



Salt Spring Island Seniors' Resources

HEALTH SERVICES

Consenting to Health Care

What is informed consent?

The Health Care Consent Act sets out the legal requirements for consent. A health care provider must get consent before giving you health care. The law says a provider must give you information about:

- What condition they want to treat (your diagnosis);
- What health care they want to give you (the proposed treatment);
- How it may help you (the benefits);
- How it may harm you (the risks); and
- Other health care you could choose instead (possible alternatives).

Do I have a right to refuse consent?

Yes, you have the right to refuse consent. As a rule, as long as you are capable, you have the right to make your own decisions about health care. You can refuse or withdraw (stop) consent to health care at any time. As long as you are capable, you can make decisions about your healthcare.

Island Health, Home and Community Care, Central Intake 1 (888) 533-2273

*all services require referral through family physician or other care professionals

Community Occupational Therapy

- assessment, treatment, consultation and education in clients' homes
- focused on activity, independence and safety issues

Home Care Nursing

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- Registered Nurses teach, coordinate, & administer medications, change dressings and perform other nursing functions

Residential Care and Lady Minto Extended Care

- may include Home Support Services, Adult Day Care at Braehaven, respite in-home or facility (see Respite Bed, Greenwoods, p. 6), or residential care
- eligibility: BC residents of at least 3 months, 19 & older, with chronic and/or progressive illness of longer than 3 months' duration

SORT: Seniors Outreach Team

Short-term assessment from an outreach clinician and/or the multidisciplinary support team

- treatment and support for those generally 75+ experiencing mental health problems
- also, for older adults experiencing problems where alcohol, prescription drugs or other substances may be involved
- also, elder abuse, neglect or self-neglect issues
- access to geriatric psychiatric service
- clinician makes regular visits to the island

Home Health Monitoring, (250) 388-2273 (South island), (250) 739-5749 (Centre), (250) 951-9550 (Oceanside)

A free home health management service to support people living with heart failure or COPD. This Monday-Friday service monitors and looks for changes in health indicators. You are provided with tools such as: blood pressure monitor, weight scale, pulse oximeter, pedometer, education binder, daily log. Your results and responses to daily measurements are sent to the Home Health Monitoring nurse, who contacts you regularly to review results and answer questions, and who sends reports and communicates concerns to your physician.

Participation takes a few minutes a day. Requirements are to have a family doctor (or nurse practitioner) and a diagnosis for Heart Failure or COPD.

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Community Bathing Program at Greenwoods, (250) 537-5520, Ext. 7

For those who cannot bathe themselves, this service operates 4 days a week, Tuesday-Friday, year round. A registered care aid provides support and transport as this is operated at the Braehaven residence, at spa room that is private and peaceful, in Arjo side entry jet-tub.

Access this program by assessment and referral from Island Health , Home & Community Care Case Manager. Once referred, client pays small fee (\$8.00) and Island Health subsidizes the balance. Private access is also possible, without a subsidy, the cost is \$33.

Wheelchair access for individuals with limited mobility

Public Health Nursing: Community Health, (250) 538-4880, (250) 538-4884

- various functions in community, including health promotion, immunization for disease prevention and communicable diseases
- Open Monday to Friday, 8:30-4:30, closed 12-1
- Mental Health and Substance Abuse Program, **(250) 538-4849**, Leah McNinch, Lancer Building, Older Adult Mental Health and Addictions Services Intake

Home Deaths

The province of British Columbia developed the *Joint Protocol For Expected/Planned HomeDeaths in British Columbia* to support individuals to die at home with their families or caregivers.

The Protocol provides guidance to individuals at the end of their lives, families, and health care providers on how to have an expected/planned natural home death. It provides clarity to roles, responsibilities, and activities involved in a home death. For more information on the Joint Protocol speak to your community nurse, family physician or see [How to Arrange for Care.](#)

If you wish to plan an expected natural home death, please review the following forms and information:

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- A No Cardiopulmonary Resuscitation (CPR) form is required to document an individual's wishes and a physician's order to withhold CPR.
- A Notification of Expected Death in the Home form is completed by the patient's physician and sent to the funeral home before the death. This form allows a Funeral Director to remove a body from a home without pronouncement of death. Pronouncement of death is not required by BC law, although it is widely recognized that pronouncement is sound clinical and ethical practice for nurses and physicians. There may be circumstances when pronouncement is difficult or families choose to waive pronouncement.

If a person dies in British Columbia, the death must be registered with the *Vital Statistics Agency*. A Medical Certificate of Death form is completed by the physician within 48 hours after a death. The medical certificate of death is forwarded to the funeral director who will register the death. The funeral director can then issue a death certificate and burial permit.

When death occurs, a legal representative for the deceased must be determined. Where no legal representative can be appointed, the provincial Ministry of Social Development may make arrangements for services and payments to the funeral home.

Once the legal representative has determined that there are no resources available for funeral expenses through the deceased's estate or family unit or the sponsor of a deceased sponsored immigrant, they may apply to the ministry for assistance. To establish eligibility, the ministry requires:

- Name and address of the deceased
- Name of next of kin,
- A statement of the deceased's income and assets
- A request to the ministry to cover funeral costs.

A ministry supplement paid to assist with funeral costs is a debt due to the government and may be recovered. If ministry assistance has been requested, funeral arrangements can be made as soon as eligibility has been established.

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Costs covered by the ministry can include:

- Funeral Provider's Service Fees;
- Casket or urn; and
- Cemetary or crematorium fees.

Items paid for by the ministry cannot be upgraded.

Funeral Provider's Service Fees (may include: transporting a deceased person's body within British Columbia, within 32 kilometres, completing and filing the registration of death, obtaining a burial or cremation permit, professional and staff services including counselling and co-ordination with the legal represenatitive and co-ordination with crematorium or cemetary, preparing a deceased person's body for burial or creamtion, including basic sanitary care and casketing, use of facilities and equipment of a funeral provider, inlcuding preparation room, refrigeration, parking and service areas, transfer of the deceased from the funeral home to the cemetary or crematorium, co-ordination of bereavement riths and ceremonies, attendance of staff for services and visitation, preparation of deceased, inlcuding embalming, dressing, hairdressing, use of funeral home or chapel facilities and equipment memorial and funeral services

This service is available to all citizens of British Columbia.

Inspire Health-supportive cancer care (Victoria), 250.595.7125

#212-2187 Oak Bay Ave Victoria BC V8R 1G1 info-vic@inspirehealth.ca

Our goal is simple – to provide the best care possible for people living with a diagnosis of cancer, and we will work together with you, your family doctor and oncologist. We are a not-for-profit and no referral is required.

Our Clinical Services are provided by a team of physicians, nurse practitioners, nutritionists, clinical counsellors and exercise therapists. We have experience providing guidance on healthful diet changes, stress reduction and emotional counseling, decision making, exercise, and personal coaching.

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We offer our services for free. Our members can select from an extensive selection of programs and services. Our signature two-day LIFE Program or the online LIFE Program modules provide the foundation. Consultations with our health professionals support your health, answer your questions and provide you with the information you need to make decisions about your health. Our classes provide ongoing support and knowledge, and consultations with our health professionals.

Lady Minto Hospital, (250) 538-4846, M-F, 8-4 vanessa.horel@viha.ca

A small community hospital of 50 beds, of which 19 are designated Acute Care and 31 Extended Care. Palliative care suite in both wards. 24 hour emergency services.

Now have telehealth, which needs a referral through physician, mental health, oncologists, geriatrics, dermatology. If interested, please suggest to physician that you would like telehealth.

- physiotherapy, laboratory, pharmacy and radiology (with ultrasound) departments
- midwifery services for in-house deliveries, through Salt Spring Midwifery
- internist, psychiatrists; endoscopy services
- visiting geriatric psychiatry outpatient clinic
- coronary monitoring services & care for cardiac patients
- Social Worker on site, **(250) 538-4890**
- dietitian - individual in-patient service & out-patient appointments on referral, **(250) 538-4802**, Tues, Wed, Thurs.
- After hours nursing **(250) 538-4840**

Red Cross, in Lady Minto Hospital, (250) 538-4834, Audrey Denton, Monday, Wednesday, Friday, 10:00 am - 2:00 pm

- medical equipment loan service – over 400 items – wheelchairs, walkers, commodes, hospital beds, and more.

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- Loans are for 3 months, can be extended
- Health Professional referral required

Medical Alert/Lifeline, 1 (800) 832-6073

A personal response medical alert system for seniors that can help at home and on the go.

BC Poison Control Centre, 1 (800) 567-8911, www.dpic.org

24 hour phone line offering emergency advice and information on the treatment of poisoning or overdose of medication, chemicals, street drugs, or other hazardous or toxic substances.



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Foot Care

The Foot Care Nurse, (778) 353-2115

Maureen Gix, Registered Nurse, foot care specialist certificate, offers in-home senior pedicure, \$50.00.

Feet First, (250) 537-0715

Certified foot care nurse, Heather Howard will visit at your office, \$30.00

Judith the Foot Lady, (250) 537-1624, dooleyblue@gmail.com

Senior foot care in her home or yours.



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FINANCIAL

Credit Counselling Society, 250-382-9559 or 1-888-783-0873

If you are stressed because of your debt, struggling to make your minimum payments each month and need a plan to get your finances back on track, we can help. The Credit Counselling Society is an award-winning credit and debt counselling non-profit service. Established in 1996 as a registered charitable society, we have helped hundreds of thousands of Canadians learn how to manage their money and debt better.

We provide:

- free, confidential & non-judgmental credit counselling services
- debt consolidation, repayment and settlement programs
- money management education
- budgeting assistance
- information and referral services

Federal and Provincial Tax Credits, www.servicecanada.gc.ca/

Federal Resources

Government of Canada Benefits Finder

Canada Benefits is a unique service that Service Canada is proud to offer you. For example whether you need help getting back to work, temporary income support or skills training, Canada Benefits can help connect you with appropriate programs and services – truly a one-stop shop. Similarly, you will find information to help you with your housing and health needs.

Benefits for seniors:

Benefit	Age	You can qualify if
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Canada Pension Plan retirement pension	60+	You worked and you retired
CPP survivor's pension	Any adult	Your partner worked and died
Employment Insurance (EI) regular benefit	Any adult	You worked and lost your job
EI sickness benefit	Any adult	You can't work because of sickness
EI family caregiver benefit	Any adult	You need time off to care for an ill family member
EI compassionate care benefit	Any adult	You need time off to care for a dying family member
Income Tax Credits	65+	You file income tax returns in Canada
Old Age Security pension	65+	You lived in Canada
Veterans Benefits	65+	You are a veteran.

Benefits for low income seniors:

Benefit	Age	You can qualify if
Guaranteed Income Supplement (GIS)	65+	You have a low income
Allowance	60-64	You have a low income and your partner is on GIS
Allowance for survivor	60-64	You have a low income and your partner died
Income Assistance (BC)	Any adult	You live in BC and have a low income
Senior's Supplement (BC)	60+	You live in BC and have a low income

*Tables from People's Law School Publication "When I'm 64"

The Canada Pension Plan (CPP), 1-800-277-9914, TTY: 1-800-255-4786,
www.canada.ca/cpp

The Canada Pension Plan (CPP) provides a retirement pension and other benefits for those who have contributed to the plan through paid employment in Canada. The monthly pension

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payments are taxable income. The amount of CPP benefit is determined by the contributions you made during the time you were employed. The CPP is adjusted for inflation every January to keep up with increases in the cost of living.

You must apply to receive CPP benefits; retirement benefits do not begin automatically unless you were in receipt of CPP disability benefits when you turned 65. Apply at least six months before you want your CPP pension to begin (normally the month after your 65th birthday). If you apply for CPP retirement benefits to begin early (age 60-64), you will receive a reduced pension; if you apply after age 65 and as late as age 70, you will receive an increased pension. If you apply for your pension to begin at age 65, you will receive your full pension amount with no increase or reduction. Before you apply, you must:

- be at least a month past your 59th birthday;
- have worked in Canada and made at least one valid **contribution** to the CPP; and
- want your CPP retirement pension payments to begin within 12 months.

To apply, you can either access the Service Canada online service at: www.canada.ca/cpp or complete a CPP retirement pension application form and deliver it to a Service Canada office.

In deciding when to take your CPP retirement pension, consider:

- How much you have paid into CPP so far.
- The longer you wait (until age 70), the higher your retirement pension will be.
- Whether you plan on working while receiving your pension.
- Your personal savings, investments, or work pension plan. (*Check if work pension would be affected by CPP)
- Your health and family history.
- Your retirement plans.

The **Canadian Retirement Income Calculator** on the Canada.ca website can help with planning when to take your CPP retirement pension.

You can continue to work while receiving your CPP. If you are 65-70 and working, you can choose not to contribute to CPP. At 70, you are no longer able to contribute to CPP. If you choose to contribute after you are already receiving your CPP, your retirement benefits will increase, even if you are already receiving the maximum CPP retirement pension amount. You do not need to apply for this increased benefit.

