

# Benefits and Services for Seniors



Legal  
Services  
Society

British Columbia  
[www.legalaid.bc.ca](http://www.legalaid.bc.ca)

July 2009

**REVISED**  
JULY 2009



© 2001, 2009 Legal Services Society, BC

1st edition: 2001

5th edition: 2009

## Acknowledgements

Writers: Joan Acosta, June Dragman, Michael Szasz

Editor: Jennifer Hepburn

Designer: Denise Tremblay

Legal reviewer: Alison Ward

Project coordinators: Brenda Rose and Silvia Tobler

This booklet may not be commercially reproduced, but copying for other purposes, with credit, is encouraged.

*Benefits and Services for Seniors* is a publication of the Legal Services Society (LSS), a non-government organization that provides legal aid to British Columbians. LSS is funded primarily by the provincial government and also receives grants from the Law Foundation and the Notary Foundation.

*Benefits and Services for Seniors* is based on the LSS booklet *When I'm 64: A Guide to Benefits and Services for People Aged 60 and Over*.

---

**This booklet explains the law in general. It is not intended to give you legal advice on your particular problem. Because each person's case is different, you may need to get legal help. The information in this booklet is up to date as of July 2009.**

### Library and Archives Canada Cataloguing in Publication

Acosta, Joan

Benefits and services for seniors [electronic resource].

Electronic monograph in PDF format.

Authors: Joan Acosta, June Dragman, Michael Szasz.

Editor: Jennifer Hepburn.

"Revised July 2009".

ISBN 978-0-7726-6232-3

1. Older people--Services for--British Columbia. 2. Old age assistance--British Columbia. 3. Old age assistance--Canada. I. Dragman, June II. Szasz, Michael III. Hepburn, Jennifer IV. Legal Services Society of British Columbia V. Title.

HV1475.B7B46 2009

362.6'309711

C2010-900235-0

# Contents

---

<b>Introduction</b> . . . . .	1
Community workers . . . . .	1
Your right to appeal . . . . .	1
<b>Healthcare</b> . . . . .	2
Medical Services Plan . . . . .	2
Gold CareCard . . . . .	2
PharmaCare . . . . .	2
Interim Federal Health (IFH) program . . . . .	3
Healthcare at home . . . . .	3
Other healthcare help . . . . .	4
<b>Income Security Programs</b> . . . . .	4
Old Age Security programs . . . . .	4
Old Age Security pension . . . . .	4
Guaranteed Income Supplement . . . . .	5
Allowance . . . . .	5
Allowance for the Survivor . . . . .	6
Canada Pension Plan . . . . .	6
Welfare (income assistance) . . . . .	7
Child in the home of a relative benefits . . . . .	8
Senior's Supplement . . . . .	8
Employment Insurance (unemployment) . . . . .	9
Mandatory retirement . . . . .	10
<b>Housing</b> . . . . .	10
Help for renters . . . . .	10
Help for homeowners . . . . .	11
Provincial homeowner's grant and the additional grant . . . . .	11
Waiting to pay property taxes . . . . .	11
Home improvement . . . . .	13
Care agreements . . . . .	13
Reverse mortgages . . . . .	13

<b>Transportation</b> .....	14
Bus Pass Program .....	14
HandyDART .....	14
Meals on Wheels.....	14
<b>Planning for the Future</b> .....	15
Making agreements.....	15
Ending agreements.....	15
Wills .....	16
<b>Protection from Abuse</b> .....	16
Getting help .....	17
Helping others .....	17
Consumer rights and protections.....	17
<b>Finding an Interpreter</b> .....	18
<b>Where to Get Help</b> .....	21
Healthcare.....	21
Housing.....	22
Immigration .....	22
Income security programs .....	22
Planning for the future.....	23
Protection from abuse .....	24
Transportation .....	25
<b>How to Find a Community Worker</b> .....	25
<b>How to Find Legal Help and Information</b> .....	29
<b>Glossary</b> .....	31

# Introduction

---

There are government **benefits** and **services** to help you when you are a senior (60 or older).

This booklet gives you general information about some of the most important benefits and services. It was written for immigrants to Canada. People who have lived in the country for a long time might find the English-language booklet *When I'm 64* more useful. It has more detail about benefits and services for people 60 and over. (See the back cover to find out how to order a copy.) There is also a comprehensive booklet available from the provincial government in Chinese, English, French, and Punjabi that can give you more details about the benefits and services described in this booklet. It is called the *BC Seniors' Guide*. Ask for it at your local library or get it online at [www.gov.bc.ca/hls](http://www.gov.bc.ca/hls). Click on "Seniors' Healthy Living Secretariat," and then "BC Seniors' Guide."

Ask a friend or community worker to come with you when you go to **apply** for these benefits. It is a good idea to do this if speaking English or filling out forms is hard for you.

## Note:

In this booklet, the names of government programs and other words that you might not know appear **bold**. Page 31 has a list of these words and their meanings.

## Community workers

Community workers are people who can help you find information about benefits and services. They work for community or non-profit agencies and can often speak your language. They can also help you if you are denied benefits and services. There are community workers in almost every part of British Columbia. See page 25 for how to find one.

## Note:

For more information about how to find an **interpreter** (someone who can help you to communicate in English), see page 18.

## Your right to appeal

You have a right to appeal decisions that government workers make. That means you can ask someone else to look at your case again if you cannot get benefits you believe you should get.

# Healthcare

---

The government has many healthcare programs that you can apply for.

## Medical Services Plan

The **Medical Services Plan** (MSP) is the provincial government's health insurance plan. All people who live in British Columbia must participate in this program.

Apply to MSP right away if you are a new resident in the province. (It takes time for the government to look at your application.) You can get MSP after a waiting period of:

- the rest of the month in which you first came, plus
- another two months.

You need to apply to a private company for medical insurance while you wait, unless you moved to British Columbia from another province. In that case, your former province should cover you until you can join MSP.

When the waiting period is over, the Medical Services Plan will pay for the following:

- the entire cost of most doctors' and surgeons' services
- dental surgery done in a hospital
- part of the cost of other services

You can call MSP to find out whether they will pay for a certain service *before* you receive it if you are worried about the cost.

You must usually pay a monthly fee for MSP insurance. You might get help to pay the fee if you have a low **income** and you are a Canadian citizen or have been a **permanent resident** for at least a year. For how to contact MSP, see page 21.

### Note:

To keep your for MSP coverage, you must spend at least six months in a calendar year in Canada and maintain your home in BC.

## Gold CareCard

You should get a gold CareCard without needing to ask for it if you are 65 or older and covered by MSP insurance. Use this card when you get medical treatment or have prescriptions filled. If you do not get this card, call the Medical Services Plan and ask for it. See page 21 for the telephone number.

You can also show your gold CareCard to prove that you are a senior and that you live in British Columbia.

## PharmaCare

**PharmaCare** is a provincial government program that helps with the cost of prescription medicines. (It is also called Fair PharmaCare.) The program does not pay for non-prescription drugs or vitamins.

The portion of the cost that you will have to pay for your prescriptions depends on your income. The lower your income, the more the government will pay towards the cost.

To get PharmaCare, you must:

- have a CareCard,
- prove your income, *and*
- **register** (sign up).

PharmaCare will check your income **tax return** from two years ago to find out what your income was. You can **qualify** for the program even if you have not been in Canada long enough to file a tax return. This will take extra steps. Call the PharmaCare number on page 21 to find out what other papers you can send to prove your income.

