



CANADA MORTGAGE AND HOUSING CORPORATION

# HOME ADAPTATIONS FOR SENIORS' INDEPENDENCE

Application for Financial Assistance



## CMHC—HOME TO CANADIANS

Canada Mortgage and Housing Corporation (CMHC) has been Canada's national housing agency for more than 60 years.

Together with other housing stakeholders, we help ensure that the Canadian housing system remains one of the best in the world. We are committed to helping Canadians access a wide choice of quality, environmentally sustainable and affordable homes – homes that will continue to create vibrant and healthy communities and cities across the country.

For more information, visit our website at  
**[www.cmhc-schl.gc.ca](http://www.cmhc-schl.gc.ca)**

You can also reach us by phone at 1-800-668-2642  
or by fax at 1-800-245-9274.

Outside Canada call 613-748-2003 or fax to 613-748-2016.

Canada Mortgage and Housing Corporation supports the Government of Canada policy on access to information for people with disabilities. If you wish to obtain this publication in alternative formats, call 1-800-668-2642.

# HOME ADAPTATIONS FOR SENIORS' INDEPENDENCE

Application for Financial Assistance

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# INTRODUCTION

The Home Adaptations for Seniors' Independence (HASI) program helps low-income seniors who have difficulty with daily living activities, by providing financial assistance to homeowners or landlords to carry out minor home adaptations.

This booklet includes an overview of the program process, an application form, an income worksheet and a self-assessment worksheet. You will need to complete and submit this booklet to apply for financial assistance. An extra copy of the program overview has been provided for your reference after you have submitted your application.

If you have any questions, please visit CMHC's website for our Frequently Asked Questions on the HASI program or to find the Agent for your location, call 1-800-668-2642. If you live on a reserve please call 1-800-668-2642 for your local CMHC office.

## Before you mail your application make sure you have included:

- Completed application form with all of the required signatures.  
Please note:
  - If the property is **owner-occupied**, then
    - All persons registered on title to the property must sign the application form.
    - Where there is one registered owner and the spouse of this owner has a matrimonial interest in the property, the owner and the spouse must sign the application form.
  - If the property is **tenant-occupied**, both the landlord and the tenant must sign the application form.
- Completed Income Worksheet
- Completed Self-assessment Worksheet
- Landlord-tenant agreement (if applicable)

## FREQUENTLY ASKED QUESTIONS

### **Am I eligible for this program?**

Program eligibility is based on age, property type and income level. To be eligible for the program, you must meet all three of the following conditions:

- You are 65 years of age or older and you have difficulty with daily living activities due to loss of ability brought on by aging;
- Your home is a permanent residence; and
- Your total gross household income (see income worksheet on page 11) is at or below the program income limit for the area in which you live.

Landlords applying for funding should obtain age and income information from their tenants.

To find out the household income limit for your area, please call CMHC's toll-free line 1-800-668-2642 or visit our website at [www.cmhc-schl.gc.ca](http://www.cmhc-schl.gc.ca). If you live on a reserve contact your local CMHC office.

### **What financial assistance can I get?**

Eligible clients may receive up to \$3,500 in the form of a forgivable loan for approved home adaptations. The forgivable loan does not have to be repaid provided that the homeowner agrees to continue to occupy the unit for the duration of the six-month loan forgiveness period. If the adaptations are being made to a rental unit, the landlord must agree that rents will not increase as a result of the adaptations. If you have previously

received assistance under HASI, you may be eligible for reduced assistance, if the amount of both loans does not exceed \$3,500.

### **What can I use HASI funding for?**

Home adaptations covered under the HASI program need to be permanent and make it easier and safer for a senior with a loss of ability to perform daily activities. Items such as handrails in the hallways and in stairways, easy-to-reach work and storage areas in the kitchen, lever handles on doors, walk-in showers with grab bars, and bathtub grab bars and seats are examples of the types of adaptations that can be made under this initiative.

### **When do I get the loan?**

After your application is approved and after adaptations are completed, submit original invoices or receipts to be reimbursed for the approved forgivable loan amount.

### **How do I apply?**

You can apply by following the steps outlined in this guide.

### **Where can I get more information?**

For additional information visit:

HASI Frequently Asked Questions

[www.cmhc-schl.gc.ca](http://www.cmhc-schl.gc.ca)

## OVERVIEW

### Step 1: Complete the enclosed application and worksheets

To apply for HASI assistance complete and submit the application form, income worksheet and self-assessment worksheet. Landlords applying for HASI should obtain age and income information from their tenants. Please note that CMHC or its representatives reserve the right to ask for documentation to verify the information provided.

Send your completed application form, income worksheet and self-assessment worksheet and mail to your local Agent or to your local CMHC office if you live on a reserve. To find the address for your local Agent or office call CMHC's toll-free line at 1-800-668-2642 or visit our website [www.cmhc-schl.gc.ca](http://www.cmhc-schl.gc.ca).