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If you are over 65 when you apply for your CPP, you can request retroactive payments for up to 11 months (going back only to your 65th birthday).

If a spouse or common-law partner is moved into a care facility, it may result in an 'involuntary separation', which can lead to pension benefits being used to pay for the care of one partner. Contact Service Canada to find out about credit splitting and also inquire about changing your status to "single", so you receive more.

If you have a low income, a legal advocate can assist you with Canada Pension Plan benefits. Seniors First BC helps older adults with CPP benefits. PovNet offers a "Find an Advocate" feature on their website at www.povnet.org

Disability

CPP provides disability benefits to people who have made enough contributions to the CPP and who are disabled and cannot work at any job on a regular basis. These are taxable monthly payments for which you need to apply. You can receive up to 12 months of retroactive payments from the date Service Canada receives your application. Benefits may also be available to their dependent children. To qualify, you must meet all the criteria:

- You are under age 65.
- The government finds you have a physical or mental disability that is both severe and prolonged.
- You contributed to CPP for at least 4 of the last 6 years (or 3 of the last 6 years if you have contributed for at least 25 years).
- You are not receiving an early retirement pension from CPP (you can't receive a CPP retirement pension and disability pension at the same time).

"Disability"

To qualify for a disability benefit under CPP, a disability must be both "severe" and "prolonged", and it must prevent you from being able to work at any job on a regular basis.

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Severe means that you have a mental or physical disability that regularly stops you from doing any type of substantially gainful work.

Prolonged means that your disability is long-term and of indefinite duration or is likely to result in death.

Both the "severe" and "prolonged" criteria must be met simultaneously at the time of application. There is no common definition of "disability" in Canada. Even if you qualify for a disability benefit under other government programs or from private insurers, you may not necessarily qualify for a CPP disability benefit. If you are receiving disability income from other sources, you may still be eligible to receive the CPP disability benefit. Your other benefits may be impacted.

Our medical adjudicators will determine, based on your application and supporting documentation, whether your disability is both severe and prolonged. A medical report from your doctor or nurse practitioner forms part of your application.

If you have a terminal illness, complete the terminal illness application form. A decision on your disability application will be made within five business days.

You have the right to appeal the decision about qualifying for benefits or about the amount of benefits.

While on disability benefits, you can volunteer or go to school without having any effects on your CPP disability benefits. You can earn up to a certain amount from paid work without losing your CPP disability benefits.

Children's benefit

A monthly benefit for dependent children (natural or adopted child, or in your custody and control, under age 18 or between 18 and 25 and attending school full time) of someone receiving a CPP disability benefit. This a flat rate that is adjusted annually.

Drop Out Provisions

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Over the course of your working life, you might have had periods where you had low or zero earnings. Such periods can occur for a variety of reasons, such as going to school, becoming unemployed or leaving the workforce to provide care to a family member.

The CPP offers protection against this by automatically dropping a number of months of your lowest earnings when calculating your CPP benefit. This provision affects 17% of your contributory period, allowing up to eight years of your lowest earnings to be dropped from the calculation. This benefits all CPP contributors.

Child Rearing Provisions

If you stopped working or received lower earnings to raise your children, you may be able to use the "child-rearing provision" to increase your CPP benefits.

Caring for young children can mean leaving the work force or working fewer hours. If your earnings stopped or were lower because you were the primary caregiver raising your children under the age of seven, you can request the child-rearing provision.

If you are deemed eligible, the child-rearing period will be excluded from the **contributory period** when calculating your CPP benefit amount, ensuring that you get the highest possible payment.

Death

Your estate, spouse or common-law partner, or next-of-kin may be eligible for a one-time CPP death benefit if minimum contribution requirements are met. The original intent of the benefit was to provide money for funeral costs. In addition, your spouse or common-law partner may be eligible to receive the CPP survivor's pension, and your dependent children may be eligible to receive the CPP children's benefit.

To qualify for the death benefit, the deceased must have contributed to CPP for at least 3 years, and, if they were working than 9 years (their CPP contributory period), they must have contributed to the plan for 1/3 of those years or at least 10 years, whichever is less.

Survivor Pension

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You qualify for the survivor's pension if your spouse dies and they contributed to the plan during their lifetime. If you were separated from your spouse or common-law partner when they died, and they had not been cohabitating with another partner, you may qualify for a survivor's pension.

The amount of the survivor's pension depends on:

- How much and for how long the deceased contributor paid into CPP
- The survivor's age
- Whether the survivor is also receiving a CPP retirement pension or disability benefit.

The survivor is responsible for applying for their survivor's pension. There are limits on the amounts that can be paid when someone received multiple CPP benefits.

Children's Benefits

This is a set monthly payment. The child or their parent or guardian should apply as soon as possible after the contributor's death. CPP can only make back payments for up to 12 months. To qualify:

- The child is the deceased natural or adopted child, or was in their custody and control.
- The child is under 18, or between 18 and 25 and attending school full-time.
- The deceased contributed to CPP for at least 3 years.

If you die before applying for your CPP retirement pension, we cannot pay your retirement pension to anyone else unless you were over 70 when you died and your estate submits a CPP retirement pension application no later than one year after your death. In this case, we can pay up to 12 months of retirement pension to your estate.

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Other Amounts, 1-800-959-8281

You may also be able to claim a disability amount, an amount for medical expenses, and expenses for an attendant or full-time care in a nursing home. For more information, please refer to your income tax guide, call the Canada Revenue Agency (CRA), or visit the CRA website.

Remarriage

A survivor's pension continues even if you remarry. You can receive only one survivor's pension. If it's appropriate, you should apply for a second survivor's pension. The larger survivor's pension will be paid.

If you previously lost a CPP survivor benefit because you remarried, contact Service Canada to find out if you are now eligible. The rule was changed in 1987.

Employment Insurance (EI)

Older adults who continue working after age 65 are eligible for the same EI benefits as other workers in Canada. This program provides benefits if you lose your job through no fault of your own (for example due to shortage of work or seasonal layoffs) and can't find a job.

These benefits are taxable income. You can receive benefits for a period of 14 weeks to a maximum of 45 weeks.

EI also provides sickness benefits and benefits to help caregivers take time away from work to care for ill or injured family members.

Apply for EI benefits as soon as you stop working. You can apply even if you receive money when you leave your job and even if you have not received your Record of Employment. If you delay applying for more than four weeks after your last day of work, you may lose benefits.

If you are approved, there may be a one week waiting period for which you will not be paid.

If you disagree with the decision to not extend you benefits, you have the right to appeal.

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Regular Benefits

To qualify for regular benefits, you must:

- have paid into EI as an employee;
- worked for the minimum number of hours during the “qualifying period” (the last 52 weeks or since the start of your last EI claim, whichever is shorter);
- You lost your job through no fault of your own;
- You have been without work and without pay for at least seven consecutive days in the last 52 weeks;
- You have run out of any vacation or severance pay you received; and
- You are ready, willing, and capable of working, and are actively looking for work.

EI Sickness Benefits

EI offers temporary financial assistance if you can't work because of illness or injury. To qualify for sickness benefits, you must:

- Be employed;
- Have a medical certificate signed by a doctor, saying that you are unable to work because of sickness, injury, or quarantine;
- Your regular earnings have been reduced by more than 40% because of sickness, injury, or quarantine; and
- You worked at least 600 hours during the “qualifying period”

The amount of sickness benefits varies depending on your average weekly earnings and the region you live in, up to a maximum amount.

EI Family Caregiver Benefits

EI offers caregivers a benefit to help caregivers take time away from work to care for or support a critically ill or injured family member*. Up to 15 weeks of benefits are available. To qualify for EI family caregiver benefits, you must:

- Be a family member or be considered the family member of the critically ill or injured person;

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- A doctor has certified that the family member is critically ill or injured and needs care and support from one or more family members;
- Your regular earnings have decreased by more than 40% because you need to care or support the critically ill or injured family member; and
- You worked at least 600 hours during the last “qualifying period”,

EI Compassionate Care Benefits

Compassionate care benefits are Employment Insurance (EI) benefits paid to people who have to be away from work temporarily to provide care or support to a family member* who is gravely ill and who has a significant risk of death within 6 months. A maximum of 26 weeks of compassionate care benefits may be paid to eligible people.

*Family member in this context includes immediate family as well as other relatives and individuals considered to be like family, whether or not related.

Care or support of a family member means:

- providing psychological or emotional support; or
- arranging for care by a third party; or
- directly providing or participating in the care.

You can receive compassionate care benefits for a variety of family members—both yours and those of your spouse or common-law partner. To qualify, you must demonstrate:

1. you are a family member of the gravely ill person, or they consider you to be like a family member, and
2. A doctor has certified that the family member has a serious medical condition and a significant risk of death within six months, and needs care or support from one or more family members, and
3. Your regular earnings from work have decreased by more than 40% because you need to care or support the family member, and
4. You worked at least 600 hours during the “qualifying period” (the last 52 weeks or since the start of your last EI claim, whichever is shorter)

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Goods and Services Tax/Harmonized Sales Tax Credit, 1-800-959-1953

The goods and services tax/harmonized sales tax (GST/HST) credit is a tax-free quarterly payment that helps individuals and families with low and modest incomes offset all or part of the GST/HST they pay. To receive GST/HST credit payments, you must file your income tax and benefit return and complete the goods and services tax/harmonized sales tax (GST/HST) credit application area on the first page of the return, even if you received the credit last year. If you move, inform the Canada Revenue Agency (CRA) immediately to ensure that payments of your GST/HST credit are not disrupted, even if you use direct deposit and your bank account does not change.

Income Tax Credits

The following information describes tax credits that may be available to you when you prepare and submit your annual income tax and benefit return.

Age amount

In addition to the basic personal amount, if you turned 65 during the year (or are older), you may be entitled to claim the age amount, which allows eligible seniors a non-refundable tax credit to reduce their income tax payable. Your eligibility and the amount you can claim are based on your net income. The tax credit disappears if your income is over a certain threshold.

Caregiver tax credit

If you are caring for a spouse, common-law partner, or a dependant with physical or mental impairment, you may be eligible to claim a "caregiver tax credit".

Disability tax credit

If you, your spouse or common-law partner, or a dependant has a severe and prolonged physical or mental disability, you may be eligible for this credit.

Note: you must apply for this tax credit by completing a form that must be certified by a medical practitioner.

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Medical Expenses

You can claim a tax credit for eligible medical or attendant expenses. For example, you may have bought a wheelchair or a hearing aid, adapted a vehicle, paid for an attendant to help you at home, or paid for full-time care in a care home.

Pension income amount

If you receive pension income, superannuation, or annuity payments, you may be able to claim the pension income amount, an allowable amount for certain pension incomes. Your qualifying pension income amount will be used in determining the total non-refundable tax credits used to reduce your federal income tax.

Amounts transferred from spouse

Your spouse may be able to transfer to you amounts that he or she qualifies for but does not need to reduce his or her federal income tax to zero. For example: the age amount, pension income amount or the disability amount.

Pension income splitting, 1-800-959-8281

You may also want to explore the idea of splitting your eligible pension income with your spouse or common-law partner. Using income splitting, your spouse or common-law partner may be able to transfer up to half of their pension income to you for income tax purposes.

The Goods and Services tax credit

This is a tax-free quarterly payment that helps people with modest incomes offset the GST they pay. The amount received is based on your annual income. You do not need to apply because this decision is based on your filed tax return. If you have a spouse or common-law partner, only one of you can receive the credit. The credit will be paid to the person whose income tax return is assessed first. The amount will be the same regardless of who in the couple receives it. Note: in order to receive this, you must file your income tax every year.

The BC Low Income Climate Action tax credit

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This is a quarterly payment in BC that helps people with modest incomes offset the carbon taxes they pay. The amount received is based on annual income and family size. The payment is combined with the Federal GST credit into one quarterly payment. You do not need to apply because this decision is based on your annual tax return.

Old Age Security

The Old Age Security Pension (OAS) is a federally-funded base monthly pension paid to Canadian citizens and legal residents of Canada who have reached the age of 65 and meet the residency requirements. OAS is taxable income. If you have lived or worked in another country that has a social security agreement with Canada, under this agreement you may be eligible for OAS benefits from Canada or from the other country. Old Age Security benefit rates are reviewed in January, April, July and October to reflect increases in the cost of living as measured by the Consumer Price Index. You must apply to receive OAS benefits, and you should apply at least six months before your 65th birthday or the date of your eligibility. The Old Age Security (OAS) program is the Government of Canada's largest pension program. It is funded out of the general tax revenues of the Government of Canada. This means that you do not pay into it directly.

In addition to the OAS pension, there are three types of OAS benefits:

- [Guaranteed Income Supplement](#)
If you live in Canada and you have a low income, this monthly non-taxable benefit can be added to your OAS pension.
- [Allowance](#)
If you are 60 to 64 years of age and your spouse or common-law partner is receiving the OAS pension and is eligible for the Guaranteed Income Supplement (GIS), you might be eligible to receive this benefit.
- [Allowance for the Survivor](#)
If you are 60 to 64 years of age and you are widowed, you might be eligible to receive this benefit.

