortune

Eligibility Criteria: Those eligible for help include:

- current Canadian Forces members who joined before February 1, 1968
- former Canadian Forces members in designated ranks
- former members if they
 - served at least one year
 - served less than one year but
 - ? were released on disability due to service, or
 - ? had war service
- current Reserve members who joined before February 1, 1968
- former Reserve members who joined before February 1, 1968, and
 - completed 3 years full time and 5 years part-time, or
 - had war service
- former Women's Royal Canadian Service members
- those who depend on the earnings of the above:
 - wives/husbands, widows/widowers
 - children up to 18
 - children over 18 who are physically or mentally unable to care for themselves
 - children 18 to 27 who are full time students

Contact: Royal Canadian Naval Benevolent Fund Box 505, Station B Ottawa ON K1P 5P6 Phone: (613) 996-5087 Toll-free: 1-888-557-8777 http://www.rcnbf.ca/

> Royal Canadian Air Force Benevolent Fund Suite 202 Legion House 359 Kent Street Ottawa ON K2P 0R6 Phone: 613-992-3691 http://www.magma.ca.rcafbt/

Note: These not-for-profit organizations depend on donations. Financial 3 – Other Programs 27

4. Other Information

How to Get Documents Needed to Apply for Income Programs

- Proof of Age
- Proof of Citizenship
- Proof of Residency
- Proof of Marital Status
- Social Insurance Number

Income Included in Calculations for Most Programs

Countries Where Canada has Social Security Agreements

Service Canada Centres in Manitoba

Sample Application Forms

How to Get Documents Needed to Apply for Income Programs

1. Proof Of Age

A. Birth Certificate:

- If an original birth certificate is not available, contact the Vital Statistics office in the province of birth. Include:
 - full name
 - date and place of birth
 - father's full name
 - mother's full name and maiden name
 - place of birth of both parents

Manitoba Vital Statistics 254 Portage Avenue Winnipeg MB R3C 0B6 Phone: 945 - 3701 Toll-free: 1-800-282-806 http://www.gov.mb.ca/cca/vital/ to download an application form

- Manitoba Application forms are available at Land Titles Offices.
- Manitoba fee is \$25.00.

B. Birth Certificates from other countries:

Vital Statistics has information on how to get documents from other countries.

C. Baptismal Certificates:

Churches will give information about baptismal dates, and usually have birth dates.

D. Other Documents to establish age: (Usually 2 or more needed)

Family Bible or other personal records Confirmation certificate Marriage certificate Education documents such as school registers Insurance record of government annuity contract Vaccination, hospital or medical records

2. Proof of Citizenship

Citizenship Certificate: (a wallet size card with a photo)

- A Canadian citizen is
 - a person born in Canada
 - a people born outside Canada to a Canadian parent
 - a woman landed in Canada before 1947 as a war bride
- New Canadians get a card when they become Canadian citizens.
- Any Canadian citizens can apply for a certificate.
- To apply for a new card or a replacement, application forms are at http://www.cic.gc.ca/

Search for Citizenship Records:

- An application and a valid reason for the search are needed.
- If the search is on behalf of someone else, permission is needed unless the person is dead.

Information on Citizenship and Immigration – Phone Toll-free: 1-888-242-2100

3. Proof of Residency

Information on Permanent Residency from Citizenship and Immigration Phone Toll-free: 1- 800- 255- 4541

4. Proof of Marital Status

Spouse - a person to whom one is legally married

A marriage certificate proves a marriage relationship.

Common-law partner: a person who has lived in a conjugal relationship with a partner of either sex for at least one year

A statutory declaration with the date couple began living together proves common-law relationship.

5. Social Insurance Number

Cost: no cost for first card \$10.00 for replacement card

Application:

Advancing Age:

Promoting Older Manitobans

Application forms are at post offices and Service Canada Centres or at <u>http://www.servicecanada.gc.ca/</u>.