## Interim Federal Health program

The Interim Federal Health (IFH) program is for some refugees and refugee claimants who do not have health insurance and who cannot afford to pay for medical services. IFH pays for essential and emergency health and dental services. It can also cover other needs, such as some prescription medications, immunizations, eyeglasses, and medical supplies.

If you are a government-assisted refugee or privately-sponsored refugee, you may be **eligible** for

full benefits under the IFH program until you can get provincial health insurance. Once you have provincial health insurance, you may still be eligible for supplemental coverage under IFH for up to one year from the date of entry to Canada.

For contact information, see page 21.

## Healthcare at home

If you have serious health problems that keep you at home, the provincial Ministry of Health has people who can come and provide you with medical care in your home.

If you are a Canadian citizen or permanent resident and you have lived in British Columbia for the last 3 months, you might qualify for some of the following services:

- nursing care in your home
- physical therapy (also called physiotherapy)
- home support workers (help with baths, meals, and housework)
- care from adult day centres (places where seniors who need supervision can go during the day)
- respite care (sending a worker to your home to give caregivers some time off)
- residential care (a place to live when you can no longer take care of yourself at home)

- palliative care (help and medical care for someone who prefers to die at home)

You might have to pay a fee for some of these services. How much you pay will depend on your income and your situation. See page 21 for how to find your local health authority, or call the Health and Seniors' Information Line (see page 21 for their number). If you have trouble getting these services, ask a community worker for help.

## Other healthcare help

There are also volunteer agencies and charities that can help you, including some that can give you information about special health topics. Some examples are the Arthritis Society, the Canadian Diabetes Association, and the Heart and Stroke Foundation. Seniors' centres can also give you information and help. Look in the phone book to find their phone numbers.

You can also call BC Healthlink to speak to a registered nurse at any time of the day or night. If you have difficulty speaking English, they can provide an interpreter. When you call, say the name of your language and wait on the line until the interpreter speaks to you. Healthlink also has pharmacists to answer your questions from 5 p.m. to 9 a.m. every night. See page 21 for their phone number.

## Income Security Programs

---

There are several income security programs available to seniors in Canada. They include:

- Old Age Security programs
- Canada Pension Plan

If you have very little or no income and cannot get these benefits, you can apply for **income assistance** (welfare).

### Old Age Security programs

The federal government has benefits called Old Age Security programs.

You will not get these benefits unless you apply for them. Read below for more details.

### Old Age Security pension

You qualify for an **Old Age Security** (OAS) pension if:

- you are a Canadian citizen or legal resident,
- you are 65 or older, *and*
- you have lived in Canada for at least 10 years after age 18.

The amount you get depends on how long you have lived in Canada. You will get the full amount if you have lived here for 40 years after age 18. You will get less if you have been here for a shorter time.

You can get OAS even if you have money or income from work or other sources. If your net income is more than \$66,335 (as of 2009), your OAS payments will be reduced.

There is a way to get a pension if you have lived in Canada for less than 10 years. To qualify, the country you came from has to have an **international social security agreement** with Canada. You have to have worked there or have a **spouse** who did. Ask a community worker whether your country has signed this type of agreement with Canada. Or you can look on the Web at [www.hrsdc.gc.ca](http://www.hrsdc.gc.ca). Click on “Policies and Programs,” and then “International Benefits.”

Usually, you can get your OAS pension sent to you while living outside Canada for 6 months. To continue to be eligible to get your pension sent to you outside the country, you must have lived in Canada for at least 20 years after age 18.

If you are denied benefits that you believe you should get, contact a community worker for help (see page 25 for how to find them).

A government department called **Service Canada** handles all of the Old Age Security programs (see page 23 for their phone number).

### **What is a spouse?**

A spouse is:

- the person you are legally married to, *or*
- the partner you have been living with for at least one year in a marriage-like relationship (this could be someone of the same gender as you).

### **Guaranteed Income Supplement**

If you are getting an OAS pension and you have little or no other income, you can apply for extra money. This money is called the **Guaranteed Income Supplement** (GIS). The lower your income, the more GIS you will get. If you have a spouse, the amount you get will depend on your total income as a couple. You must file an income tax return by April 30 each year to continue getting the Guaranteed Income Supplement.

If you are getting GIS and you leave Canada, you can continue to get the benefit for six months after you leave. After that, your GIS payments will stop. If you return to Canada, you can apply again.

### **Allowance**

You might also qualify for something called the **Allowance**. This benefit is extra money for couples who live on only one Old Age Security pension. You can get this extra benefit if:

- you are aged 60 to 64,

- your spouse is 65 or over,
- you are a Canadian citizen or legal resident,
- you have lived in Canada for at least 10 years since age 18, *and*
- your spouse gets the OAS pension and the Guaranteed Income Supplement.

You can get this money until you are 65 and you qualify for your own OAS pension. If you voluntarily separate from your spouse for three months, the Allowance will stop. If your spouse dies before you are 65, you may be able to qualify for the Allowance for the Survivor (see below). If you leave Canada, you can get the Allowance or the Allowance for the Survivor for six months. After that, your payments will stop. You can apply again if you return to Canada.

Contact Service Canada to apply for the Allowance and the Allowance for the Survivor. See page 23 for their phone number.

### **Allowance for the Survivor**

There is a benefit called the Allowance for the Survivor for those whose spouses have died. You can get this benefit if your income is low enough and you:

- are 60 to 64 years old,
- are a Canadian citizen or legal resident, *and*
- you have lived in Canada for at least 10 years since the age of 18.

The less income you have, the more money you will get. If you remarry or live in a common-law relationship with someone for 12 months or more, the Allowance for the Survivor will stop.

### **Keeping your permanent resident status**

If you are a permanent resident and you leave Canada, you must show your permanent resident card to enter the country again.

Be careful not to let your permanent resident card expire or to spend too much time outside Canada. You must be in the country for *two years out of every five-year period* to stay a permanent resident. For more information, contact the **Citizenship and Immigration Canada (CIC) Call Centre** at the number found on page 22.

## **Canada Pension Plan**

When workers in Canada retire, they get a pension from the government. The **Canada Pension Plan (CPP)** is for everyone who has worked here, as long as they paid into CPP. This benefit is different from the OAS pension.

When you work, the federal government takes some money from each of your paycheques and puts it into this pension plan. If you are self-employed, you also have to pay into the plan when you

pay your income tax. The amount of money you get when you retire depends on how long you worked and how much you paid into CPP.

You can apply for CPP if you retire when you are 60 years old. However, you will get more money every month if you wait longer to retire. You will get the most money if you wait until age 70.

You must apply for CPP benefits to get them. You can get your cheque sent to you anywhere in the world. See page 23 for how to contact the Canada Pension Plan. Community workers can help you if you have problems getting CPP (see page 25 for how to find them).

If you are disabled and 60 to 64 years old, you should apply for special CPP disability benefits instead of regular CPP. That way, when you turn 65 and start to get regular CPP, you will get more money in your cheque every month.

## **Welfare (income assistance)**

You might be able to get help if you do not have money for food, housing, clothing, and other basic needs. The provincial Ministry of Housing and Social Development (the ministry) might give you welfare (income assistance). If you have a disability, you can apply for Persons with Disabilities (PWD) benefits (also called disability assistance). The BC Coalition

of People with Disabilities has free help sheets about disability benefits, such as PWD assistance and CPP. They can also help you to appeal if you are denied disability benefits. See page 22 to contact them.