Guaranteed Income Supplement

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The Guaranteed Income Supplement (GIS) provides additional money, on top of the Old Age Security Pension, to eligible low-income seniors living in Canada. You must apply to receive the GIS. Whether you are a new applicant or you already receive these benefits, your benefits will be renewed automatically each year, as long as you remain eligible and you file your annual income tax return on time. If you do not file your income tax return on time, or if further information is needed, you will receive a renewal form in the mail. The GIS is based on your annual income, or the combined income of you and your spouse or commonlaw partner.

You qualify for the GIS if you meet all of the following conditions:

- you are receiving an **Old Age Security pension**; and
- your annual income (or in the case of a couple, your combined income) is lower than the **maximum annual** threshold.

Using your income information from your federal Income Tax and Benefit Return, we will review your eligibility for the GIS every year. If you still qualify, your benefit will be automatically renewed. In July, you will receive a letter telling you:

- that your benefit will be renewed;
- that your benefit will be stopped; or
- that your income information is required.

The Allowance

If you are a spouse or common-law partner of someone receiving both Old Age Security (OAS) and the Guaranteed Income Supplement (GIS), you may qualify for a benefit called the Allowance. The Allowance provides extra money to eligible low-income individuals aged 60 to 64. The benefit you receive will be based on the combined incomes of you and your spouse or common-law partner.

Survivor Benefits

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If your spouse or common-law partner dies (or has died), and depending on your income, you may receive a benefit called the Allowance for the Survivor until you reach age 65. You must apply to receive the Allowance or the Allowance for the Survivor. Whether you are a new applicant or you already receive these benefits, your benefits will be renewed automatically each year, as long as you remain eligible and you file an annual income tax return on time. If you do not file your return on time, or if further information is needed, you will receive a renewal form in the mail. As your annual income may change from year to year, you must provide your income each year either by completing an application form or by filing your income tax return.

PharmaCare, Various plans, 1 (800) 464-4911

www.health.gov.bc.ca/pharmacare/index.html

Permanent Residents of Licenced Residential Care Facilities, Plan B

PharmaCare covers the full cost of eligible prescription drugs and designated medical supplies for permanent residents of licensed residential care facilities as long as the facility has asked PharmaCare to add it to the list of Plan B facilities.

Coverage under this plan is based on family net income. It is available to single people or to families.

To be eligible for Fair PharmaCare, you must have: valid B.C. Medical Services Plan (MSP) coverage; and filed an income tax return for the relevant taxation year (that is, two years ago).

The start date of your Fair PharmaCare coverage depends on your MSP coverage, the date you registered, and verification of your income.

BC PharmaCare covers a comprehensive list of drugs and medical supplies, including:

- Insulin, needles, syringes, blood glucose monitoring strips, and insulin pump supplies for people with diabetes
- Insulin pumps for children and adolescents with diabetes

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- Certain ostomy supplies
- Designated permanent prosthetic appliances
- Designated children's orthotic devices (braces)
- Designated nicotine replacement therapy products and smoking cessation prescription drugs for all B.C. residents with active MSP coverage through the BC Smoking Cessation Program.

If it has been added as a Plan B facility, individuals who become permanent residents of the facility are automatically covered under PharmaCare Plan B.

**PharmaCare encourages individuals moving to licensed residential care facilities to confirm, in advance, that the facility is able to offer PharmaCare Plan B coverage.*

Each residential facility is served by a contracted pharmacy. Each month, PharmaCare pays the contracted pharmacy:

- a fixed fee for providing services to each occupied bed in the facility, and
- the full cost of eligible prescription drugs and designated medical supplies.

Note: Plan B does not apply to people who are:

- staying in extended-care, acute-care, multi-level, or assisted-living facilities
- short-term patients in a licensed residential care facility (e.g., patients staying in a facility temporarily to provide respite for their caregivers)

Recipients of BC Income Assistance, Plan C

This plan provides 100% coverage of eligible prescription costs for B.C. residents receiving medical benefits and income assistance through the Ministry of Social Development and Poverty Reduction.

The Ministry of Social Development and Social Innovation sends eligibility information to PharmaCare on their clients' behalf—you do not need to apply to PharmaCare for this coverage.

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Cystic Fibrosis, Plan D

Individuals with cystic fibrosis who are registered with a provincial cystic fibrosis clinic receive coverage of digestive enzymes and other products listed in the Cystic Fibrosis Formulary. The Cystic Fibrosis Clinic arranges Plan D coverage for their patients. You do not need to apply to PharmaCare for this coverage.

PharmaCare provides 100% coverage of the digestive enzymes included in the Cystic Fibrosis Formulary under Plan D.

Important: PharmaCare can cover items in the Cystic Fibrosis Formulary under Plan D or another PharmaCare plan *only if you purchase them at a pharmacy in the same manner as you would a prescription drug*. This is because the pharmacy must submit a claim to PharmaCare for these items at the time you purchase them.

Note: This plan covers only cystic fibrosis supplies. For other prescription and medical supply costs, you will need coverage under Plan C, Plan W or Fair PharmaCare. For information on products not listed in the Cystic Fibrosis Formulary, contact the PharmaCare Help Desk at Health Insurance BC.

Psychiatric Medications Plan, Plan G

The Psychiatric Medications Plan is available to B.C. residents of any age who demonstrate clinical and financial need. The plan provides coverage of certain psychiatric medications.

Your eligibility is confirmed by your physician or nurse practitioner (the prescriber), and the local Mental Health and Substance Use Centre (MHSUC), or the local Child and Youth Mental Health services centre (CYMH). If you are eligible, your physician will submit an application form (PDF) on your behalf. Coverage is provided for up to 1 year. If you require further coverage, your physician can submit a new application for you.

The drugs eligible for coverage under the Psychiatric Medications Plan are listed in the Plan G Formulary by both brand and generic name. Drugs in the formulary identified as "Limited Coverage" require Special Authority approval from PharmaCare before the prescription is filled in order for the cost to be eligible for coverage. For these medications, your prescriber must submit a Special Authority Request to PharmaCare.

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*This plan covers only those medications listed in the Plan G formulary.

First Nations Health Benefits, Plan W

Short-term residents receive coverage under Fair PharmaCare, Plan C (Recipients of B.C. Income Assistance) or Plan W, depending on their PharmaCare plan eligibility.

Plan W provides 100% coverage of eligible prescription costs and certain medical supplies and pharmacy services, as well as certain over-the-counter drugs, devices, and some health products. Plan W is funded by the First Nations Health Authority.

Veterans Affairs Canada, 1-866-522-2122

Veterans Affairs Canada (VAC) provides a variety of services and benefits for eligible Veterans, their families and caregivers, both at home and in community facilities. These include disability benefits, financial assistance for low-income Veterans and their families, health care, respite care, palliative care, special equipment, and support for home adaptations for Veterans with special needs. VAC can also help bring together services offered by the community and the Province to meet the needs of Veterans, and their families and caregivers. Veterans Affairs Canada offers an online Benefits Navigator at www.veterans.gc.ca. If you disagree with a decision, a group of lawyers within Veterans Affairs Canada provides free legal assistance and can help you prepare an appeal. Please contact the Bureau of Pension Advocates at 1-877-228-2250 or through the VAC website.

Canadian Forces Income Support is a monthly benefit to help low-income veterans, survivors, and dependent children. Veterans under the age of 65 may qualify if they have low income and are searching for work.

The War Veterans Allowance is a monthly benefit to help low-income veterans and their survivors. Veterans may qualify if they served in the Second World War or the Korean War.

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Disability Pension is a monthly benefit for veterans who suffer a disability related to their service.

The Earnings Loss Benefit is a monthly benefit available to veterans taking part in a rehabilitation program.

The Retirement Income Security Benefit is a monthly benefit that tops up a veteran's income after age 65 if they qualify for disability or rehabilitation benefits.

Appealing a Federal Social Security Benefit

You have the right to appeal decisions about whether you qualify for, or the amount of benefits. Old Age Security, Canada Pension Plan, and Employment Insurance have similar processes, but different forms and time periods.

Main steps involved in an appeal:

1. Gather information

Get as much information as you can. Call Service Canada and ask them for an explanation of how the decision was made. Ask them for the law or regulations that apply to your situation.

2. Ask for a Reconsideration

This is a new review of your application by government staff who were not involved in making the original decision. There is time limit which starts from the day you receive the decision to the day Service Canada receives your request for Reconsideration. If you are appealing an EI benefit, you have **30 days** and must fill out a specific reconsideration request form.

If you are appealing an OAS or CPP benefit, you have **90 days** and there is no specific form, but you must make the request in writing, and your letter must include:

- your name, address, phone number, and SIN
- a brief description of the facts that led to the decision and why you disagree
- your signature and date

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-include any documents or other information you think will help your case
Mail or drop your request to Service Canada. Keep a copy of everything you send.

3. Follow up with additional information

You may write a brief statement explaining why you disagree with the decision and can include any new information or documents you think will help.

4. Appeal to the Social Security Tribunal

If you disagree with the reconsideration decision, you can appeal to the Social Security Tribunal. This is a body similar to a court that hears appeals relating to pensions and benefits provided by the federal government.

To start the appeal, you must complete a Notice of Appeal form and send it to the Social Security Tribunal within a time limit which starts from the day you receive the reconsideration decision to the day the Social Security Tribunal receives your appeal form. If you are appealing an EI benefit, you have **30 days**.

If you are appealing an OAS or CPP benefit, you have **90 days**.

The appeal form is on the Tribunal's website at www1.canada.ca/en/sst.

On the form, briefly explain why you think the reconsideration decision was wrong. You must attach a copy of the reconsideration decision to the appeal form. Also attach any documents you are relying on to support your appeal. You can send your appeal documents by mail, fax, or email.

*The Community Legal Assistance Society offers self-help guides on how to challenge a decision about your federal pension or benefit claim. See the CLAS website at www.clasbc.net

5. After the Appeal

If you disagree with the Tribunal's decision, you can ask for "leave" (permission) to make a further appeal to the Appeal Division of the Tribunal.

Provincial Resources

Income Assistance (Welfare) for Seniors

Welfare is financial help the BC government provides to people who have little or no income.

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If you are over age 65 but do not qualify for an Old Age Security pension, you may be eligible for income assistance, a main welfare benefit. You must apply for these benefits. A legal advocate can help you understand the welfare benefits available as well as applying for benefits available. PovNet offers a “Find an Advocate” feature on their website at www.povnet.org.

To qualify for income assistance, you must meet **all** of these conditions:

1. You are age 19 or over,
2. You live in BC,
3. Your income is below the income limit (eg. A single person must usually earn less than \$610 month to qualify)
4. You meet the rules about assets (things you own). For example, a single person must have less than \$2000 in assets to qualify, not including exempt assets like your home and a vehicle.
5. You show proof of your previous financial independence. For example, that you had two consecutive years of paid work, earning over a certain amount.
6. You meet immigration rules, ie at least one adult in your family is a Canadian citizen, permanent resident, Convention refugee, or from another eligible category.

If you don't qualify for income assistance, you may qualify for hardship assistance. This is temporary assistance for people who would suffer “undue hardship” without some support.

If the BC government thinks you qualify for other benefits, they may ask you to apply for them before you apply for welfare.

If you are between 60-64, the BC government views you as an employable adult. You must be able to show that you are actively looking for work. There are some exceptions, such as if you are fleeing from an abusive relationship.

If you haven't yet taken a reduced retirement pension under the CPP (you can take a reduced pension as early as age 60), the BC government will want you to do so before applying for welfare. There are some limited exceptions. The CPP retirement pension will be deducted from any welfare benefit payments.

If you are a sponsored immigrant and your sponsorship has broken down, you may be eligible for income assistance.

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The amount of income assistance you receive depends on your situation and the size of your family. In 2018, the maximum benefit for a single person was \$710 per month. Current benefit rates are on the BC government website at www2.gov.bc.ca

If you are income assistance, you may qualify for assistance with health care costs. This can include your Medical Services Plan (MSP) premiums and assistance with the cost of prescription drugs, dental care, and medical supplies.

You can apply for these benefits by:

- 1. Phone: Call the Ministry's toll free line at 1-866-866-0800**
- 2. In person: To find your local office, call the Ministry's toll free line or go to myselfserv.gov.bc.ca for a list of offices.**
- 3. Online: go to myselfserve.gov.bc.ca and follow the instructions.**

After applying, you must do a work search. This involves actively looking for work for 3 to 5 weeks (depending on whether you've been on welfare before).

You will then have an eligibility interview, where the government looks at your situation and decides if you qualify.

Other Welfare Benefits

Other welfare benefits provide assistance for people with disabilities, people facing severe barriers to employment, and those facing an emergency need.