In person: at Service Canada Centres. (List in Section 4)

By Mail: Social Insurance Registration Office P.O. Box 7000 Bathurst, New Brunswick E2A 4T1

Required Documents to Prove Identity and Status in Canada

• One of the following original primary documents:

Canadian Citizens

- Birth Certificate
- Canadian Citizenship
- Certificate of Registration of Birth Abroad

Residents born outside of Canada

Permanent Resident Card

Temporary Residents

- Work or Study Permit
- Visitor Record
- If the name curently used is not the same as on the original document, one of the following supporting documents
 - Marriage Certificate or Marriage Registration
 - Divorce Decree confirms a change in your family name.
 - Legal Change-of-Name Document

Contact: Phone Toll-free: 1-800-206-7218 Option 3 http://www.servicecanada.gc.ca/

Income Included in Calculations for Most Programs

Income **does not** include Old Age Security, but **does** include:

- Canada Pension
- Private pension income
- Foreign pension income
- **RRSPs** cashed
- Employment insurance benefits
- Interest on savings
- Capital gains or dividends
- Income from rental property
- Employment income
- Income from other sources such as workers' compensation or alimony

Countries Where Canada has Social Security Agreements

Antigua Belgium	Australia Chile	Austria Croatia	Barbados Cypress	
Czech Republic	Denmark	Dominican	Estonia	
•				
Finland	France	Germany	Greece	
Grenada	Guernsey	Hungary	Iceland	
Ireland	Israel	Italy	Jamaica	
Japan	Jersey	Korea	Latvia	
Lithuania	Luxembourg	Mexico	Morocco	
Netherlands	New Zealand	Norway	Philippines	
Portugal	Saint Lucia			
Saint Vincent and the Grenadines				
Slovakia	Slovenia	Spain		
St. Kits and Nevis	Switzerland	Trinidad & Toba	go	
Turkey	United Kingdom	United States	Uruguay	

Call 1- 800-277-9914 about specific international benefits.

Service Canada Centres in Manitoba

Winnipeg:

391 York Avenue R3C 4W1

1122 Henderson Highway R2G 1L1

1031 Autumnwood Drive R2J 1C6

3338 Portage Avenue R3K 0Z1

Brandon:

Unit 100 – 1039 Princess Avenue R7A 6E2

Dauphin:

135- 2nd Avenue NE R7A 0Z6

Flin Flon:

86 Main Street R8A 1J8

The Pas:

Steinbach:

Selkirk:

305 – 4th Street West R9A 1K7

237 Manitoba Avenue

321 Main Street

R1A 2M8

ROA 2A0

Morden:

158 Stephen Street R6M 1T3

Portage la Prairie

1016 Saskatchewan Avenue E R1N 3V2

Thompson:

Room 118 - 3 Station Road R8N 0N3

Sample Application Forms

- Fifty-five Plus a Manitoba Income Supplement
- Manitoba Shelter Benefit Program
- School Tax Credit for Tenants
- Canada Pension Plan Retirement Pension
- Canada Pension Plan Pension Sharing
- Canada Pension Plan Credit Splitting
- Canada Pension Plan Disability Benefit
- Canada Pension Plan Death Benefit
- Canada Pension Plan Survivor's Pension and Child(ren)'s Benefits
- Old Age Security application including Allowance and Allowance for the Survivor
- **Guaranteed Income Supplement**

Contents of Transportation Module

1. Public and Community-Based Transportation Programs

Winnipeg

Advancing Age:

Promoting Older Manitobans

- City of Winnipeg Transit
- Seniors Resource Councils and Senior Centres

Brandon

- City of Brandon Transit
- Seniors Resource Council and Senior Centre

Rural Communities

- Seniors Resource Councils
- Mobility Disadvantaged Transportation Program (MDTP) for Municipalities

Transit Pass Tax Credit

Travel Assistance Program for Persons with Disabilities

2. Vehicle and Senior Driver Programs

- Parking Permit Program
- Manitoba Public Insurance
- Safety Services Manitoba

Transportation

Transportation is a major concern for many seniors. This module contains information for

- individual seniors
- families or caregivers
- municipalities

Many older adults lose their independence because of limited transportation opportunities. Some may still drive under unsafe conditions because they feel they have no other way to get around. They may ask for information about other issues when they really want help on transportation issues. Here are a few questions that may help find out what the senior needs.