### Step 2: Wait for your “Conditional Approval”

You will be advised in writing whether your application is conditionally approved. ***Any adaptations completed prior to final approval of the loan will not be eligible for financial assistance.*** The following steps are to be followed only after you are notified that your application is conditionally approved.

### Step 3: Get bids from contractors

After you receive written confirmation from CMHC that your loan is conditionally approved, you will need to get cost estimates for the adaptations. This can be an estimate from a contractor or, if you or a family member/friend is completing the adaptations, this can be a quote for the cost of materials.

If you are hiring a contractor, it is your responsibility to find a contractor. Please note, you are responsible for making sure the work is completed and in accordance with the building codes in your area. You will have 45 calendar days to obtain these cost estimates or quotes and send them in. If you do not send them in, your conditional approval may be cancelled.

### Step 4: Wait for your “Final Approval”

Your cost estimate(s) or quote(s) will be reviewed and if acceptable, CMHC will send you a letter of final approval confirming the approved adaptations, the value of your HASI financial assistance and advising you that you may begin work. This letter will also include a Promissory Note, which you will need to be complete to receive reimbursement. Please note, you will have 90 calendar days to complete the work from the date in the letter of final approval. If you do not complete the work by that time, your assistance may be cancelled.

## Step 5: How to get reimbursed

The HASI assistance is a forgivable loan. No payments are required provided that you abide by the terms and conditions of your loan. To be reimbursed, you will need to submit all of your original invoices or receipts and the signed and witnessed Promissory Note, which outlines the terms and conditions of your loan:

- Homeowners must agree to continue to own and occupy the dwelling unit for at least six months after the work has been completed.
- Landlords must agree that adaptation work completed will not result in a rent increase.

Inspections may be carried out by CMHC or its representatives to ensure that the work has been completed.

### **Will your adaptations require hiring a contractor?**

Often, the best way to find a good contractor is from family, friends, and neighbours who have made similar changes to their house or apartment. The contractor should have the technical, business and interpersonal skills, the tools, and the experience needed to do the job. CMHC has useful resources, such as “Hiring a Contractor” in our About your House series.

## HOW TO COMPLETE THE SELF-ASSESSMENT WORKSHEET:

The HASI Self-assessment worksheet has been created to help a senior with an age-related disability to identify the most appropriate adaptations for the difficulties they may encounter in their home. This self-assessment guide should be completed by the senior. This assessment can also be completed with the assistance of an occupational therapist, a health care worker or a social services professional.

The self-assessment guide has three sections:

- A) Living Independently
- B) Accessibility
- C) Security

Each section has a series of questions that highlight common daily activities where a senior may have difficulty and identifies adaptations that might alleviate any difficulties encountered. If a suggested adaptation would help to address the senior's particular situation, check the nearby box . All adaptations must be related to the difficulties of the senior.

If an adaptation required is not included in this checklist, identify the other difficulties and adaptations at the end of the Self-assessment worksheet. CMHC will decide if it is eligible under the program guidelines. Items must be housing related, permanently installed or give access to basic facilities in the home. Portable devices are not eligible.

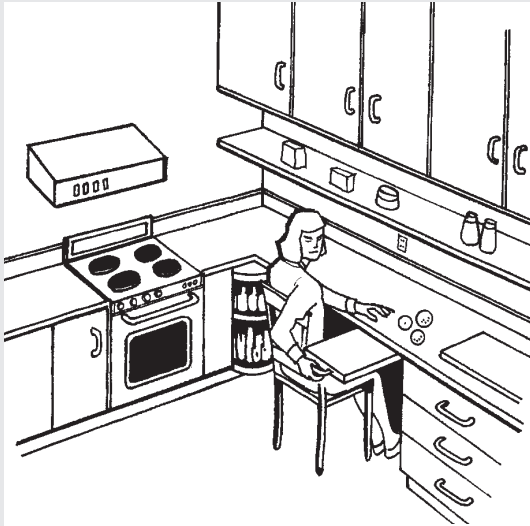
The maximum amount of federal assistance that may be available is \$3,500. Please choose the adaptations that will best serve your situation.

If your home needs extensive modifications, such as wider doorways and increased space for a wheelchair, ask for information about the Residential Rehabilitation Assistance Program (RRAP) for Persons with Disabilities.

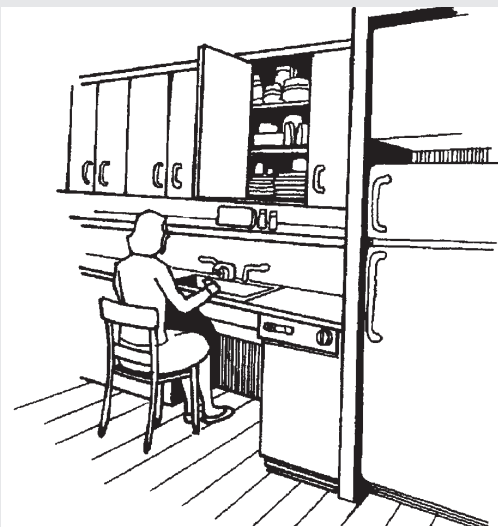
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## A) LIVING INDEPENDENTLY

## Self-assessment Worksheet



Pull-out shelves are ideal to allow food preparation in a seated position.