Disability Assistance

To qualify, you must be financially eligible and you must be designated as a "person with disabilities". To get this designation, you must meet all of these conditions:

- 1. You are at least 18**
- 2. You have a severe mental or physical disability that is expected to continue for at least two years.**
- 3. Your disability restricts your daily living activities.**
- 4. You need help from another person, an assistive device, or an assistance animal.**

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If you qualify for disability assistance, you get more income each month and more medical benefits (such as coverage for health equipment).

Severe Barriers to Employment

If you have persistent multiple barriers to employment, you may be able to get extra assistance. To qualify, you must meet all of these conditions:

- 1. You have been on some type of welfare for at least 12 of the last 15 months.**
- 2. You have a medical condition that makes it difficult to look for work or keep a job.**
- 3. Your medical condition has lasted or occurred often for one year and is likely to continue for at least two more years.**
- 4. You've done everything you can do overcome your condition.**

If you qualify for this benefit, you receive income assistance benefits, extra money for support, an exemption from having to look for work, and extra medical supports.

Crisis Assistance

If you have an unexpected emergency need while on welfare, you may be able to get additional assistance.

To get a one-time crisis supplement, you must show you have an unexpected need that must be met to prevent imminent danger to your physical health or removal of a child from your home. you must also show you have no other way to pay for the need.

An emergency/disaster supplement can help pay for unexpected needs to prevent imminent financial loss or physical danger caused by an emergency or disaster.

Senior's Supplement

This is a benefit for low-income seniors living in BC that “tops up” their income. If the income level of an eligible senior falls below a minimum level, the BC government pays the supplement to make up the difference. The Senior's Supplement is paid automatically to those who are eligible—you do not need to apply. The amount depends on your declared income. In 2018, the maximum monthly supplement was \$49 for a single person and \$120 for a couple. Current amounts are available at www2.gov.bc.ca.

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To qualify you must meet three conditions:

1. You are age 60 or over.
2. You live in BC (you can leave for up to 6 months)
3. You receive the Guaranteed Income Supplement or the allowance benefits through Old Age Security.

Palliative Care Benefits

BC Palliative Care Benefits support BC residents of any age who have reached the end stage of a life-threatening disease or illness and who wish to receive palliative care at home. "Home" is defined as wherever the person is living, whether in their own home, with family or friends, in a supportive/assisted living residence, or in a hospice unit at a residential care facility (e.g. a community hospice bed that is not covered under PharmaCare Plan B).

Eligible patients receive:

- 100% coverage of eligible costs for medications used in palliative care through the PharmaCare BC Palliative Care Drug Plan (Plan P), and
- medical supplies and equipment through the local health authority.

Physicians or nurse practitioners submit a registration form to PharmaCare for their patients. The single registration form is used to notify both PharmaCare and the health authority of the patient's eligibility for the benefits.

SAFER Program,

www.bchousing.org/Initiatives/Providing/SAFER#sthash.a4xFXZ10.dpuf

The Shelter Aid for Elderly Renters (SAFER) program helps make rents affordable for BC seniors with low to moderate incomes. SAFER provides monthly cash payments to subsidize rents for eligible BC residents who are age 60 or over and who pay rent for their homes.

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United Way

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United Way helping seniors remain independent.

Salt Spring Island Seniors' Resources

BC Housing provides SAFER subsidies to more than 17,000 senior households renting apartments in the private market, including singles, couples and people sharing a unit.

You may be eligible for SAFER if you meet **all** of the following conditions:

1. You are age 60 or older.
2. You have lived in British Columbia for the full 12 months immediately preceding your application.
3. You and your spouse (with whom you are living) meet the **citizenship requirements**.
4. You pay **more** than 30% of your gross (before tax) monthly household income towards the rent for your home, including the cost of pad rental for a manufactured home (trailer) that you own and occupy.

You will not be eligible if any of the following are true:

- You are under age 60.
- You live in subsidized housing or a residential care facility funded by the Ministry of Health.
- You live in co-operative housing and are a shareholder.
- You or your family receive income assistance through the B.C. Employment and Assistance Act or the Employment and Assistance for Persons with Disabilities Act (excluding Medical Services only).
- You or your spouse (if applicable) are in Canada under a private sponsorship agreement that is still in force.
- You do not live in British Columbia.
- You have not lived in British Columbia for the full 12 months immediately preceding your application.
- You do not meet the Citizenship requirements.

· Your gross monthly income exceeds the following:

	Greater Vancouver Regional District	Other Areas of the Province
Singles	\$2550	\$2223
Couples	\$2750	\$2423
Shared	\$1776	\$1776

For more information, go to www.bchousing.org.

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Salt Spring Island Seniors' Resources

Travel Assistance Program (TAP BC)

The Travel Assistance Program helps alleviate some of the transportation costs for eligible B.C. residents who must travel within the province for non-emergency medical specialist services not available in their own community.

TAP is a corporate partnership between the Ministry of Health and private transportation carriers.

Eligible Medical Specialist Services Include:

- Non-emergency medical specialist services available at the closest location outside the patient's community; and
- Diagnostic procedures, laboratory procedures, diagnostic radiology, nuclear medicine procedures, BC Cancer Agency, Transplant Units, HIV/AIDS treatment at St. Paul's Hospital, specialty clinics at BC Children's Hospital and other tertiary care hospital services.

The Following Services are not Eligible for TAP:

- Patient transfer from one facility to another;
- GP to GP referrals;
- Supplementary benefit practitioner services (e.g., acupuncturist, optometry, physical therapy, massage therapy, podiatry, non-hospital based dentistry, naturopathy, and chiropractic services); and
- Non-insured services (e.g., cosmetic surgery, experimental procedures, clinical drug trials, preventative medicine).

Health care services provided by practitioners other than medical physicians (e.g. acupuncturist services, psychology, optometry, physiotherapy, massage therapy, podiatry, non-hospital based dentistry, naturopathy and chiropractic) and services not insured by MSP (e.g. experimental procedures, drug trials or cosmetic surgery) are not eligible for TAP.

There is no reimbursement for travel already taken.

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Eligible Individuals

To be eligible for TAP as a patient:

- you must be a B.C. resident and be enrolled in the Medical Services Plan (MSP);
- you must have a referral from a physician or nurse practitioner for MSP insured specialist medical services which are not available locally;
- your travel expenses must not be covered by third party insurance, such as an employer plan, extended medical plan, Insurance Corporation of BC, WorkSafeBC or federal government program (e.g. Veterans' Affairs).

Transportation Partners

Angel Flight

Central Mountain Air Ltd.

Harbour Air Seaplanes

Hawkair

Helijet

Orca Airways Ltd.

Pacific Coastal Airlines

WestCoast Air

VIA Rail

BC Ferry Services, Inc.

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Salt Spring Island Seniors' Resources

INDEPENDENT AND ASSISTED LIVING

Braehaven Assisted Living, Central Intake (IH) 1 (888) 533-2273

30 one-bedroom suites subsidized by IH, located up from Greenwoods

Croftonbrook Seniors Residence, (250) 537-2441, 132 Corbett Road, Salt Spring Island, BCV8K 1Z8

Croftonbrook is an affordable housing complex for seniors and people with disabilities supported by the Legion, and Rotary service clubs. It has 20 one bedroom units. It is operated by Island Women Against Violence with funding from BC Housing. A meeting room is for rent which can accommodate up to 20 people.

Greenwoods Eldercare, (250) 537-5561, 1 (888) 533-2273, Bob McWhirter, 133 Blain Road, Salt Spring Island, BCV8K 1Z9

A government subsidized facility with 50 beds and 1 short term respite bed & 1 respite care bed (private pay) for seniors who can no longer be cared for at home and require 24 hour/7 day a week nursing care. The cost depends on client income; affordable for those with a basic pension. Potential residents must be assessed by a Home & Community Care Case Manager (Island Health) in their home area and then may qualify for Greenwoods. Short term care (up to 5 weeks) room & care at Greenwoods for seniors who are normally cared for at home.

Day Program

- program of social activities, health monitoring and lunch
- held at Braehaven Assisted Living, just beside Greenwoods
- Tuesdays, Wednesdays and Thursdays from 10:00 am to 3:00 pm; \$8.00/day
- may be attended 1, 2 or 3 days/week dependent upon individual need
- limited small bus transportation available

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United Way

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United Way helping seniors remain independent.

Salt Spring Island Seniors' Resources

Heritage Place Senior Residence, (250) 537-8340, www.heritageplace.info

120 Crofton Road, Salt Spring Island, V8K 2Y4 office@heritageplace.info

This residence provides independent and assisted living for seniors age 65 or older.

Lautman Road Community Housing, (250) 537-9971,

www.saltspringcommunityservices.ca

Lautman House is a 6 unit rooming house style residence for low income individuals.

Meadowbrook Seniors Residence, (250) 538-1995, Monday - Friday

- a 37 suite affordable, supported living and assisted living rental facility owned & operated by Gulf Islands Seniors Residence Association (GISRA)
- not for profit – registered charitable status; community board

Murakami Gardens Community Housing, (250) 537-9971

www.saltspringcommunityservices.ca

A 27 unit apartment that provides affordable, secure, and safe housing for low to medium income individuals and families residing on Salt Spring Island.

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Salt Spring Island Seniors' Resources

Home Delivered Food

Meals On Wheels, (250) 537-5561 ext. 233, Catherine Bennett,
greenwoodsmow@gmail.com 133 Blain Road Salt Spring Island, BC V8K 1Z9

Hot nourishing meals delivered by volunteer drivers. This service is operated by Greenwoods and subsidized by Island Health. Delivered Monday – Friday at lunchtime; may order extra (frozen) meals for the weekend. Modified meals to suit dietary needs, if necessary.

\$6.25 per person per meal. You pay for the previous months meals, not in advance and you are charged only for the meals you have; this is not a regular charge. The payment must be made by direct payment method before the meals are sent out.

Self or family referral, or access via family physician or Home & Community Care Case Manager. This is not a delivery service, we are usually able to send meals out with 24-48 hours if it is needed quickly.

Chef On The Run, toll-free 1 (877) 704-2433 or www.chefontherun.net

A private company offering home delivery of fresh, frozen main course dishes

- one dish costs approximately \$9
- delivery cost for home delivery (1 or many dishes) \$5.00



Salt Spring Island Seniors' Resources

Food Shopping Services

Thrifty Foods Sendial Service, (250) 537-1529 to register (mandatory) M-F 8-6 pm, Sat 8-4

A volunteer shopping service & delivery to your home. \$5.00 min \$25 order. Call on Monday for food delivery on Tuesday

Country Grocer, (250) 537-4144

\$5.00 paid for seniors toward cab service to your home, minimum order of \$25.00



Salt Spring Island Seniors' Resources

Transportation

BC Ferries

BC Seniors are free Monday to Thursday, on presentation of a BC Services Card, a BC Gold Care Card (age 65 or greater), a BC Driver's License, a BC Identification Card, or a Birth Certificate. If you are presenting a Birth Certificate, proof of residency in BC is required. The BC Seniors discount applies only to the passenger fare.

BC Transit

The British Columbia provincial government offers a universal bus pass for low-income seniors and persons with disabilities, providing unlimited access on any scheduled BC Transit bus.

To qualify for the reduced-cost BC Bus Pass Program, you must be living in an area served by BC Transit and meet one of these criteria:

- 60-64 years old and someone in your family unit is a Person with Disabilities receiving disability assistance from the Province of B.C.
- 60-64 years old and on income assistance from the Province of B.C.
- 60-64 years old, living on a First Nations reserve and getting assistance from the band office
- Over 65 years old and would qualify for the GIS but do not meet the Canadian 10-year residency rule
- Getting Guaranteed Income Supplement (GIS)
- Getting the Federal Spousal Allowance
- Getting the Allowance for the Survivor

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SUPPORT SERVICES

Alcoholics Anonymous, (250) 221-1559

- support & information in confidence
- meetings are noon at Central Hall
- for the Victoria area: **1 (250) 519-3566**, Victoria Innovative Services Treatment Approach (VISTA) Alcohol and drug services for seniors 55 and older.

Alzheimer's Caregivers Support Group, (250) 537-5004, 379 Lower Ganges Road, SSI, BC V8K 2V4 Contact: Margaret Monro

This group is a volunteer initiative of Salt Spring Seniors Services Society. We meet on Wednesdays from 11-noon. All are welcome.

Beacon Community Services, 1 (877) 658-6407, apply via physician or Island Health Central Intake, 1 (888) 533-2273, SSI: (250) 537-9955.

A non-profit organization providing bonded personal care attendants to assist elderly or handicapped residents to maintain their independent lifestyle in their own home. An in-home assessment will be conducted by a Case Manager to evaluate needs and offer relevant community resource information

Seven days per week service supervised by Registered Nurse Services include: personal care, respite care and possible laundry assistance.

Subsidized: per diem rates are calculated by Home & Community Care Case Manager using the previous year's Income Tax return

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BC Bereavement Helpline, 1 (877) 779-2223, www.bcbereavementhelpline.com

The BC Bereavement Helpline is dedicated to the recovery of individuals experiencing grief through referral and a community network of support and information.