You might get welfare if you do not qualify for other programs, such as Old Age Security. For example, you may have no income but not have lived in Canada long enough to get OAS. Or you may not have enough money for your family to live on even though you work or get other benefits, such as CPP.

The ministry looks at your income and the things you own (assets) and decides if you qualify for welfare. They do not count some assets (for example, if you own the house you live in, you can still get welfare).

You might qualify for welfare if:

- you are a Canadian citizen,
- you are a permanent resident,
- you have been found to be a Convention refugee or person in need of protection, under Canada's immigration laws,
- you are waiting for a decision on your refugee claim or application for protection; *or*
- you are supposed to be deported under Canada's immigration laws, but Canada cannot enforce the removal order against you.

If you are not able to get welfare, you may qualify for hardship (emergency) assistance.

For information, see the Ministry of Housing and Social Development's website at [www.gov.bc.ca/meia/online\\_resource/hardship](http://www.gov.bc.ca/meia/online_resource/hardship).

Talk to a community worker *before* you apply for any welfare benefits.

The amount you get depends on your income, assets, and housing costs, such as rent. You must apply to get welfare or disability assistance.

The Legal Services Society (LSS) booklet *Sponsorship Breakdown* has more information for people who have come to Canada with their family's help, but their sponsors can no longer support them (see page 30 for how to order a copy).

The LSS booklet *Your Welfare Rights* has more information in English for people who are interested in applying for welfare or disability benefits, or who are receiving CIHR benefits. See "LSS publications" on page 30 to order a copy. Or visit [www.legalaids.bc.ca/publications](http://www.legalaids.bc.ca/publications) to read it online.

For more information, you can contact a community worker (see page 25).

## Child in the home of a relative benefits

If you are raising a grandchild or other relative who is under the age of 19, you may be eligible for some help through the Extended Family Program of the Ministry of Child and Family Development. See page 22 for contact information.

If you are already receiving Child in the Home of a Relative (CIHR) benefits from the Ministry of Housing and Social Development (MHSD), you can continue to receive them. However, as of March 31, 2010, MHSD cannot take any new applications for CIHR benefits.

You can also get information and help from Parent Support Services of BC. This organization has a booklet called *Grandparents Raising Grandchildren: A Legal Guide*. See pages 22 and 23 to contact them.

## Senior's Supplement

In British Columbia, you can get an extra benefit every month called the **Senior's Supplement**. The provincial government gives this money to low-income seniors who need more help to pay for their basic needs. You can get this benefit if:

- you are 65 or older,
- you do not get welfare,
- you get the OAS pension and the Guaranteed Income Supplement, *and*
- you live in British Columbia.

People aged 60 to 64 who get the Allowance also get this benefit. You should not have to apply for the Senior's Supplement if you filed a tax return. For more information, call the Senior's Supplement Line (see page 23 for the phone number).

## **Employment Insurance (unemployment)**

If you lose your job but still want to work, you can apply for **Employment Insurance** (EI) benefits (sometimes called unemployment). The government department Service Canada runs this program.

To get Employment Insurance, you must be able and trying to work. You also must have:

- worked a minimum number of hours in the year before you lost your job (between 420 and 910 hours, depending on your location and situation),
- been without work or pay for at least 7 days in a row, *and*
- paid into Employment Insurance while working.

You usually cannot get Employment Insurance benefits if you quit your last job — unless you left for a good reason, such as discrimination or harassment.

If you lost your job because your employer fired you, you can still apply for EI. Service Canada will ask you and your employer questions to decide whether you were fired because of “misconduct,” (such as stealing from your employer or breaking important company rules). If Service Canada decides that your employer did not have a good reason to fire you, then you can get EI benefits.

You can fill out an Employment Insurance application form at any Service Canada centre, or apply on their website: [www.hrsdc.gc.ca](http://www.hrsdc.gc.ca).

To find the office nearest to you, look in the blue pages of your phone book under “Government of Canada,” or on the website above under “Services where you live.”

You will need to take along:

- your **Social Insurance Number** (SIN),
- your Record of Employment, *and*
- personal identification.

You can also bring a voided cheque if you want to get benefits through direct deposit.

Your Record of Employment is a form your employer must give you that shows how long you worked and how much you earned. If you have more than one of these forms, attach all of them to your application. (You can still apply even if your employer has not given you this form.)

You should apply for Employment Insurance as soon as you are out of work — even if you got money from your last employer when you left. The government will need time to look at your application. You will have to wait at least two weeks to get benefits.

If you have to leave work because of illness, you may be able to get EI sickness benefits. If you need to leave work to care for a family member who is seriously ill, you may be able to get EI compassionate care benefits. Talk to a community worker or Service Canada for more information.

The amount of money you get will depend on how much you paid into Employment Insurance when you worked. For more information, contact your local Service Canada centre. See page 23 for how to reach them.

### **Mandatory retirement**

As of January 1, 2008, an employer generally cannot make you retire at age 65 if you want to continue to work. This may not apply if you work in a job that is regulated by the federal government. For more information, visit the BC Ministry of Attorney General website at [www.ag.gov.bc.ca/mandatory-retirement](http://www.ag.gov.bc.ca/mandatory-retirement).

## **Housing**

---

If you are 55 or over, you might be able to get help paying for housing costs, whether you rent or own your home.

### **Help for renters**

The Seniors Services Society is a free service that provides housing information and can tell you where else to go in your community for help. See page 22 for how to contact them.

BC Housing is a provincial government agency that has low-cost housing for seniors. People who are 55 or older and people who have disabilities can get on the waiting list for an apartment. Those who need help the most are the first to get this housing.

Shelter Aid for Elderly Renters (SAFER) is a government program that helps people to pay their rent.

You may get SAFER if:

- You are 60 or over.
- You rent your home, and you do not own any share in it. (You can get help if you own a mobile home but pay pad rent on the land where it sits.)
- You do not live in a residential care home funded by the Ministry of Health, or in housing that the government helps pay for.

- Your rent is more than 30 percent of your income before taxes, including your spouse's income (if you have a spouse).
- You or your spouse has lived in British Columbia for the last year.
- You or your spouse is a Canadian citizen, permanent resident, or Convention refugee.
- Your income is below a certain level;  
*and*
- You do not get welfare.

You will need a copy of your income tax return for the past year and proof of your income for the month before you apply (for example, a cheque stub). You will have to apply for the SAFER benefit every year.

See page 22 for how to contact BC Housing to apply for either government-subsidized housing or SAFER. Staff at BC Housing will help you with the application. However, they may only be able to speak to you in English. Be sure to bring a friend or interpreter with you when you call or go to the office if it is hard for you to speak English. The application is in English.

You can call TRAC Tenant Resource & Advisory Centre's Tenant Infoline to learn about your rights and options if you have problems with your landlord. See page 22 for how to contact them.

## Help for homeowners

There are several programs to help people who own their own homes but have trouble paying for repairs and property taxes.

### Provincial homeowner's grant and the additional grant

The provincial homeowner's grant lowers the cost of property taxes. Your tax bill must be above a certain amount for you to get this grant. You or your spouse must also be a citizen or a permanent resident.

Those who are eligible for the homeowner's grant can lower their property tax payments even more if they apply for something called the additional grant. You may qualify if:

- you are permanently disabled, or a permanently disabled spouse or close relative lives with you; *or*
- at least one homeowner is aged 65 or over.