- Do you live in your own home or do you rent your living space?
- How do you get around? Do you drive your own vehicle?
- Do you have concerns about driving in the evening?
- Do you drive during the winter?
- Do you have people who help you? What do they do for you?
- Do you feel you need more help getting around?
- Would you like to go to more events in your community if transportation were easier?
- How hard is it to get from your doorway into a vehicle?
- How easy is it for you to get to a bus?
- Do you feel you need someone with you when you go out?
- Do you use taxis?

1. Public and Community-Based Transportation Programs

Winnipeg

- City of Winnipeg Transit
 - Reduced Bus Fares
 - Easy Access buses
 - Handi-Transit
- Seniors Resource Councils and Senior Centres
- Seniors Cab Clubs
- Tenant Resource Co-ordinators

Brandon

- City of Brandon Transit
 - Reduced Bus Fares
 - Handi-Transit
- Seniors Resource Council and Senior Centre

Rural Communities

- Seniors Resource Councils
- Mobility Disadvantaged Transportation Program (MDTP) for Municipalities

Transit Pass Tax Credit

Travel Assistance Program for Persons with Disabilities

Winnipeg Transit

Reduced Bus Fares for Seniors (as of November 2006)

Cash	\$ 1.65
10 tickets	\$ 9.30
Monthly pass	\$ 35.65
Superpass for 1 week - Monday to Sunday	\$ 9.30

Note: Rider must show driver a Federal Government Blue Senior Card or Transit Photo ID.

Easy Access Buses - with low floors and no steps so passengers can just walk in

- on most routes Monday to Saturday (some buses may not be easy access during rush hours) and all routes on Sunday
- Some buses have ramps and seating areas for wheel chairs.
- To check if a bus on a route is easy access, or has a ramp, contact:

Telebus	287-7433
InfoLine	986-5700
Web site	www.Winnipegtransit.com/schedulesandmaps

Winnipeg Transit Handi-Transit

Program:

- shared-ride door to door transportation for people who
 - are legally blind
 - have disabilities that prevent them from using regular transit
- helps passengers from a ground floor door at the beginning of the trip to a ground floor door at the end of the trip
- covers the same area as regular buses
- Rate: \$2.00 per ride. Tickets also available

Operating Hours:	Monday to Friday	5:45 a.m. to midnight
	Saturday	6:45 a.m. to midnight
	Sunday	7:45 a.m. to10:00 p.m.

Eligibility Criteria:

- A medical doctor, occupational therapist, physiotherapist, nurse or chiropractor must complete a section of the application form to prove that service is needed
- CNIB Registrants do not require this form if they have a CNIB number
- If the application is denied, appeals may be made through the Handi-transit Operations Advisory Committee at 986- 5728

Application:

- Phone 986-5722 for an application form to be completed by the rider and a health professional as noted above. (Sample attached)
- Each client is given a registration number to book a handi-transit bus.

Contact: City of Winnipeg Handi-transit 414 Osborne Street Winnipeg MB R3L 2A1 Phone: 986-5722

Brandon Transit

Reduced Bus Fares for Seniors (as of November 2006)

Cash	\$ 1.50
10 tickets	\$ 12.50
Monthly pass	\$ 47.00
Off-peak hours monthly pass	\$ 35.00
Monday to Friday - 9:30 a.m. to	3:00 p.m. & 6:00 p.m. to midnight
Saturday - all day	
add \$1.00 per ride during peak h	nours

Note: Rider must show driver a Federal Government Blue Senior Card.

Brandon Handi-Transit – same area as regular transit

- shared-ride door to door public transportation service for people who
 - are legally blind
 - have disabilities that prevent them from using regular transit
- provides help to and from accessible building entrances

Rates: \$3.50 per ride. Tickets: 10 for \$35.00

Attendant: a person who is responsible to care for the passenger on the trip **travels free**

Escort: a person who travels as a companion, but does not need to help the passenger **pays the fare**

Operating Hours: 7 a.m. – 11 p.m. Monday to Saturday

Eligibility Criteria:

- Application signed by a doctor to prove the service is needed
- Picture identification will be provided by Brandon Transit

Application: Get an application form from Brandon Transit Information Office or from the web site. (Sample attached)

Contact: Brandon Transit Information Office 8th & Rosser Avenue Brandon MB R7A 0J8 Phone: 729-2300 http://www.citybrandom.mb.ca/

Winnipeg Seniors Resource Councils and Senior Centres

Some Seniors Resource Councils and Seniors Centres co-ordinate seniors transportation services. Consult the grid at the front of this manual to see which ones do this

Seniors Cab Clubs

The Seniors Transportation Working Group (STWG) is made up organizations that want to make seniors transportation easier.