Copper Kettle Community Partnership, 250-537-5863, Cherie Geauvreau, Jewel Eldstrom

Copper Kettle offers people without homes or shelter, emergency supplies (i.e. tents, sleeping bags, warm clothing, and food). We network regarding other goods and services to fulfill acute needs and provide referrals to other services and advocates. Gift certificates for groceries are also offered. Family to family mentoring and friendly check-in is available for those who are shut-ins. Copper Kettle is a community partnership working with many other groups, associations and non-profits on SSI. A not-for-profit garden helps with food programs on the island. Copper Kettle is a grass-roots group and is supported solely by islanders for the sake of those less fortunate who live here.

Fulford Seniors (250) 653-9985, Contact: Donna, 2591 Fulford-Ganges Road SSI

Meeting are held the last Wednesday of every month in the OAP Room (attached to Fulford Hall) at 2pm. New members are most welcome. Meetings may feature speakers, art exhibits, and activities, such as armchair and seniors' yoga, carpet bowling, painting, bridge.

- Art Studio – drop-in – coffee & crafts/activities, Monday, 12:30 pm-3:30 pm
- Senior Fit: Chair Yoga: Tuesday 2 pm
- carpet bowling, Friday, 10:00 am-12:30 pm
- Bridge every 2nd week Saturday 1 pm

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Salt Spring Island Seniors' Resources

Grandparents Raising Grandchildren, Parent Support Services Society of BC, 1 (250) 384-8042

Grandparents Raising Grandchildren Support Circles: A safe supportive place to meet others in a similar situation and to share information and resources. We also offer a province wide toll free information and support line for Grandparents Raising Grandchildren. Call 1 (855) 474-9777 or email grgline@parentsupportbc.ca

Parent Support Circles: Parenting isn't always easy. Sometimes it helps to talk things through with other parents. At the Parent Support Services Society of BC we believe that every parent is the expert of their own family. Any person in a parenting role is welcome! For more information about groups near you please call 1 (877) 345-9777 or visit us online at www.parentsupportbc.ca

Island Health Elderly Outreach, 1 (250) 388-2273

Mental health services for seniors. This Victoria-based service does some outreach to Salt Spring Island and can provide referral for home care as well.

IWAV – Island Women Against Violence

A non-profit society with safe, free, confidential services supporting all women & their children whose lives have been affected by poverty, violence & abuse

Women's Outreach Services, (250) 537-0717 or outreach@iwav.org

- info and support to help with income assistance, housing, health & wellness services, safety planning, etc.

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Salt Spring Island Seniors' Resources

Transition House, and Violence & Abuse Helpline, (250) 537-0735

- 24 hours/7 days/week

Stopping the Violence Counselling for Women, (250) 537-0717 or stv@iwav.org

Croftonbrook Housing for seniors, (250) 537-2441

- call for more info or application

RCMP,

CALL 911 IN EMERGENCIES

If you don't speak English, ask for an interpreter. VictimLink BC gives help to victims of abuse in 110 languages. They can help you find an emergency shelter or transition house, a victim service program, or a referral for legal help.

When the police come to your home, they will talk to everyone separately. Tell them if:

*you are afraid for your safety and/or the safety of your children, and what happened to make you afraid

*there are weapons in your home

*you tried to leave the relationship, or told your partner your leaving

*there is a history of abuse

*you want a court order, like a protection order

*you and/or your children want to stay in the home

The police may:

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Salt Spring Island Seniors' Resources

- take you and your children to a safe place, like a safe house, transition house, or a friend or relative's house
- take you to the doctor or hospital if you're hurt
- arrest the other person(s). They can do this even if you don't want them to
- Give their report and evidence of any crime, like abuse, to Crown counsel, who decides if there is enough evidence to charge.
- Charge the other person(s) with a crime

Immigrants

The police can act regardless of whether you are an immigrant sponsored by your partner.

You can leave your partner, even if your partner is your sponsor. You can also take your children with you and your identification papers and documents showing your immigration status.

If you have Permanent Resident status and you leave your partner, you won't be deported or have to leave Canada.

If you have Conditional Permanent Resident status and you leave your partner, you should get legal help. Call the Legal Aid immigration line: 604-601-6076 (Greater Vancouver) or 1-888-601-6076 (elsewhere in BC)

Generally, if you don't have permanent resident status, and you leave your sponsor partner or your sponsorship is cancelled, you may apply for permanent resident status for humanitarian and compassionate reasons. When your application is considered, they will take into account:

- How much hardship you would face if you had to go back to your home country;
- Whether your work skills, training, and family and community support could help you adapt to life in Canada; and
- Whether your children's best interests would be harmed if you have to leave Canada.

Immigration, Refugees and Citizenship Canada (IRCC) also looks at documents such as police reports, letters from doctors, teachers, employers, and other people you know.

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If your application is approved, you'll be allowed to stay in Canada as a permanent resident. If your application isn't approved, you may have to go to an immigration hearing to decide if you have to leave Canada.

You can get apply for income assistance (also called welfare) with no impact on your immigration status if you are a permanent resident. If you are not a permanent resident, talk to a lawyer, advocate or settlement worker before you apply for welfare. If you already receive welfare as a refugee or refugee claimant, these payments won't be cancelled because you leave an abusive partner.

If you don't have all your identification documents or your Social Insurance Number (SIN), you can still apply for hardship assistance. You must prove that you are a permanent resident, and you must also show that you are doing everything you can to get your SIN or documents.

You can apply for a certified copy of your permanent resident papers or a replacement permanent resident card by calling Immigration, Refugees and Citizenship Canada: 1-888-242-2100 or visit cic.gc.ca

Children

The police may call the Ministry of Children and Family Development (MCFD). The social worker has the power to place your children in foster care if there isn't an agreement the safety of the children. If a social worker contacts you, you have the right to legal advice. Call Legal Aid BC at 604-408-2172 (Lower Mainland) or 1-866-577-2525 (no charge)

When you meet with the police, ask for a card with their name and phone number and the police case or incident number. These are needed if:

- Your partner contacts you when they're not supposed to
- You want up to date information about the investigation and the case
- You want to report the abuse so that there's a record.

The police can also give you information about advocates or victim support workers who can help.

If the police arrest your partner:

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They can be held in custody while the police investigate. If your partner isn't charged with a crime, they will be released. If they are charged:

- They may have conditions attached to their release, like no contact and staying away from your home and work or not to use guns, drugs, or alcohol
- They may be held in jail and must apply for bail. The judge will decide if your partner can be released from jail while the police and courts deal with the criminal charges.
- They may go to court and plead guilty or not guilty.

You have the right to up-to-date information about the case. This information can include how the criminal justice system works and how the sentence will be carried out. If you're having trouble getting information from the police, RCMP, or Crown counsel, an advocate or victim service worker may be able to help you.

Protection Orders

Protection Orders are made by a judge in court or by police to help protect one person from another person. There are two types of protection orders:

1. **Peace Bonds** are issued in criminal court.
2. **Family Law Protection Orders** are issued in Family Court.

When you get a protection order, make a copy and keep it with you at all times. Show it to the police if you need to call them. You can also give a copy to your child's school or daycare.

Peace Bond

A peace bond is a protection order which sets conditions upon the violator such as:

- no direct or indirect contact;
- stay away from where you live and work;

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- must not contact you by phone, mail, email, through another person, or in any other way;
- can't carry weapons, or use drugs or alcohol; or
- has to go for counselling.

You don't need a lawyer to apply for a peace bond. You can call the police or RCMP to ask for one. The police may then send a report to Crown counsel (the government lawyer). This report describes your situation, why you're afraid for your safety, and why you need to be protected by a peace bond. Crown counsel can then apply to court for a peace bond for you.

You can apply for a peace bond yourself for free at Provincial Criminal Court. You'll have to go to a hearing in criminal court, where the violator will likely attend. If the application proceeds, Crown counsel will be involved. At the hearing, you or Crown counsel has to prove that you have a reasonable fear that the violator will hurt you, your family, a pet, or damage your property.

A peace bond applies across Canada for up to one year. You can apply for another one if you need it.

If a peace bond is breached, call the police and advise them you have a peace bond. They can then arrest and charge the violator with a criminal offence.

Write down all the times that the peace bond is violated, every time you call the police, and the incident numbers.

If you want to contact the violator, first ask Crown counsel for a change to the bond conditions. If you contact the violator, you would be in breach of the peace bond.

Family Law Protection Order

A Family Law Protection Order is a protection order that can protect you from a family member, such as your partner, your child's parent or guardian, or a relative who lives with you.

A judge can make this order if there's a risk of family violence, such as:

- physical, emotional, psychological, or sexual abuse;
- following or stalking;

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- damage to property; or
- child(ren) are exposed to family violence.

This order can include:

- no contact between the parties;
- an order for the offender to stay away from home, work, school or other places you and your family spend time;
- prohibition from following you, your children, or other family members;
- weapons ban
- and that the police can take them from the family home, or go with you to your home to get your personal belongings.

You can apply for a Family Law Protection Order in either Provincial Court or Supreme Court. Provincial court has a free application process, which consists of filling out forms and a hearing.

Supreme Court costs \$80 if you already have a case started and \$200 if you have to start a case. You don't have to give notice when you apply. After the court makes a protection order, it will serve (arrange delivery of) a copy on the offender. The offender can ask the court to set aside or change the order. If they can prove there isn't a risk of family violence, the order will be set aside.

The Family Law Protection Order ends after one year, unless the judge puts another date on it. It is made in BC and usually only applies in BC, but you may be able to register your order with the courts in your new location.

If the offender breaches this order, the police can arrest and charge your partner with a criminal offence. If you want to contact your partner, you must apply to the court to change or cancel the protection order. Before you make changes, talk to a victim service worker or a lawyer. You need to know how changes could affect your or your family's safety.

If your partner is charged with a criminal offence, there may be other court orders with conditions to protect you, such as bail, probation, or conditional sentence orders.

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Exclusive Occupancy Order

An Exclusive Occupancy Order means you can stay in the family home with your children. Your partner can't come into your home while this order is in place. If you want to keep living in the family home with your children, advise the police that you want a peace bond that says your partner must stay away from your home; and apply for a protection order, a parenting order, and an exclusive occupancy order under the Family Law Act.

If you left your abusive partner to go to a safe place, you may be able to apply for an exclusive occupancy order later. You'll need a lawyer to go to court with you to get this order. Legal Aid won't give you a lawyer for this unless you're in danger.

BC Protection Order Registry, 1-800-563-0808, www2.gov.bc.ca

The Protection Order Registry keeps a record of all protection orders made by BC courts. If your protection order is registered and you have to call the police about your partner, they can quickly find out the conditions in your protection order. To make sure your protection order is registered and correct, contact VictimLink BC.

Safety Plan

A Safety Plan is made up of the steps you can take to protect yourself and your children. Having a Safety Plan means you know how to get help if your partner is abusing you.

Starting a Safety Plan

- Get information about emergency services in your area (such as safe houses or transition houses) and how you can get help when you need it.
- Talk over your plan with people who can help.
- Talk to your children about how to keep safe.
- Keep a journal of abuse and save evidence (pictures, emails, doctor visits, police reports). Keep this in a safe place, outside your home. It's best if you keep it with a friend, if possible.
- Include in your plan how to protect yourself at home and after you leave the relationship.

Protecting yourself at home:

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- Find the safest place in your home, if violence is expected. This is a place where you won't get trapped and there are no weapons, such as knives.
- Plan your emergency exits.
- Know your local emergency phone numbers and where you can get help.
- Ask neighbors and friends to call the police if they see or hear anything suspicious.
- Put away some money in a safe place.
- Keep your purse, wallet, identification, keys, medication, and cell phone in a safe, accessible place in case you need to leave suddenly.
- If you're using a computer or mobile device that your partner has access to, erase your browsing history.
- Find a safe place to store your important documents and personal papers
- If you decide to leave, don't tell your partner you're leaving until you're in a safe place with your children.

Money

Contact Income Assistance (Welfare) 1-866-866-0800 to tell them you're leaving an abusive partner. If you need money right away for food, housing, or medical needs, tell them you want to apply for **hardship assistance**. This is emergency money you can get quickly. This is short-term assistance. If you remain separated, and have no money, apply for regular income assistance or disability benefits as soon as you can. Make sure you update your address with welfare. If you live on reserve, you must follow a different process and contact the band's social development worker.

If you're receiving one or more federal benefits and have lived apart from your partner for 90 days or more because your relationship ended, you may qualify for more benefits.

Child Tax Benefits

Call Canada Revenue Agency to apply (1-800-387-1193) to apply for these benefits. If you already receiving welfare, but not these benefits, ask the ministry for a top-up (extra money)

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while you wait for these benefits to start. If you get a lump-sum payment of the federal benefits, the BC Family bonus amount will be taken off your welfare payment for that month.