You must fill out the form on the back of your property tax notice every year to get these grants.

### Waiting to pay property taxes

If you cannot pay your property taxes, you can apply to defer (wait to pay) them if:

- at least one registered homeowner will be age 55 or over in the calendar year (January – December) you are applying for, *or*

- you are a widow/widower, *or*
- you have a severe mental or physical disability confirmed by a doctor. For more information about whether you are eligible, go to the Ministry of Finance website at [www.fin.gov.bc.ca/rev.htm](http://www.fin.gov.bc.ca/rev.htm) and follow these steps:
  1. Click “Individuals”
  2. Under Tax and Revenue, click “Property Taxes”
  3. Click “Property Tax Deferment & Financial Hardship Property Tax Deferment”
  4. Click “Property Tax Deferment – 55 and older, Surviving spouse, Person with a Disability”

To get your taxes deferred, you must also:

- be a registered owner of your home, and live in it;
- be a Canadian citizen or permanent resident;
- have lived in British Columbia for at least the past 12 months;
- have 25% equity in your home, based on the assessed value determined by BC Assessment; *and*
- hold fire insurance on your home.

You will have to ask for this help *before* property taxes are due, usually in July. To apply, go to your local city hall or municipal building and ask for the property tax department. Workers there can help you fill out the forms. You can

also download the application form from the Internet at [www.fin.gov.bc.ca/rev.htm](http://www.fin.gov.bc.ca/rev.htm).

You must fill in an application every year to keep deferring your property tax payments.

You will have to pay the deferred taxes when you sell your home. You will also have to pay simple interest on the money that you waited to pay. However, if you die, the house can be transferred to your spouse without the deferred property taxes being paid first.

**Note:**

If you have less than 25% equity in your home, you may still be able to defer your property taxes under a special program. It was created for the 2009 and 2010 tax years only, but it may be extended.

To qualify for this program, you must:

- have at least 15% equity in your home,
- be a Canadian citizen or permanent resident, *and*
- have lived in British Columbia for a least one year.

There is no minimum age limit. For more information, see the Ministry of Finance website at [www.sbr.gov.bc.ca](http://www.sbr.gov.bc.ca). Click on “Individuals”, then on “Property Taxes”.

## Home improvement

You may be able to get help to make repairs and changes to your home if you have a health problem, a disability, or need to make emergency repairs. The Canada Mortgage and Housing Corporation is a federal agency that has several programs — the Home Adaptations for Seniors' Independence, the Emergency Repair program, and the Residential Rehabilitation Assistance Program — that might give you a loan to make changes to your home.

If your income is below a certain amount, you might not have to pay back the loan. For more information about these programs, contact your nearest Canada Mortgage and Housing Corporation office or visit their website. See page 22 for how to find them.

## Care agreements

A care agreement is a document that lets you give property (such as your home) to someone so that they will promise to care for and support you. The care agreement sets out exactly what you and the other person agree to do. Seniors make care agreements because they want to continue to live in their own homes but need help to do so.

*It is important to put any care agreement in writing.* A lawyer should help you write it. Get legal advice about how giving your property away will affect your rights and your taxes.

## Reverse mortgages

Some seniors borrow money from the value of their homes in order to pay for repairs, travel, or to help their families. Look at many different options with a trusted financial professional if you decide to borrow money from the value of your home. There is one type of loan like this that can be very expensive. It is called a reverse mortgage. Be very careful if you are thinking about this option. It often comes with a lot of extra fees and interest that you might not know about.

A reverse mortgage is not for everyone. It is important to do a lot of research and get a trusted lawyer or accountant's advice before you get a reverse mortgage.

# Transportation

---

## Bus Pass Program

You are eligible to pay lower fares (concession fares) to ride the bus if you are 65 or older. Show an ID to the bus driver or to the retailer who sells you your pass.

Certain low-income seniors qualify to buy a bus pass good for a whole year for \$45. You may buy the annual bus pass if you are:

- getting Old Age Security and the Guaranteed Income Supplement,
- 60 or older and getting the Spouse's Allowance to OAS,
- 65 or older and you would normally qualify for GIS, but you have not lived in Canada for 10 years,
- 60 or older and getting income assistance,
- getting PWD benefits, *or*
- 60 or older and living in special care, and the welfare ministry is paying the fees for you to stay there or is paying you a "comforts allowance."

You will have to apply to the Bus Pass Program each year to get a pass. See page 25 for how to contact them.

## HandyDART

People who have a lot of trouble walking, standing, and moving around can call HandyDART for help to get around. It is a special

service that helps only those who cannot use buses because of a serious injury or disability. HandyDART has vans that can transport people in wheelchairs. They can come to your home, pick you up, and drop you off wherever you need to go.

The ride costs the same amount as regular transit services — between \$2 and \$5, depending on where you go. You must apply for this service and call to reserve a ride in advance (see page 25 for the phone number).

If you are eligible for HandyDART services, you may also qualify for half-price taxi rides through the Taxi Saver Program. Ask your HandyDART provider about this option.

## Meals on Wheels

Some seniors have trouble shopping and cooking for themselves. Others cannot leave home because they are caring for someone else. There is a program called Meals on Wheels that can help. For a few dollars, they will deliver one hot meal to your home every day. Some veterans might be able to get their meals for free.

You can ask for special meals if you have a special diet or prefer rice to bread. To learn more or to sign up, look in your phone book under "Meals on Wheels." You can also ask at a hospital, health clinic, seniors' centre, or public library.

# Planning for the Future

---

## Making agreements

There are different ways to plan ahead to make sure your wishes are respected in the future.

You can appoint someone to help with your finances and legal matters when you are no longer able to do these things on your own. You sign a document giving **power of attorney** to a person you trust. That person (known as your “attorney”) can then handle such matters as your banking. Be careful about giving this power to someone. You can cancel this agreement at any time as long as you are still able to make your own decisions. Keep the original of this document, and give a copy to your lawyer or someone else you trust (such as a family member).

You can also make a power of attorney that continues if you are not able to make decisions later because of illness or accident. This is called an enduring power of attorney.

Another way of planning ahead is by making a representation agreement. It lets you choose someone to take care of your healthcare, personal care, finances, and other matters if you become unable to do things for yourself. You can let that person — your representative — know what is

important to you by writing down your wishes and including them in the agreement.

You can also name a monitor to make sure the representative is doing a good job.

It is wise to get help with these matters from a lawyer or other advisor. Nidus Planning Resource Centre and Registry, the Office of the Public Guardian and Trustee, and the BC Centre for Elder Advocacy and Support (BC CEAS) have more information. See pages 23 and 24 for how to contact them.

## Ending agreements

You can end an agreement at any time if you are still mentally competent, meaning you are still able to make decisions for yourself. To revoke (end) a representation agreement, a power of attorney, or an enduring power of attorney:

- Write a letter to the person who has been making decisions for you (the one who agreed to be your representative or “attorney”). Your letter should say that you are cancelling the document or agreement you signed, and state the date on which you originally signed the agreement or document.
- Right away, give a copy of that letter to your doctor, bank or credit union, and anyone else who may have dealt with your attorney or representative.

## Wills

A will states what you want done with your assets when you die. That includes things you own, such as cash, money in the bank, investments, a car, a business, and real estate.