Taxis are good for seniors because

- they provide safe door to door service
- cars are already warm
- drivers may help passengers in and out of their house or apartment building.

The Working Group is working with the Winnipeg Taxi Board and taxi companies on the idea of "Cab Clubs".

The idea of seniors cab clubs includes:

- shared rides minimum 2 people per cab
- cost of rides shared among riders
- systems for collecting fares and pick up and drop off arrangements

The STWG is working with some Seniors Resource Councils and Seniors Centres to set up cab clubs.

Contact: Senior Resource Council or Seniors Centre listed on the grid at the front of this Manual

Seniors Special Shuttles

Some Seniors Resource Councils and Seniors Centres coordinate "shuttle vehicles" to take people to and from shopping and special events. Contact Resource Councils to ask about these services.

Manitoba Housing Tenant Resource Coordinators

Tenant Resource Coordinators in Manitoba Housing 55 Plus apartment building may coordinate transportation services.

Rural Communities

Seniors Resource Councils

See the grid at the beginning of the Resource Manual for councils that have service. Some are provided free of charge, some have a fee for service arrangements. Contact the local seniors resource council for details.

Mobility Disadvantaged Transportation Program

Program: Help for municipalities to provide transportation services for mobility disadvantaged people, including seniors

Funding support includes

- one-time capital grant to help buy a handivan
- annual operating grant

Eligibility Criteria:

Local municipalities must sponsor the program and show a commitment to keep the service once it is started.

Over 60 rural communities currently have handivan services.

Contact: Mobility Disadvantaged Transportation Program Manitoba Intergovernmental Affairs Municipal Finance and Advisory Services 500 - 800 Portage Avenue Winnipeg MB R3G 0N4 Phone: 945-2569

Transit Pass Tax Credit

- **Program:** a non-refundable tax credit for the cost of monthly, or longer, public transit passes
- Eligibility: for travel after June 30, 2006

Process:

- keep expired passes to support claim on Income Tax return
- Expired pass must tell
 - that the pass is for one month or longer
 - the date or period when the pass is valid
 - name of transit authority issuing the pass
 - the cost of the pass
 - the name of the rider or unique number
- If the pass doesn't have this information, keep receipts, cancelled cheques or credit card statements to support the claim

Contact: Revenue Canada Phone Toll-free: 1-800-959-8281 www.cra.gc.ca

Travel Assistance Program for Persons with Disabilities

Program: allows an adult attendant traveling with a disabled person who can not travel alone, to travel at no cost on participating motor coach and Via Rail

Reduced fares are also available for the person with the disability.

Airlines are not part of the program and each must be contacted directly about their policies.

Eligibility: Must qualify for a Disability Travel Card.

The attendant must be able to help the person with services not usually provided by the vehicle operator, such as eating, administering medication or using the washroom.

Ticket fares are based on regular fares, not excursion fares, unlimited travel tickets or through to the United States.

Application:

Complete the application for a Disability Travel Card. (Sample attached)

A registered health care provider must sign the application form. The applicant must be a regular client or patient.

Send the application to the address below.