Crime Victim Assistance Program benefits

This is money the BC government pays to victims of crime to help them recover from injury and financial loss. If you've been physically abused or harassed you can apply. Benefits cover such things as: lost wages, medical expenses, damaged clothing or eye glasses, changing locks, and counselling. Your partner doesn't need to be charged with a crime, but there must be a police report. To apply, call 604-660-3888 (Greater Vancouver), or 1-866-660-3888 (elsewhere in BC)

Child or spousal support

Spousal support can be complicated. Talk to a family lawyer or get information from Family LawLINE right away to see if you're entitled to spousal support. Call 604-408-2172 (Greater Vancouver) or 1-866-577-2525 (elsewhere in BC).

The Federal Child Support Guidelines say how much child support your partner must pay, based on the number of children and your partner's income.

To find out more, speak to a family justice counsellor or a child support office at the Family Justice Centre. This is a free service offered by Service BC and ask to have your call transferred to a family justice counsellor or child support officer close to you: 604-660-2421 (Greater Vancouver), 250-387-6121 (Victoria), 1-800-663-7867 (elsewhere in BC)

Commission for Public Complaints Against the RCMP

The Commission for Public Complaints Against the RCMP (CPC) is an independent federal agency. Our mission is to ensure public trust in policing through accountability. We are not part of the RCMP.

Anyone who has a concern about the conduct of an RCMP member may either make a complaint, or request **informal resolution**, in which case a CPC analyst will facilitate a resolution between the complainant and the RCMP.

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Complaints are generally directed by the CPC to the RCMP for investigation. The RCMP reports the results of its investigation into the complaint to you, to the police member(s) involved and to the CPC.

If you are not satisfied with the RCMP report, you may ask the CPC to undertake an independent civilian review of your complaint.

The CPC would review the RCMP's investigation of the complaint, and possibly investigate further. After the review, if the CPC is satisfied with the RCMP's handling of the complaint, a final report is issued.

If the CPC is not satisfied, an interim report outlining its concerns, is sent to the Commissioner of the RCMP and the Minister of Public Safety.

The RCMP Commissioner considers the interim report and informs the Chair of the CPC and the Minister of any action to be taken in response to the finding and recommendations of the CPC, or the reason not to take further action.

The CPC prepares a final report including the RCMP Commissioner's response as well as the final recommendations of the CPC. Copies of this report are sent to the complainant, the Minister, the RCMP Commissioner, and the RCMP member (s) involved.

Salt Spring Island Community Services, (250) 537-9971

www.saltspringcommunityservices.ca

A charitable organization dedicated to strengthening and supporting individuals, families and communities. Monday–Friday, 9:00 am–4:00 pm. We provide a broad range of services and supports to the communities of the Southern Gulf Islands. Services offered include Counselling and Family Development; services for people with Developmental Disabilities; Shelter and Housing; Outreach and Mental Health support; Seniors' Wellness; Family Place; Food Security; Victims services; Core Inn Youth Centre; Recycle Depot; Restorative Justice; Climbing Wall; Community Directory.



Better at Home is funded by the Government of British Columbia.

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Seniors' Wellness, (250) 537-4607, 129 Hereford Avenue, Salt Spring Island, BC V8K 2T3

Monday - Thursday, 10:00 am - 2:00 pm, or leave a message at any time. Contact Program Coordinator Shellyse Szakacs. We offer health-related programs, consultations, referral and sharing of community health & social support information for seniors, including:

- Arthritis and Chronic Pain Self-Management Programs, & Screening Mammography Clinic
- Peer Support from Senior Peer Counsellors, Friendly Visitors, Friendly Voices, and Friendly Reader programs
- Better At Home Program; we assist seniors in their homes with light housekeeping, yardwork, simple home repairs, transportation to appointments (excluding medical appointments). Subsidies are available.
- Seniors' Van Excursions. Off- and on-island trips to points of interest. Subsidies are available.

Salt Spring Hospice Society, (250) 537-2770,

www.saltspringhospice.org or email: office@saltspringhospice.org

5- 127 Rainbow Road, Salt Spring Island, Mailing address: PO Box 521 Ganges, BC V8K 2W2

A registered non-profit organization with charitable status providing emotional and vigil support for people and their families in the palliative stage.

Confidential vigil sitting, one-to-one visits, follow up bereavement care, bi-annual grief groups are available from trained community volunteers. Community education workshops are offered through the year and the **Hospice Resource Centre is available without charge**. The non-profit offers training, support and ongoing education for volunteers who visit terminally ill patients at home or in the hospital.

Hospice also runs a Grief Support Program: This is a life enhancing program for people coping with the death of a loved one. Six two-hour group sessions provide opportunities to make contact with others experiencing loss and to discuss ways to cope with your loss in a non-judgmental, confidential, supportive environment. The non-denominational program is offered twice a year and led by trained facilitators.

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Advance Care Planning

Advance care planning is the process of thinking about and writing down your wishes or instructions for present or future health care treatment in the event you become incapable of deciding for yourself. Your advance care plan should include information for a variety of situations including: hospital care during and after routine surgery, care in the event of an accident, or end-of-life decisions. In British Columbia advance directives, which are legal documents, are a legal option for all capable adults who want to do advance care planning.

Power of Attorney

A **general power of attorney** gives your attorney (the designated person) the power to do anything financial or legal that you can't do for yourself. This document needs to be signed and witnessed in front of a notary or lawyer. You can put limits on the power you give your attorney.

A general power of attorney automatically ends when:

- You become incapable, unless you have an enduring power of attorney clause that makes a power of attorney continue to have effect if you are incapable.
- If your attorney dies, unless you name an alternate or more than one attorney.
- If you die
- If the court appoints a committee to make decisions for you. A committee is a person appointed by the court to look after your legal and financial affairs in the event that you become mentally incompetent.

You can cancel a power of attorney anytime in writing, called a Notice of Revocation. You must give a signed and dated copy of the written Notice of Revocation to each attorney appointed in your power of attorney. The revocation takes effect when it is given to everyone required. You can also list a specific future date in the Notice of Revocation when it will take effect. Send a copy of the Notice of Revocation to any organizations or individuals your attorney deals with.



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Nidus Personal Planning Resource Centre and Registry provides detailed procedures for revoking a power of attorney, including a sample Notice of Revocation; see www.nidus.ca.

Your attorney can decide to quite and must notify you, preferably in writing. You will need to notify an organizations, companies or individuals that the attorney deals with and then need to make a new power of attorney.

More than one power of attorney can exist at one time, so if you wish to revoke previous powers of attorney, you need to state that explicitly.

If you are incapable and cannot cancel your power of attorney, you or someone else can call the Office of the Public Guardian and Trustee and report the situation. They will investigate.

Your power of attorney will still be good after 10 years, but you should check it over to make sure the information is still accurate.

Your attorney must be 19 years or older and able to understand the responsibilities involved. You can also name the Public Guardian and Trustee, or for a fee, a trust company. You can appoint more than one person as your attorney. If you do, you must write in the document whether they will act together or individually. If you name only one attorney, it is very important to name an alternate who will take over if something happens to your attorney and describe very clearly when the alternate may take over.

Your attorney doesn't have to live in BC. Your attorney is entitled to be paid back for any reasonable out of pocket expenses. If you want to pay your attorney a fee, you must write that in the power of attorney. The document must authorize the fee and set out the rate. If a trust company or the Public Guardian is your attorney, they will ask you to sign an agreement authorizing them to charge fees.

Your attorney must act honestly, in good faith, and in your best interests. Your attorney must keep careful records of any financial activities and must keep your affairs separate from their own.

It is a good idea to review your financial affairs (including your will) every two or three years.

Each province has its own laws and procedures for powers of attorney. If you have property in another province or territory, the safest approach is to check with a lawyer. It is likely that a

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power of attorney made in one province will be recognized in another, but may not be effective in dealing with all real estate matters.

A **Limited Power of Attorney** applies to a specific task.

An **Enduring Power of Attorney** is a legal document for personal planning in British Columbia. It is a way to authorize your personal supporters to manage your financial and legal affairs if you need assistance due to illness, injury and disability. Most people will go to a notary public or lawyer to prepare their power of attorney. According to ICBC, your power of attorney must be notarized for your attorney to have the power to renew the insurance or sell your vehicle. Notarizing means that a lawyer or notary puts their seal on the document when you make it to confirm that you and the witness signed it in front of them.

An Enduring Power of Attorney is necessary to make decisions in the event you are unable to. Nobody, not even a spouse, has legal authority over an adult's financial or legal affairs.

An Enduring Power of Attorney does not authorize your personal supporters to make health care or personal care decisions. To give authorization for health and personal care decisions you need to make a Representation Agreement.

In order to make an enduring power of attorney, you must understand the nature and consequences of all these six factors, or you will be considered incapable of making this instrument:

- The property you have and its approximate value,
- The obligations you owe to your dependants,
- That your attorney will be able to do on your behalf anything in respect of property that you could do if capable, except make a will,
- That the value of your business or property may decline if your attorney fails to manage them prudently,
- That the attorney might misuse their authority, and
- That you may, if capable, revoke the enduring power of attorney.

Restrictions on who can be appointed under an enduring power of attorney. You cannot appoint:

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- A caregiver who is paid to provide you with personal or health services.
- An employee at the facility where you live if the facility provides health or personal care services. This rule does not apply if the person providing the care is a spouse, a parent, or a child.

Real Estate

There are special requirements if your attorney has the power to sell your real estate property or deal with mortgages or easements:

- Your power of attorney must use the exact name of the property at the Land Title Office. You can do a search at the Land Title Office to get this.
- A power of attorney for real estate gives your attorney the power to sell or transfer property to someone else, but not to him or herself. If you want to include that power, it has to be specifically written in. Discuss this with your lawyer or notary.
- You must sign the power of attorney in the presence of a lawyer or notary, and the lawyer or notary must also sign.
- You must register the power of attorney at the Land Title Office and pay the registration fee. You can wait to register it, but don't wait to check with the office to make sure it meets the requirements.
- A power of attorney for real estate ends automatically in three years unless it is an enduring power of attorney or you say in the power of attorney that section 56 of the Land Title Act does not apply.

A power of attorney takes effect as soon as it is signed, but it doesn't have to be used until you need help.

Representation Agreement

A Representation Agreement is a legal document for personal planning in British Columbia. It is a way to authorize your personal supporters to help you manage your affairs or make decisions on your behalf if you need assistance due to illness, injury or disability.

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A Representation Agreement is the only way to authorize someone to assist you or to act on your behalf for health care and personal care matters. It can also cover routine financial affairs and legal matters.

Being an Executor

An executor is a person named in a will as legally responsible for carrying out the instructions contained in the will. When the person who made the will dies, their property and possessions form their estate. The executor administers the estate by locating all of the will maker's property, paying any debts, the funeral costs and taxes, and then distributing the rest of the estate according to the instructions in the will.

You can decline or renounce an appointment as an executor, even after the person has died, however, if you have started dealing with any property of the estate, you are legally bound to continue, and can only be relieved of being an executor by a court order after accounting for what you have done in the meantime.

Payment

Out of pocket expenses while administering the estate are paid for out of the estate, eg. Search fees, photocopying and postage.

An executor can claim a fee for their time and effort. Sometimes the will states the executor's fee. If the will does not set out any fee, the executor may take up to:

- 5 % of the gross value of the estate,
- 5% of the income of the estate (money earned by estate property after the will maker dies), and
- .4% per year, based on the average value of the estate under management, for a care and management fee.

The amount depends on how much work is involved and whether the executor hires professional help or does it all on their own.

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An executor who is named as a beneficiary under the will may claim a fee in addition to what the will gives the executor as a benefit, unless the will says this can't happen. Sometimes the will leaves the executor a gift for doing the job of executor. In such a case, the executor may claim a fee as well, but only if the will says so. If there is more than one executor, the fee is split. Often the executor does not accept a fee. This is common if the executor is a spouse, family member, or close friend.

If more than one executor is appointed, they must act jointly as co-executors. The co-executors have to agree on many things. If they cannot agree, the administration of the estate cannot move forward.

In general it takes about one year to complete the work of the executor for a straightforward estate, called the 'executor's year'. That being said, there is no set time when the responsibilities of the executor are finished. The executor remains responsible for looking after the estate, even after the estate property has been distributed to the beneficiaries. If assets or debts turn up years later, the executor will still be legally responsible for dealing with them. The executor's role is only finished when the court formally discharges the executor.

Typically executors hire lawyers to handle any business interests and most executors hire an accountant to prepare the estate accounts.

Most estates where there is real estate or bank holdings require a legal procedure called Probate. Probate confirms that the will is legally acceptable.

Salt Spring Seniors Services Society, (250) 537-4604, 379 Lower Ganges Road, Salt Spring Island, BC V8K 2V4

A volunteer-based, charitable organization with 450 members who provide resources, information, and outreach programs for seniors, including home visits, telephone contacts, drivers, peer counselling, caregiver support.

Drop-in centre services include weekly luncheons, monthly meetings, games afternoons, computer instruction, choir, French and Spanish classes, yoga and art groups.