It is a good idea to make a will, no matter what you own. Usually, making a will does not cost a lot. Ask a friend to recommend a lawyer or a notary public. Agree on the fee in advance. You can also call more than one lawyer or notary public and find the one who charges the least.

Keep your original will in a safe place. Tell the people who will inherit your assets where it is. Give a copy to the person you make the executor (the person who agrees to carry out the will's instructions).

You can get information on how to write your will from People's Law School. It has a publication called *Writing Your Will*, which explains what a will is, as well as when and how to make one. See page 24 to contact them.

## Protection from Abuse

---

Sometimes, older people are treated very badly by the people who are supposed to take care of them. No one should have to live with abuse. There are laws in Canada that protect you.

Some examples of abuse are:

- physical abuse (hurting, hitting, or pushing you, making you take medicine, or not giving you your medicine)
- mental or verbal abuse (often insulting or frightening you)
- financial abuse (stealing, forcing you to sign cheques, or not letting you have any of your money)
- neglect (leaving you alone without enough care)
- sexual abuse (unwanted touching or sex)

Unfortunately, one's own children, spouses, neighbours, caregivers, or people who work in seniors' homes can sometimes act in abusive ways. See the next page to find out where to get help.

## Getting help

If you or someone you know needs help, you should do one of the following:

- Call 911 and speak to the police if there is danger.
- Talk to a community worker (see page 25).
- Talk to a seniors' counsellor (see page 25).
- Talk to someone at BC CEAS (see page 23).
- Talk to your family doctor.

### Note:

There is help available if you need to leave your home to stop the abuse. You may be able to go to a transition house or get welfare right away so that you can rent your own place. You will need to ask the welfare office for an immediate needs assessment. You can also talk to a community worker to get help with finding a transition house or help getting welfare.

## Helping others

Some older people cannot ask for help because they have a physical or mental problem. Call your local health authority or the mental health department if you know someone who is being abused or neglected (see page 21).

To help someone who lives in a seniors' care home, call a licensing officer or a mental health worker.

You can reach them through the Health and Seniors' Information Line (the phone number is on page 21).

The Office of the Public Guardian and Trustee can help if someone is stealing from an older person or not letting them have their money. See page 23 for how to contact them.

BC CEAS can also help with any of these problems. See page 23 for their phone number.

The BC Ombudsman office investigates complaints about seniors' care services. See page 24 for information on how to contact the Ombudsman.

## Consumer rights and protections

Sometimes, dishonest people try to trick older people out of their money. These people might try to sell you something, they might say they are offering a chance to win money (a lottery) or make a lot of money (through investments). They can even pretend that they work for a company you already know, such as your bank. What they really want is your personal information and your money.

Keep this information safe at all times:

- Social Insurance Number (SIN)
- credit card numbers
- PIN numbers

- your birthdate
- bank account number (written on your cheques)
- mother’s name before marriage (maiden name)

Dishonest people can find this information in your garbage, your mailbox, on receipts thrown in public garbage cans, or by stealing your wallet. Once they have it, they can use it to steal from you. Be careful of what you do with paper that has your important numbers on it.

It is also wise to be careful when someone comes to your home, calls you, or writes to you to ask for money — even if it seems like a small amount. Never give important numbers over the phone — *unless you were the one who made the call*. A bank or credit card company will never call you to ask for that information. They already have it.

You should contact the police if you think someone has stolen from you.

For problems with bad products or services that are never delivered, contact Consumer Protection BC (formerly the Business Practices and Consumer Protection Authority of BC). See page 24 for how to reach them.

## Finding an Interpreter

---

You can bring someone to help you speak English (an interpreter) when you go to a government office to get benefits or services. The following agencies have interpreters. They might charge you a fee for their services.

### Abbotsford

Abbotsford Community Services  
604-859-7681

### Burnaby

Burnaby Multicultural Society  
604-431-4131

Multilingual Orientation Service  
Association for Immigrant  
Communities (MOSAIC)  
604-292-1275

SUCCESS (Burnaby Settlement  
Service Centre)  
604-430-1899

### Campbell River

Campbell River and Area  
Multicultural and Immigrant  
Services Association  
250-830-0171

### Chilliwack

Chilliwack Community Services  
604-393-3251

## **Coquitlam**

SUCCESS (Burnaby-Coquitlam  
Service Centre)  
604-936-5900

SUCCESS (Tri-City Service Centre)  
604-468-6000

## **Courtenay**

Immigrant Settlement Office  
250-338-5583

## **Cranbrook**

Cranbrook Women's  
Resource Society  
250-426-2912

## **Kamloops**

Kamloops Immigrant Services  
250-372-0855

## **Kelowna**

Kelowna Community Resources  
250-763-8008

## **Langley**

Langley Community  
Services Society  
604-534-7921

## **Maple Ridge**

Family Education Support Centre  
604-467-6055

## **Mission**

Mission Community Services  
Society (Multicultural Services  
Department)  
604-826-3634

## **Nanaimo**

Central Vancouver Island  
Multicultural Society  
250-753-6911

## **New Westminister**

MOSAIC  
604-254-0244

## **North Vancouver**

North Shore Multicultural Society  
604-988-2931

## **Penticton**

Penticton and District  
Multicultural Society  
250-492-6299

## **Prince George**

Immigrant and Multicultural  
Services Society of Prince George  
250-562-2900

## **Richmond**

Richmond Multicultural  
Concerns Society  
604-279-7160  
SUCCESS (Richmond Service  
Centre)  
604-279-7180

## **Surrey**

DIVERSEcity Community  
Resources Society  
604-597-1358  
OPTIONS: Immigrant Settlement  
and Integration Services  
604-596-4357

Progressive Intercultural  
Community Services Society  
(PICS)  
604-596-7722

SUCCESS (Surrey-Delta  
Service Centre)  
604-588-6869

### **Vancouver**

Collingwood Neighbourhood  
House Society  
604-435-0323

La Boussole  
604-683-7337

Little Mountain  
Neighbourhood House  
604-879-7104

MOSAIC  
604-254-8022

Multicultural Helping  
House Society  
604-879-3277

Pacific Immigrant  
Resources Society  
604-298-5888

PICS  
604-324-7733

Storefront Orientation Services  
604-255-1881

SUCCESS (Pender Service Centre)  
604-684-1628

SUCCESS (Fraser Service Centre)  
604-324-1900

SUCCESS (Granville Service Centre)  
604-323-0901

### **Vernon**

Vernon and District Immigrant  
Services Society  
250-542-4177

### **Victoria**

Inter-Cultural Association of  
Greater Victoria  
250-388-4728

Victoria Immigrant and Refugee  
Centre Society  
250-361-9433

## Where to Get Help

---

In this chapter, you will find telephone numbers and other contact information for the organizations named in this booklet. They only offer services in English unless another language is listed. You can contact a community worker or interpreter to help you speak to these agencies if using English is difficult for you (see pages 25 and 18 for how to find them).

### Healthcare

#### Health and Seniors' Information Line

This service provides information on all government programs and services for British Columbia seniors. Call to talk to a mental health worker or a licensing officer if you need to report abuse taking place in a care home for seniors.

Telephone:  
1-800-465-4911 (call no charge)

Interpreters are available in many languages.

#### Healthlink BC

Healthcare help from nurses is available 24 hours every day. Callers can also speak to a pharmacist at this number from 5 p.m. to 9 a.m. every night. Interpreters are available in more than 130 languages.