Contact: Society for Manitobans with Disabilities Wheelchair Services 1111 Winnipeg Avenue Winnipeg MB R3E 0S2 Phone: 975-3241 Toll-free: 1-800-836-5551 <u>http://www.smd.mb.ca/</u>

2. Vehicle and Senior Driver Programs

Parking Permit Program

Manitoba Public Insurance

- Driver Licensing for Older Adults
- Driver Assessment and Management Program (in partnership with Health Sciences Centre)
- Changes to Vehicles for People with Physical Limitations
- Combat Auto Theft (CAT)

Safety Services Manitoba

The Mature Driver

Parking Permits for People with Mobility Problems

Program: A provincial program to let people who have trouble walking use special parking places close to building doors

Eligibility Criteria:

- must have a doctor or therapist certificate proving need for a full time wheelchair, walker, crutches or cane
- The permit can be used in any vehicle carrying the permit holder.
- People with a permanent disability get a 3-year permit.
- People with temporary disabilities may get short-term permits.
- New Manitobans must get a permit within three months of becoming a permanent resident.

Cost:

• \$12.50 for a three-year permit

Application: (Sample attached)

- Application forms can be picked up from
 - Doctors' offices
 - Municipal offices
 - Driver and vehicle licensing offices
 - Society for Manitobans with Disabilities

Contact: Parking Permit Program Society for Manitobans with Disabilities 1111 Winnipeg Avenue Winnipeg MB R3E 0S2 Phone: 957-3257 Toll-free: 1-800-856-5551

Driver Licensing for Older Adults

- **Program:** Manitoba Public Insurance (MPI), through their Driver and Vehicle Medical Records and Driver Improvement and Control department has several ways of addressing risks of unsafe driving.
 - 1. Manitoba Legislation requires a doctor to report someone with a medical condition that may affect their driving ability.
 - 2. A concerned individual may report a person who exhibits unsafe driving behaviour.
 - 3. MPI will investigate a medical condition in response to a private written concern within certain guidelines.
 - 4. Drivers may self disclose and their situation will be assessed.

Contact: Driver and Vehicle Licensing Medical Records Box 6300 Winnipeg MB R3C 4A4 Phone: 985-1900

Driver Assessment and Management Program

Program: An evaluation of driving ability for people with neurological and physical disabilities, including those related to aging

Eligibility Criteria:

A doctor must refer a person in writing.

Program Components:

At Health Sciences Centre

- clinical pre-screening assessment by an occupational therapist
- on-road evaluation
- the occupational therapist reports with recommendations to
 - Driver Licensing and Medical Records at Manitoba Public Insurance
 - the referring doctor
 - Health Sciences Centre Rehabilitation Engineering Department

At Manitoba Public Insurance

- decisions are made on licensing the driver
- Contact: Driver and Vehicle Licensing Medical Records Box 6300 Winnipeg MB R3C 4A4 Phone: 985-1900

Changes to Vehicles for People with Physical Limitations

Program: Changes to vehicles to help drivers who have physical limitations Includes farm equipment and tools to help get into vehicles

Eligibility Criteria:

- A person may get services
 - by direct contact
 - through a rehabilitation agency
 - though a therapist or doctor
- Technical engineers assess abilities and custom design equipment to meet a client's needs.
- A person who needs changes to a motor vehicle they drive on public roadways must have a valid Manitoba Driver's license.
- Contact: Health Sciences Centre Rehab Engineering Department Electronic and Mechanical Assistive Technologies Division 59 Pearl Street Winnipeg MB R3E 3L7 Phone: 787-2366 http://www.hsc.mb.ca/re/

Combat Auto Theft (CAT)

Program: Free vehicle stickers to help avoid theft

- The sticker on a vehicle says the vehicle is not usually on the road between 1:00 a.m. and 5:00 a.m.
- If the vehicle is stolen, police will notice the decal and act.
- The sticker should deter a thief during those hours.

Cost:

No cost

Application:

- Registration packages are at any Manitoba Public Insurance Office, Autopac Dealer or police station. (Sample Attached)
- Register vehicle or vehicles and pick up sticker(s).

Contact: Manitoba Public Insurance Road Safety 802-234 Donald Street Winnipeg MB R3C 4A4 Phone: 985-7199 Toll-Free: 1-888-767-7640 http://www.mpi.mb.ca/

The Mature Driver

Program: Driver education program to help older drivers drive safely

Classes focus on

- updating driver knowledge
- teaching ways to compensate for normal changes that happen with aging and affect driving ability
- Contact: Safety Services Manitoba 3 - 1680 Notre Dame Avenue Winnipeg MB R3H 1H6 Phone: 949-1085