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No charge for membership but donations always appreciated.

- **Senior Peer Counsellors:** trained volunteer seniors helping support other seniors with mild to moderate social or emotional issues, weekly, in their homes; confidential
- **Friendly Visitors/Friendly Voices:** warm and friendly volunteers who make weekly social visits to lonely or isolated seniors, to brighten their week
- **Social Activities:** include: art club, choir, chess, stamp club, Readers' Theatre, bridge & mahjong
- **Driver Program:** volunteer seniors drive to medical, dental, and limited social appointments, or shopping (on island), or medically-related appointments to Vancouver Island, when senior has no other means of transportation and with advance notice
- **Thursday Members' Luncheon:** a tasty and social gathering at noon most weeks (except during July - September) at a cost of \$6.00 - reserve by Wednesday before noon
- **Friday Friendly Get-Togethers:** 10:00 am - 11:00 am, coffee, goodies & conversation
- **Monthly Program:** 4th Wednesday of the month
- **Caregivers' Support Group:** meets Wednesdays 11:00 am - noon; mutual support for those in caregiving roles; library of current related information available, facilitated by Marg Monro, B.Sc. Nursing, 250-537-5004

Salt Spring Women Opposed to Violence and Abuse (SWOVA)

(250) 537-1336 info@swova.org 344 Lower Ganges Road, SSI, BC V8K 2V3

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SWOVA develops and delivers innovative, evidence-based social-emotional education programs for children, youth and adults.

They also train others to deliver their program models to foster violence-free communities through education, research, awareness-building and collaborative action.



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RESOURCE INFORMATION

Access Pro Bono, 1-877-762-6664, help@accessprobono.ca, www.accessprobono.ca

Volunteer lawyers provide free legal advice to qualifying persons who cannot obtain legal aid or afford a lawyer.

BC211, Toll free: 211, TTY: 604-875-0885, www.bc211.ca

211 is a confidential, multilingual telephone information and referral service to community, government and social services in BC.

Canada Revenue Agency, 1-800-959-8281, TTY: 1-800-665-0354, www.cra.gc.ca

Canadian Association of Retired People (CARP), 1-888-363-2279, support@carp.ca, www.carp.ca

A national organization for seniors and their caregivers dedicated to enhancing their quality of life and financial security.

Clicklaw, www.clicklaw.bc.ca

Clicklaw offers one-stop access to legal information, education and help for British Columbians from trusted organizations.

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Disability Alliance, 1-800-663-1278, www.disabilityalliancebc.org

A non profit organization aimed at supporting people with all disabilities to live with dignity and independence. Their advocates can help you apply for a range of disability benefits and programs, as well as catching up on filing income taxes.

FETCH (Community Health resources website):

www.saltspring.fetchbc.ca

Immigrant-Serving Agencies, www.welcomebc.ca

These agencies provide orientation and settlement services for newcomers to BC. Services range from classes in English as a second language to providing interpreters or advocates.

Information for Seniors - Healthy Aging, www.seniorsbc.ca

Extremely useful information on health care, finances, benefits, housing, transportation and much more!

Lawyer Referral Service, 604-687-3221, 1-800-663-1919,

lawyerreferral@bccba.org

Offers referrals to lawyers who can provide up to a half-hour consultation for \$25.

Law Students' Legal Advice Program Clinics, 604-822-5791,

www.lslap.bc.ca

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Law Students from UBC offer free legal help with some legal matters.

Legal Services Society, 1-866-577-2525, www.lss.bc.ca

Provides a range of legal information, advice and representation services.

Local Resource Info, (250) 537-4448, Parks & Recreation

For health, fitness, relaxation and leisure activities for seniors, consult the free, most recent yearly edition of PARC's "Saltspring Unlimited"

Ministry of Attorney General, www.ag.gov.bc.ca/incapacity-planning

Provides information about planning for incapacity, including an enduring power of attorney form.

People's Law School, www.peopleslawschool.ca

Provides the most up to date information on benefits available to older adults in BC

PovNet, www.povnet.org

A website that provides information on low-income issues and can help you find an advocate.

Provincial Government - HealthLink BC, (250) 537-7573, www.healthlinkbc.ca,

- speak with a Registered Nurse any time, day or night
- dietitians available, Monday - Thursday, 5:00 pm - 9:00 pm, and Friday, 8:00 am - 5:00 pm
- pharmacists available Monday - Friday, 5:00 pm - 9:00 pm

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- phone **811** (then option 2) or **711** for those deaf & hearing-impaired

Public Guardian and Trustee of BC, 604-660-4444, www.trustee.bc.ca

The office can investigate the misuse of a power of attorney where the adult has become mentally incapable, and can become trustee of people's finances if no one else is willing.

Self Counsel Press, www.self-counsel.com

Self Counsel Press publishes do-it-yourself guides on legal topics for BC, including a Power of Attorney Kit.

Seniors Advocate BC, 1-877-952-3181, info@seniorsadvocatebc.ca, www.seniorsadvocatebc.ca

An office that monitors and analyzes seniors' services and issues in BC. They also provide information and referrals for individuals who are navigating seniors' services.

Seniors First BC, 1-866-437-1940

Seniors First BC provides services to older adults who are not able to access legal help elsewhere due to low income or other barriers. They may provide services for the following legal issues:

- Residential Tenancy/Housing
- Debt
- Pensions and Appeals
- Assisted Living/Residential Care
- Discrimination
- Abuse/Neglect

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Salt Spring Island Seniors' Resources

- Financial Exploitation
- Consumer Complaints
- Guardianship/Capacity

Legal Services may be provided by their legal advocate, or one of the lawyers in their elder law clinic. Seniors First BC does not provide assistance in all areas of law. They do not give advice on real estate, criminal law or family law matters.

Seniors's Supplement Program, 1-866-866-0800

A benefit for low income seniors living in BC that “tops up” their income.

Service BC, 1-800-663-7867, TTY: 1-800-661-8773, servicebc@gov.bc.ca

A single point of access for service from the federal government, including information and application forms on Old Age Security and Canada Pension Plan benefits.

Social Security Tribunal, 1-877-227-8577, info.sst-tss@canada.gc.ca, www1.canada.ca/en/sst

A body similar to a court that hears appeals relating to pensions and benefits provided by the federal government.

Society of Notaries Public of BC, 604-681-4516, 1-800-663-0343, www.notaries.bc.ca

Offers a list of notaries in British Columbia.

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Salt Spring Island Seniors' Resources

Gulf Island Health Units:

Galiano Island:

908 Burrill Road, RR2, Galiano Island, BC V0N1P0

Phone: (250) 539-5103, Fax: (250) 544-2506

Mayne Island:

526 Felix Jack Rd, Mayne Island, BC, V0N2J2

Phone (250) 539-3645, Fax: (250) 539-5174

Health Centre: 466 Felix Jack Road, Mayne Island BC

Phone (250) 539-2312

Pender Island:

5715 Canal Rd, RR1, Pender Island, BC, V0N 2M1

Phone: (250) 629-3242, Fax: (250) 629-0001

Salt Spring Island:

1-137 Crofton Road, Salt Spring Island, BC V0N 2M1

Phone: (250) 538-4820, Fax: (250) 538-4899

Saturna Island:

Box 39, Saturna Island, BC, V0N 2Y0

Phone: (250) 539-5435, Fax: (250)544-2506

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Salt Spring Island Seniors' Resources

SENIORS SERVICES IN VICTORIA AND GVA:

Community and Social Associations

Burnside Gorge Community Association <http://www.burnsidegorge.ca/>
- 50+ Programs
471 Cecelia Road
Victoria, BC
250-388-5251

Cedar Hill Recreation Centre www.saanich.ca
- New Horizons Senior's Club
3220 Cedar Hill Road
Victoria, BC
250-475-7121

Central Saanich Senior Citizens Association - Centre for Active Living 50+ <http://www.centralsaanichseniorscentre.org/>
1229 Clarke Road
Brentwood Bay, BC
250-652-4611

Cook Street Village Activity Centre www.cookstreetvillageactivitycentre.com
Unit 1-380 Cook Street
Victoria, BC
250-384-6542

Cordova Bay 55 Plus Association www.cordovabay55plus.org
5238 Cordova Bay Road
Victoria, BC
250-658-5558

Cridge Transition House for Women <http://cridge.org/cthw/>
Victoria, BC
250-479-3963

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Salt Spring Island Seniors' Resources

Cridge Village Seniors' Centre
- Assisted Living
1307 Hillside Avenue
Victoria, BC
250-384-8058
Seniors' Program: 250-220-2301

<http://cridge.org/seniors-services/>

Crystal Pool
2275 Quadra Street
Victoria, BC
250-361-0732

www.victoria.ca/recservices

Downtown Community Centre
755 Pandora Avenue
Victoria, BC
250-383-0076

<https://coolaid.org/our-services/community/downtown-community-centre/>

Fernwood Community Centre
1240 Gladstone Avenue
Victoria, BC
250-381-1552

<http://fernwoodnrg.ca>

Friends of Music
2328 Trent Street
Victoria, BC
250-592-5114

www.friendsofmusic.ca

Galiano Community Hall
141 Sturdies Bay Road
Galiano Island, BC
250-539-2175

<http://galianoclub.org>

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Salt Spring Island Seniors' Resources

Gordon Head Recreation Centre
4100 Lambrick Way
Saanich, BC
250-475-7100

www.saanich.ca

Goward House Society
2495 Arbutus Road
Victoria, BC
250-477-4401

www.gowardhouse.com

Henderson Recreation Centre
2291 Cedar Hill X Road
Victoria, BC
250-370-7200

www.recreation.oakbay.ca

Inter-Cultural Association
of Greater Victoria
930 Balmoral Road
Victoria, BC
250-388-4728

www.icavictoria.org

James Bay Community Project
547 Michigan Street
Victoria, BC
250-388-7844 ext. 0

<http://jbcp.bc.ca>

James Bay New Horizons Society
234 Menzies Street
Victoria, BC
250-386-3035

www.jamesbaynewhorizons.ca

Juan de Fuca 55+ Activity Centre
1767 Island Highway
Colwood, BC
250-474-8618

www.jdfrecreation.com

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Salt Spring Island Seniors' Resources

Metchosin Community House
4430 Happy Valley Road
Metchosin, BC
250-478-5155

www.metchosincommunityhouse.com

Metchosin Seniors' Information
Resource Centre; West Shore
Community Resources Network
4495 Happy Valley Road
Metchosin, BC
250-478-5150

www.metchosinseniors.ca

Monterey Recreation Centre
Oak Bay Seniors Activity Association
1442 Monterey Avenue
Victoria, BC
250-370-7300

www.recreation.oakbaybc.org

Oaklands Community Centre
2827 Belmont Avenue
Victoria, BC
250-370-9101

www.oaklandscommunitycentre.com

Panorama Recreation
1885 Forest Park Drive
North Saanich, BC
250-656-7271

www.panoramarecreation.ca

Pearkes Recreation Centre
3100 Tillicum Road
Victoria, BC
250-475-5400

www.saanich.ca

Pender Island Community Support Program
5715 Canal Road
Pender Island, BC

www.penderislandhealth.ca/community-support

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Salt Spring Island Seniors' Resources

250-629-3346

Quadra Village Community Centre
901 Kings Road
Victoria, BC
250-388-7696

www.quadravillagecc.com

Saanich Commonwealth Place
4636 Elk Lake Drive
Victoria, BC
250-475-7600

www.saanich.ca

Saanich Parks & Saanich Community
Services, Active Aging Strategy Liaisons
780 Vernon Avenue
Victoria, BC
250-475-5424

www.saanich.ca

Saturna Recreation & Cultural Centre
104 Harris Road
Saturna Island, BC
250-539-2452
SEAPARC Leisure Complex
2168 Phillips Road
Sooke, BC
250-642-8000

www.saturnarec.org

www.crd.bc.ca/seaparc

Seniors Serving Seniors
St. 109-1022 Pandora Avenue
Victoria, BC
250-382-4331

www.seniorsservingseniors.bc.ca

SHOAL Activity Centre
10030 Resthaven Drive
Sidney, BC
250-656-5537

www.beaconcs.ca

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Salt Spring Island Seniors' Resources

Silver Threads – Victoria
2340 Richmond Road
Victoria, BC
250-388-4268

www.silverthreads.ca

- Saanich
286 Hampton Road
250-382-3151

Sooke Loan Cupboard Community
Assistance Society
2037 Shields Road
Sooke, BC
250-389-4607

www.sookeregionresources.com/contact-community-assistance-society

Sooke Transportation Community
Assistance Society
2037 Shields Road
Sooke, BC
250-389-4661

www.sookeregionresources.com/contact-community-assistance-society

South Island Centre for Counselling
and Training
3821A Cedar Hill X Road
Victoria, BC
250-472-2851

www.southislandcentre.ca

Victoria Native Friendship Centre
231 Regina Avenue
Victoria, BC
250-384-3211

Victoria West Community Centre

www.victoriawest.ca

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Salt Spring Island Seniors' Resources