Anywhere in BC: 8-1-1

TTY (for those who have trouble hearing or speaking): 7-1-1

### Interim Federal Health (IFH) Program

Citizenship and Immigration Canada handles IFH.

Telephone: 1-888-242-2100  
(call no charge)

TTY: 1-888-576-8502

Website: [www.cic.gc.ca/english/refugees/outside/resettle-assist.asp](http://www.cic.gc.ca/english/refugees/outside/resettle-assist.asp)

### Local health authorities

Look in the blue pages of your phone book under "Health Authorities — Home Health" or call the Health and Seniors' Information Line at the phone number on the left to ask for the telephone number of your local health unit or mental health department.

### Medical Services Plan (MSP) Call Centre and PharmaCare

In the Lower Mainland:  
604-683-7151

Outside the Lower Mainland:  
1-800-663-7100 (call no charge)

It is best to have someone you know help you call if speaking English is hard for you.

MSP website:  
[www.health.gov.bc.ca/msp](http://www.health.gov.bc.ca/msp)

PharmaCare website (general information):  
[www.health.gov.bc.ca/pharmacare](http://www.health.gov.bc.ca/pharmacare)

PharmaCare website (to register for the program):  
<https://pharmacare.moh.hnet.bc.ca>

## **Housing**

### **BC Housing/Shelter Aid for Elderly Renters (SAFER)**

In the Lower Mainland:  
604-433-2218

Outside the Lower Mainland:  
1-800-257-7756 (call no charge)

Website: [www.bchousing.org](http://www.bchousing.org)

### **Canada Mortgage and Housing Corporation (CMHC)**

In the Lower Mainland:  
604-731-5733

Outside the Lower Mainland:  
1-800-639-3938 (call no charge)

TTY: 1-800-309-3388  
(call no charge)

Website: [www.cmhc-schl.gc.ca](http://www.cmhc-schl.gc.ca)  
(English and French)

### **Seniors Services Society**

Telephone: 604-520-6621

Fax: 604-520-1798

E-mail:  
[info@seniorsservicessociety.ca](mailto:info@seniorsservicessociety.ca)

Website: [www.seniorshousing.bc.ca](http://www.seniorshousing.bc.ca)

### **TRAC Tenant Resource & Advisory Centre**

In the Lower Mainland:  
604-255-0546

Outside the Lower Mainland:  
1-800-665-1185 (call no charge)

## **Immigration**

### **Citizenship and Immigration Canada (CIC)**

Telephone: 1-888-242-2100  
(call no charge; English and French)

Website: [www.cic.gc.ca](http://www.cic.gc.ca)  
(English and French)

## **Income security programs**

### **BC Coalition of People with Disabilities**

In the Lower Mainland:  
604-872-1278

Outside the Lower Mainland:  
1-800-663-1278 (call no charge)

Website: [www.bccpd.bc.ca](http://www.bccpd.bc.ca)

### **Extended Family Program**

This is a Ministry of Children and Family Development (MCFD) program. To contact an MCFD office in your region, look in the blue pages of your phone book under "Children & Family Development - Ministry of."

Website: [www.mcf.gov.bc.ca/alternativestofostercare/extended\\_family.htm](http://www.mcf.gov.bc.ca/alternativestofostercare/extended_family.htm)

### **Parent Support Services of BC**

This organization offers resources and support both to parents and to those who are caring for a relative's child.

In the Lower Mainland:  
604-669-1616

In Greater Victoria: 250-384-8042

Elsewhere in BC: 1-800-665-6880  
(call no charge)

Fax: 604 669-1636

E-mail: [office@parentsupportbc.ca](mailto:office@parentsupportbc.ca)

Website: [www.parentsupportbc.ca](http://www.parentsupportbc.ca)

### **Senior's Supplement Line**

Telephone:

1-866-866-0800 (call no charge)

When the system answers your call, press 4, then 1.

### **Service Canada (OAS and CPP)**

The Old Age Security programs (OAS, GIS, Allowance, and Allowance for the Survivor) and the Canada Pension Plan are all handled by the government department called Service Canada. Call them at one of their free numbers:

English: 1-800-277-9914

French: 1-800-277-9915

TTY: 1-800-255-4786

Website: [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)  
(English and French)

### **Welfare/income assistance**

Before you apply for welfare, talk to a community worker — also called an advocate — who knows about welfare.

To find one, go to the PovNet website: [www.povnet.org](http://www.povnet.org). Click on “Find an Advocate” for a map that gives the telephone numbers of advocates in your area. You can

also ask your local librarian to help you read the PovNet website or find an advocate.

To contact the Ministry of Housing and Social Development (the welfare ministry), look in the blue pages of your phone book under “Housing & Social Development-Ministry of,” which is found in the Government section.

### **Planning for the future**

#### **BC Centre for Elder Advocacy and Support (BC CEAS)**

The BC CEAS Legal Advocacy Program provides legal information, referrals, and legal advocacy to seniors and to the people who work with seniors.

In the Lower Mainland:  
604-437-1940

Outside the Lower Mainland:  
1-866-437-1940 (call no charge)

E-mail: [info@bcceas.ca](mailto:info@bcceas.ca)

Website: [www.bcceas.ca](http://www.bcceas.ca)

#### **Office of the Public Guardian and Trustee**

Telephone: 604-660-4444

To call for free from outside the Lower Mainland, call Enquiry BC at 1-800-663-7867 and ask them to connect you to the Public Guardian's phone number above.

Fax: 604-660-0374

Website: [www.trustee.bc.ca](http://www.trustee.bc.ca)

## **Nidus Personal Planning Resource Centre and Registry**

Nidus Personal Planning Resource Centre and Registry provides information, education, and support for people to make and use representation agreements.

Telephone: 604-408-7414

Fax: 604-801-5506

E-mail: [info@nidus.ca](mailto:info@nidus.ca)

Website: [www.nidus.ca](http://www.nidus.ca)

## **The People's Law School**

The People's Law School is an independent, non-profit society that provides public legal education to people in BC through speakers, training workshops, publications, theatre, and special events.

Telephone: 604-331-5400

Fax: 604-331-5401

Website: [www.publiclegaled.bc.ca](http://www.publiclegaled.bc.ca)

## **Protection from abuse**

### **BC CEAS**

See details under "Planning for the future," on page 23.

### **BC Ombudsman**

The BC Ombudsman is an officer of the provincial legislature who is responsible for making sure that British Columbia citizens are treated fairly by public agencies. You can file a specific complaint about seniors' care services with the Ombudsman.

In Victoria:  
250-387-5855

Elsewhere in BC:  
1-800-567-3247 (call no charge)

Fax: 250-387-0198

Website: [www.ombudsman.bc.ca](http://www.ombudsman.bc.ca)

## **Consumer Protection BC**

In the Lower Mainland:  
604-320-1667

Outside the Lower Mainland:  
1-888-564-9963 (call no charge)

Website:  
[www.consumerprotectionbc.ca](http://www.consumerprotectionbc.ca)

## **Health and Seniors' Information Line**

See page 21, under "Healthcare."

## **Office of the Public Guardian and Trustee**

See page 23, under "Planning for the future."

## **VictimLink**

If you are being abused and need help, call any time of the day or night.