521 Craigflower Road
Victoria, BC
250-590-8922

Westshore Adult Day Centre
567 Goldstream Avenue
Victoria, BC
250-370-5787

West Shore Parks & Recreation
Juan De Fuca Society
1767 Island Highway
Colwood, BC
250-478-8384

www.jdfrecreation.com

YM/YWCA
851 Broughton Street
Victoria, BC
250-386-7511
-View Royal
#110-25 Helmken Road
-Langford
1319 Well Hills Drive

www.victoriay.com

Health

Beckley Farm Lodge – 24/7 Care
530 Simcoe Street
Victoria, BC
250-381-4421

<http://www.beckleyfarmlodge.com/about.html>

Camosun College Dental Health
Education Centre Information Line
3100 Foul Bay Road
Victoria, BC

www.camosun.ca/smile

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Salt Spring Island Seniors' Resources

250-370-3191

Canadian Red Cross Society Victoria
909 Fairfield Road
Victoria, BC
250-382-2043

www.redcross.ca

Esquimalt/West Shore Health Centre
102-940 Goldstream Ave
West Shore, BC
250-519-3292

<http://www.immunizebc.ca/public-health-unit/esquimalt-health-unit>

Health Point Care Centre
1454 Hillside Avenue
Victoria, BC
250-370-5637

www.viha.ca/heath_point_care_centre

Island Health (South)
Patient Care Quality Office
1952 Bay Street
Victoria, BC
250-370-8323

www.viha.ca

Mount Newton Centre
2158 Mt. Newton X Road
Saanichton, BC
250-652-3432
(equip loans): 250-652-2112

www.mountnewtoncentre.org

Mount St. Mary Hospital
861 Fairfield Road
Victoria, BC
250-480-3100
Ext. 3214 (Community Bathing program)

www.mountstmary.ca

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Salt Spring Island Seniors' Resources

Peninsula Community Health Unit
2170 Mt. Newton X Road
Victoria, BC
250-544-2400

www.viha.ca

Royal Jubilee Hospital
1952 Bay Street
Victoria, BC
250-370-8000

www.viha.ca

Saanich Community Health Unit
3995 Quadra Street
Victoria, BC
250-519-5100

www.viha.ca

Saanich Peninsula Hospital
2166 Mt. Newton X Road
Saanichton, BC
250-544-7676

www.viha.ca

Sooke Medical Equipment Loan
PO Box 572
Sooke, BC
250-389-4607
Transportation to Medical apts: 250-389-4661

www.sookecontact.com

Victoria Health Unit
1947 Cook Street
Victoria, BC
250-388-2200

Victoria General Hospital
1 Hospital Way
Victoria, BC
250-727-4212

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Salt Spring Island Seniors' Resources

Independent and Assisted Living

Broadmead Care Society, The Lodge
4579 Chatterton Way
Victoria, BC
250-658-0311

<http://www.broadmeadcare.com/>

Canadian Senior Cohousing Society
8274 West Coast Road
Sooke, BC
250-642-7966

<http://canadianseniorcohousing.com/>

Gorge Road Hospital
63 Gorge Road East
Victoria, BC
250-519-3500

Harriet House - Nigel Program
for Adults with Disabilities
3272 Harriet Road
Victoria, BC
250-658-0311

http://www.viha.ca/hcc/residential/locations/harriet_house.htm

Nigel House - Nigel Program
for Adults with Disabilities
846 Nigel Avenue
Victoria, BC
250-475-2050

http://www.viha.ca/hcc/residential/locations/nigel_house.htm

The Priory (Hiscock & Heritage Woods)
- Residential Care
567 Goldstream Avenue
Victoria, BC
250-370-5626

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Salt Spring Island Seniors' Resources

http://www.viha.ca/hcc/residential/locations/priory_hiscock_heritage_woods.htm

Trillium at Douglas Care
657 Niagara Street
Victoria, BC
250-383-9011

Support Services

Access Health Centre
AIDS Vancouver Island
713 Johnson Street
Victoria, BC
250-385-1466, Fax: 250-383-1327

[https://coolaid.org/our-services/lives/health-dental/
www.avi.org](https://coolaid.org/our-services/lives/health-dental/www.avi.org)

Action Committee of
People with Disabilities
948 View Street
Victoria, BC
250-383-4105

[http://actioncommittee.ca/about-us/
actioncommittee@shaw.ca](http://actioncommittee.ca/about-us/actioncommittee@shaw.ca)

Alzheimer Resource Centre –
Alzheimer Society of BC
306 Burnside Road West
Victoria, BC
250-382-2052

www.alzheimerbc.org

Arthritis Society
2680 Richmond Road
Victoria, BC
250-519-4000

www.arthritis.ca/bc

BC Cancer Agency Vancouver Island
2410 Lee Avenue
Victoria, BC

www.bccancer.bc.ca

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Salt Spring Island Seniors' Resources

250-519-5500

BC Families in Transition

www.fsgv.org

1004 North Park

Victoria, BC

250-386-4331 or 1-877-386-4333

BC Schizophrenia Society Victoria Branch www.bcsvgvictoria.ca

941 Kings Road

Victoria, BC

250-384-4225

BC Transit Community Travel

Training Victoria

Victoria, BC

250-384-7723

<http://bctransit.com/vernon/riderinfo/accessibility/travel-training>

Better at Home

-Esquimalt: 511 Constance Avenue

<http://www.enh.bc.ca>

Victoria, BC

250-385-2635 Ext. 201

- Saanich: 1445 Ocean View Road

250-595-8008 ext. 124 (Reception), ext. 126 (Better @ Home)

- Southern Gulf Islands

5715 Canal Road

Pender Island, BC

250-629-3346

- Victoria

547 Michigan Street

Victoria, BC

250-388-7844 ext. 334

<http://jbcp.bc.ca/seniors/victoria-better-at-home/>

- West Shore, Langford/Colwood

www.pacificcentrefamilyservices.org

200-324 Goldstream Ave

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Salt Spring Island Seniors' Resources

Victoria, BC
778-677-3540

Canadian Diabetes Association of Victoria www.diabetes.ca
3643 Shelbourne Street (inside the Heart pharmacy)
Victoria, BC
250-382-5454

Canadian National Institute for the Blind www.cnib.ca
(CNIB)
2340 Richmond Road
Victoria, BC
250-595-1100

Credit Counselling Society of BC <https://www.nomoredebts.org>
Cook Medical Building
Suite 214 - 1175 Cook Street
Victoria, BC V8V 4A1
1-844-873-5868

Family Caregivers of BC www.familycaregiversbc.ca
Unit 6, 3318 Oak Street
Victoria, BC
250-384-0408, 1 877 520 3267

First Open Heart Society of BC www.fohs.bc.ca
1580 Pembroke Street
Victoria, BC
250-595-2123

Also: Heart House (non-profit bnb for heart-related issues)
250-595-1931

Galiano Food Program galianofoodprograms@gmail.com
141 Sturdies Bay Road
Galiano Island, BC
250-539-2175

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Salt Spring Island Seniors' Resources

Garth Homer Society
813 Darwin Avenue
Victoria, BC
250-475-2270

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

Goldstream Food Bank
761 Station Avenue
Victoria, BC
250-474-4443

www.foodbank.islandnet.com

Greater Victoria Police Victim Services
1-57 Cadillac Avenue
Victoria, BC
250-995-7351

www.gvpvs.org

HeadWay Victoria Epilepsy &
Parkinson's Centre
202-1640 Oak Bay Ave
Victoria, BC
250-475-6677

www.headwayvictoria.com

Island Deaf and Hard of Hearing Centre
754 Broughton Street
Victoria, BC
250-592-8144 or TTY: 250-592-8147

www.idhhc.ca

MS Society of Canada
Ste. 306 – 3301 Douglas Street
Victoria, BC
250-388-6496

www.mssociety.ca

Mustard Seed Food Bank
625 Queens Avenue
Victoria, BC
250-953-1575

www.mustardseed.ca

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Salt Spring Island Seniors' Resources

Pacific Animal Therapy Society
#550-2950 Douglas St
Victoria, BC
250-590-9082

www.patspets.ca

Return to Health
109-1022 Pandora Avenue
Victoria, BC
250-382-4331 or 778-265-4781

<http://seniorsservingseniors.bc.ca/return-to-health/>

Saanich Community Health Services
4243 Glanford Avenue
Victoria, BC
250-519-5200

Saanich Peninsula Lions Food Bank
9586 Fifth Street
Sidney, BC
250-655-0679

www.splfoodbank.com

Sooke Crisis & Referral Centre
2043 Church Road
Sooke, BC
250-642-0215

Sooke Family Resource Society
100-6672 Wadams Way
Sooke, BC
250-642-5152

www.sfrs.ca

Sooke Food Bank Society
2037 Sheilds Road
Sooke, BC
250-642-7666

The Prostate Centre

www.islandprostatecentre.com

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Salt Spring Island Seniors' Resources

100-1900 Richmond Road
Victoria, BC
250-388-0214

The Salvation Army Stan Hagen Centre
for Families, incl. Emergency Food Bank
2695 Quadra Street
Victoria, BC
250-386-8521

www.sashcf.com

The Veterans Health Centre
4579 Chatterton Way
Victoria, BC
250-658-3270

www.broadmeadcare.com

Together Against Poverty Society
895 Fort Street
Victoria, BC
250-361-3521

www.tapsbc.ca

Vancouver Island Human Rights Coalition
620 View Street
Victoria, BC
250-382-3012

www.vihrc.org

Vancouver Island Persons Living
With HIV/AIDS Society
1139 Yates Street
Victoria, BC
250-382-7927

www.vpwas.org

Victoria Brain Injury Society
830 Pembroke Street
Victoria, BC
250-598-9339

www.vbis.ca

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Salt Spring Island Seniors' Resources

Victoria Home Health Unit
2nd floor, 1947 Cook Street
Victoria, BC
250-388-2395 or 250-388-2396

Victoria Immigrant and
Refugee Centre Society
1004 North Park Street
Victoria, BC
250-361-9433

www.vircs.bc.ca

Victoria Justice Access Centre
255-850 Burdett Avenue
Victoria, BC
250-356-7012

Victoria Women's Transition House
3060 Cedar Hill Road
Victoria, BC
250-592-2927

www.transitionhouse.net

Volunteering

Capital City Volunteers
547 Michigan Street
Victoria, BC
250-388-7844 Ext. 0

www.capitalcityvolunteers.org

Esquimalt Parks & Recreation,
Esquimalt Volunteer Services
527 Fraser Street
Victoria, BC
250-412-8500

www.esquimalt.ca

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Salt Spring Island Seniors' Resources

Oak Bay Volunteer Services
2167 Oak Bay Avenue
Oak Bay, BC
250-595-1034

www.oakbayvolunteers.bc.ca

Saanich Volunteer Services
1445 Ocean View Road
Saanich, BC
250-595-8008

www.saanichvolunteers.org

Sooke Hospice Volunteers
6669 Goodmere Road
Sooke, BC
250-642-4345

<http://www.sookehospice.com/>

Additional Resource Information

Better Business Bureau
1175 Cook Street
Victoria, BC
250-386-6348

www.bbb.org/vancouver-island

Centre on Aging (COAG)
University of Victoria
Alexander Avenue
Victoria, BC
250-721-6369

www.coag.uvic.ca

First Nations Health Authority
501-100 Park Royal South, (Head Office)
West Vancouver, BC,
V7T 1A2
(604) 693-6500

www.FNHA.ca

Greater Victoria Public Library – Central
735 Broughton Street

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Salt Spring Island Seniors' Resources

Victoria, BC
250-940-4875

<https://gvpl.ca/using-the-library/branches-hours/central>

Legal Services Society
852 Fort Street
Victoria, BC
250-388-4516

www.lss.bc.ca

Metchosin Seniors Information
& Resource Centre
4495 Happy Valley Road
Victoria, BC
250-478-5150

www.metchosinseniors.ca

Public Guardian and Trustee of
British Columbia
1215 Broad Street
Victoria, BC
250-356-8160

www.trustee.bc.ca

Senior's First BC
(SAIL) Seniors Abuse &
Information Line (9-4, M-F)
(604) 437-1940
1-866-437-1940 (toll free)
*Language interpretation available
(604) 428-3359 (TTY)
1-855-306-1443 (toll free)

www.seniorsfirstbc.ca

Service Canada
1401 Douglas Street
Victoria, BC
1-800-O-CANADA [1-800-622-6232]

www.seniors.gc.ca

The Law Centre Legal Services

www.thelawcentre.ca

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Salt Spring Island Seniors' Resources

850 Burdett Avenue
Victoria, BC
250-385-1221

Victoria Disability Resource Centre
817 Fort Street
Victoria, BC
250-595-0044

www.drevictoria.com

Victoria Medical Society
2334 Trent Street
Victoria, BC
250-598-6021

www.victoriamedicalsociety.org