Telephone:  
1-800-563-0808 (call no charge)

Website: [www.communityinfo.  
bc.ca/victims.htm](http://www.communityinfo.bc.ca/victims.htm)

## **Transportation**

### **Bus Pass Program**

A recording will tell you that you have reached the Ministry of Housing and Social Development. Press **4** when the machine picks up your call and a recording plays, then press **3**.

Telephone: 1-866-866-0800  
(call no charge)

TTY: 1-800-855-0511  
(call no charge)

Website: [www.gov.bc.ca/meia/online\\_resource/general\\_supplements/bus/policy.html#1](http://www.gov.bc.ca/meia/online_resource/general_supplements/bus/policy.html#1)

### **HandyDART**

In the Lower Mainland:  
604-575-6600

In Victoria:  
250-727-9607

Website: [www.translink.ca](http://www.translink.ca)  
(Click on “Rider Info,” and then HandyDART.)

## **How to Find a Community Worker**

---

Many communities in the province have information and referral centres, seniors’ centres, and seniors’ one-stop information lines. Some of these centres will have helpers who speak your language.

### **411 Seniors Centre**

The 411 Seniors Centre provides information and support about services and benefits available to seniors. Staff may be able to help you apply for benefits or appeal decisions. The centre has counsellors who speak languages other than English. They can also make a referral to other seniors’ counsellors in British Columbia.

Telephone: 604-684-8171

Fax: 604-681-3589

E-mail: [s411@411seniors.bc.ca](mailto:s411@411seniors.bc.ca)

Website: [www.411seniors.bc.ca](http://www.411seniors.bc.ca)

### **BC CEAS**

See details under “Planning for the future” on page 23.

### **Counsellors for seniors**

Seniors’ counsellors are volunteers coordinated by health authorities or community service organizations. In Vancouver, there are seniors’ counsellors at the 411

Seniors Centre (see page 25). In the rest of British Columbia, call your local health authority. To find them, look in the blue pages of your telephone book in the section marked “Health Authorities” at the top. (It is located between the pages for “British Columbia” and the ones for “Local & Regional Governments.”)

## **Immigrant-serving agencies**

These agencies help newcomers to British Columbia. They might offer classes in English as a second language (ESL) and provide interpreters or advocates.

### **Abbotsford**

Abbotsford Community Services  
604-859-7681

Abbotsford Peer Support for Seniors  
604-850-0011

### **Burnaby**

Burnaby Multicultural Society  
604-431-4131

Burnaby Seniors Outreach  
Services Society  
604-291-2258

Multilingual Orientation Service  
Association for Immigrant  
Communities (MOSAIC)  
604-636-4712

Seniors’ South Asian  
Friendship Society  
604-525-1671

### **Campbell River**

Campbell River and Area  
Multicultural and Immigrant  
Services Association  
250-830-0171

### **Chilliwack**

Chilliwack Community  
Services  
604-393-3251

Seniors’ Peer Counselling  
604-793-7204

### **Coquitlam**

Immigrant Services Society of  
British Columbia (ISS)  
604-942-1777

SUCCESS (Tri-City Service Centre)  
604-468-6000

Tri-Cities Seniors’ Peer Counselling  
604-945-4480

### **Delta**

Deltassist Seniors’ Outreach  
Services  
604-946-9526

### **Kamloops**

Kamloops Immigrant Services  
250-372-0855

### **Kelowna**

Kelowna Community Resources  
250-763-8008

### **Maple Ridge**

Seniors Peer Counselling  
604-467-6911

## **Mission**

Mission Community Services  
Society Seniors' Connection  
604-826-3634

## **Nanaimo**

Central Vancouver Island  
Multicultural Society  
250-753-6911

## **New Westminster**

Centre of Integration for  
African Immigrants  
604-759-0240

Century House Senior  
Peer Counselling  
604-519-1066

ISS  
604-522-5902

Seniors Services Society  
604-520-6621

## **North Vancouver**

North Shore Neighbourhood  
House  
604-987-8138

Parkgate Community Centre  
604-983-6350

Seniors' One-Stop Information Line  
604-983-3303

Seniors' Peer Counselling  
604-987-8138

## **Penticton**

Penticton and District  
Multicultural Society  
250-492-6299

## **Prince George**

Immigrant and Multicultural  
Services Society  
250-562-2900

## **Richmond**

Minoru Place Seniors  
Activity Centre  
604-718-8450

Multicultural Helping  
House Society  
604-270-0160

Richmond Multicultural  
Concerns Society  
604-279-7160

Seniors' Information and  
Referral Program  
604-279-7020

Volunteer Richmond  
Information Services  
604-279-7034

## **Surrey**

DIVERSEcity Community  
Resources Society  
604-597-1358

Options: Surrey Community  
Services Society  
604-596-4321

Progressive Inter-Cultural  
Community Services Society  
(PICS)  
604-596-7722

SUCCESS (Surrey Service Centre)  
604-588-6869

## **Vancouver**

Britannia Community  
Services Centre  
604-718-5800

Collingwood Neighbourhood  
House  
604-435-0323

ISS  
604-684-7498

Jewish Family Service Agency of  
Vancouver  
604-257-5151

Kiwassa Neighbourhood House  
604-254-5401

Little Mountain Neighbourhood  
House Society  
604-879-7104

Mount Pleasant Neighbourhood  
House  
604-879-8208

Multicultural Family Centre  
604-254-6468

Multicultural Helping  
House Society  
604-879-3277

Seniors Peer Counselling  
604-669-7339

Seniors Well Aware Program (for  
addiction issues)  
604-662-7927

South Granville Seniors Centre  
604-732-0812

South Vancouver  
Neighbourhood House  
604-324-6212

SUCCESS (Pender Service Centre)  
604-684-1628

SUCCESS (Granville Service Centre)  
604-323-0901

Westside Seniors' Peer  
Support Program  
604-323-0901

## **Vernon**

Vernon and District Immigrant  
Services Society  
250-542-4177

## **Victoria**

Victoria Immigrant and Refugee  
Centre Society  
250-361-9433

## **West Vancouver**

Seniors' Peer Counselling  
604-987-8138

# How to Find Legal Help and Information

---

## BC Centre for Elder Advocacy and Support (BC CEAS)

See details under “Planning for the future” on page 23.

## Legal information and advice services

### Access Justice

Access Justice provides free legal advice to people who cannot afford a lawyer. The society holds clinics at many locations around British Columbia. Call for an appointment.

In the Lower Mainland:  
604-878-7400

Outside the Lower Mainland:  
1-877-762-6664 (call no charge)

Website: [www.accessjustice.ca](http://www.accessjustice.ca)

### Community Legal Assistance Society (CLAS)

CLAS provides legal advice, help, and representation to people with low incomes and the groups that represent them.

In the Lower Mainland:  
604-685-3425

Outside the Lower Mainland:  
1-888-685-6222 (call no charge)

Website: [www.clasbc.net](http://www.clasbc.net)

### Clicklaw

Clicklaw provides links to legal information, education, and help. Visit this website to find out about your rights and your options to solve legal problems, access toll-free numbers for law-related help, and learn about the law and the legal system. You can read the website from home or at a public library.

Website: [www.clicklaw.bc.ca](http://www.clicklaw.bc.ca)

### Law Students’ Legal Advice Program (LSLAP)

The University of British Columbia runs free legal advice clinics throughout the Lower Mainland. Call for an appointment.

Telephone: 604-822-5791

Website: [www.lslap.bc.ca](http://www.lslap.bc.ca)

### Salvation Army Pro Bono Lawyer Consultation Program

This program provides free legal advice to people who meet the guidelines.

Telephone: 604-694-6647

Website: [www.probono.ca](http://www.probono.ca)

### The Law Centre

The University of Victoria’s Law Centre hold free legal advice clinics in Victoria.

Telephone: 250-385-1221

Website: [www.thelawcentre.ca](http://www.thelawcentre.ca)

## **Legal Services Society (LSS)**

LSS provides legal aid in British Columbia. Legal aid is free legal help for people with low incomes. It can be in the form of legal information, advice, and representation (by a lawyer). Some of these services are described below. For more details, see [www.legalaid.bc.ca](http://www.legalaid.bc.ca).

### **Duty counsel advice services**

LSS provides lawyers (called duty counsel) at provincial courts, some supreme courts, and the Pacific Region Enforcement Office of the Canada Border Services Agency. They help people who do not have a lawyer with their criminal and family court appearances and immigration matters. Duty counsel give brief legal advice about rights and options, as well as information about court procedures. They may also speak in court for you on some matters. To find out what services are available, call LSS (look above for the telephone numbers) or go to [www.legalaid.bc.ca](http://www.legalaid.bc.ca) and click on “Legal advice” on the left-hand side.

### **Legal representation**

People who have serious criminal, immigration, or family law problems and cannot afford to pay a lawyer can get free representation from LSS.

In the Lower Mainland:  
604-408-2172

Outside the Lower Mainland:  
1-866-577-2525 (call no charge)

You can ask for an interpreter. You may have to wait for a few minutes for them to join the call.

### **LSS publications**

The Legal Services Society has brochures and booklets on many legal topics. All of these publications are available online.

To read online: [www.legalaid.bc.ca/publications](http://www.legalaid.bc.ca/publications).

To order online:  
[www.crownpub.bc.ca](http://www.crownpub.bc.ca) (click the Legal Services Society image)

In Victoria: 250-387-6409

Elsewhere in BC:  
1-800-663-6105 (call no charge)

Fax: 250-387-1120

Mail:  
Crown Publications  
PO Box 9452 Stn Prov Govt  
Victoria, BC V8W 9V7

# Glossary

---

## **Allowance**

An income supplement (extra money to live on) for someone between 60 and 64 years old whose spouse gets the Guaranteed Income Supplement. If your spouse has died, you may qualify for the Allowance for the Survivor.

## **apply**

To ask for a benefit or service from the office that gives them, usually by filling out a form or talking to a worker.

## **benefits**

Help from the government — usually money — that you have a right to get if you meet certain rules. Benefits are given out because a law says they should be.

## **Canada Pension Plan (CPP)**

This plan provides a range of benefits, including a retirement pension.

## **Citizenship and Immigration Canada (CIC)**

The office where you apply for permanent residency, refugee status, and citizenship.

## **eligible**

Able to get a benefit or service under the rules of the office that gives it.

## **Employment Insurance (EI)**

A government benefit for people who have lost their jobs.

## **Guaranteed Income Supplement (GIS)**

An extra monthly benefit for seniors who get an Old Age Security pension and have a low income.

## **income**

The money you earn or get in benefits.

## **income assistance**

Welfare money for people with very little income to live on.

## **international social security agreement**

An agreement Canada has signed with many countries. If you and/or your spouse worked in one of these countries, you may be eligible for benefits from that country, or from Canada, or from both.

## **interpreter**

A person who can speak two or more languages. They can help you talk to government workers and others who only speak English or French.

## **Medical Services Plan (MSP)**

The provincial government's health insurance plan. Everyone in British Columbia must participate in this program.

## **Old Age Security (OAS)**

If you are 65 or older and have lived in Canada long enough, you are entitled to an Old Age Security pension.

**permanent resident**

Formerly called a landed immigrant. A person who has the right to live and work in Canada for the rest of his or her life if he or she follows certain rules.

**PharmaCare**

A provincial government program that helps to pay the cost of prescription medicines (also called Fair PharmaCare).

**power of attorney**

A document that lets one person handle the affairs (such as banking) of another person.

**qualify**

To be able to get a benefit or service under the rules of the office that gives it.

**register**

To apply or sign up for a benefit or service.

**SAFER**

Shelter Aid for Elderly Renters. A program that gives direct cash help to renters who are 60 or over and qualify under other rules.

**Senior's Supplement**

A benefit that the province pays to eligible British Columbia residents who are 65 and older and get OAS, GIS, or the Allowance. It is paid without needing to apply (automatically).

**Service Canada**

The government agency that helps deliver many federal programs, such as education, housing help, pensions, and immigration.

**services**

Help from different agencies that you can ask for, but you may not get. The government sometimes pays for services, but often independent charities give them out.

**Social Insurance Number (SIN)**

The federal government gives out this number. Keep it in a safe place. You often need a SIN to apply for government programs.

**spouse**

Either a person who is married to you or someone you are in a common-law relationship with. ("Common-law" usually means you have lived together like a married couple for at least one year). In Canada, your spouse can be the same gender as you.

**tax return**

A form you fill out to tell the government what your income was for the last year. It will also say how much tax you have paid or need to pay. It is important to file a tax return every year so you can get benefits.

## Also available (in English only)

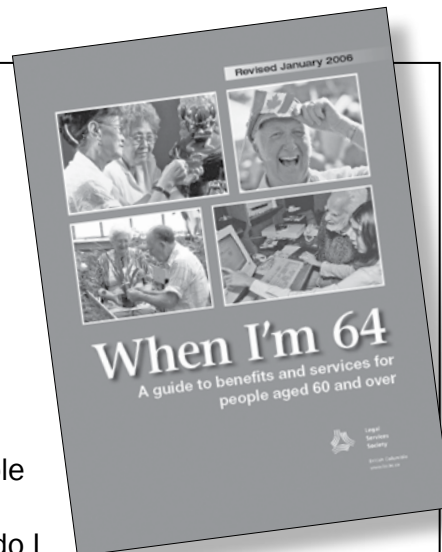
### ***When I'm 64:*** *A Guide to Benefits and Services for People Aged 60 and Over*

This easy-to-read booklet answers four important questions about the government pensions and benefits people might be able to collect if they are 60 or over:

How do I know if I qualify? How do I apply? How much will I receive? and How do I appeal a decision I do not agree with? These benefits include Old Age Security, the Guaranteed Income Supplement, the Canada Pension Plan, and welfare.

*When I'm 64* also contains material on adult guardianship, healthcare services and benefits, and housing. It has sections on resources, safety and security for seniors, and putting one's affairs in order.

It is available (in English only) on the LSS website. Go to [www.legalaid.bc.ca](http://www.legalaid.bc.ca) and type "When I'm 64" into the search



This booklet can be read online (in PDF) at  
[www.legalaid.bc.ca/publications](http://www.legalaid.bc.ca/publications)

Get free copies of other publications  
from your local legal aid office or:

**Order online: [www.crownpub.bc.ca](http://www.crownpub.bc.ca)**  
(click the Legal Services Society image)

Phone: 1-800-663-6105 (call no charge) or  
250-387-6409 (Victoria)

Fax: 250-387-1120

Mail: Crown Publications  
PO Box 9452 Stn Prov Govt  
Victoria, BC V8W 9V7

This booklet is also available in Chinese, Farsi,  
French, Korean, Punjabi, Spanish, and Tagalog.