If you usually stand while using the sink, the sink should be at a height requiring minimal bending. If you wish to sit while using the sink, there should be space under the sink for knees and the sink should be at a height requiring minimal stretching.

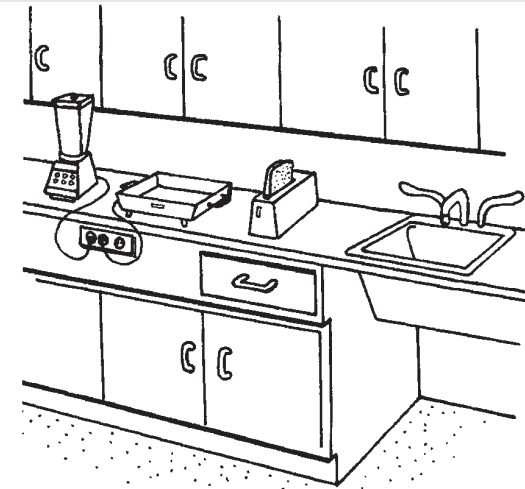
### 1) Do you have any difficulty working at the kitchen counter?

- Adjust counter height to your level (4201)
- Install additional counter/storage space (4202)
- Install pull-out shelves under counter for working in a seated position (4203)
- Remove a cupboard to create space under counter for working in a seated position (4204)

### 2) Do you have any difficulty working at the kitchen sink or using the faucets?

- Adjust sink to a convenient height (4101)
- Open the space under sink for working in a seated position (insulate plumbing) (4102)
- Install lever type faucets or faucet with single lever to control water flow and temperature (4103)
- Relocate/install faucets for easier access (4104)

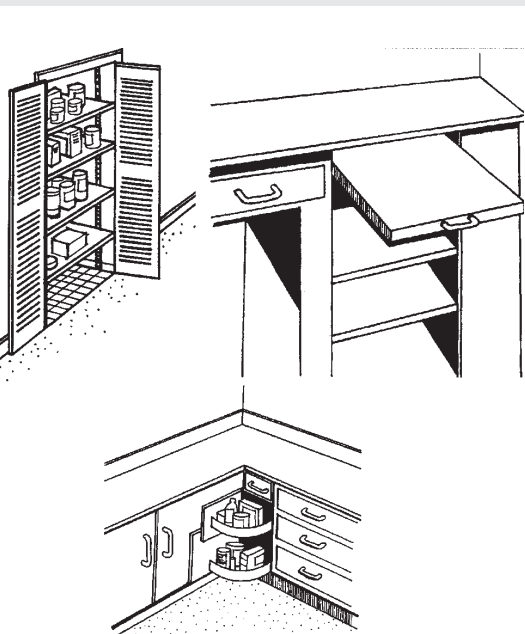
## Self-assessment Worksheet



Installing electrical outlets at convenient locations reduces the need to carry small kitchen appliances back and forth.

### 3) Do you have any difficulty using kitchen appliances?

- Install shelves or countertop to accommodate small appliances (4401)
- Provide electrical outlets to use small appliances in a more convenient location (4402)
- Provide heat-proof, pull-out shelf beside oven (4403)
- Install a heat-proof insert on counter (4404)
- Install smoke/heat detectors outside kitchen (4405)
- Install a fire extinguisher near kitchen exit (4406)

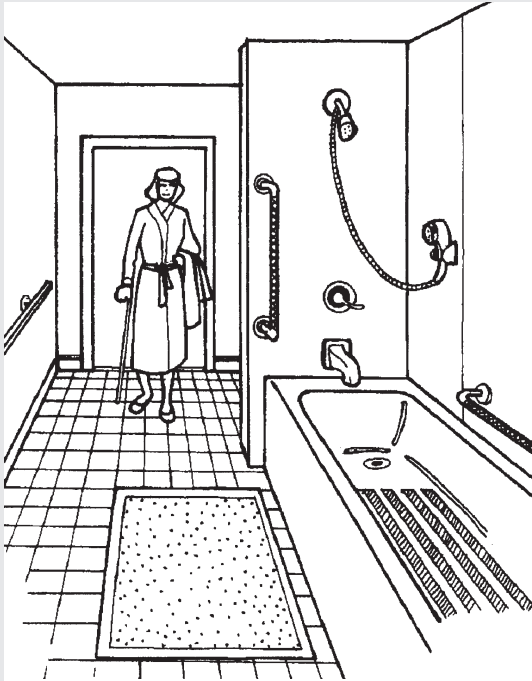


Storage units and large vertical cabinets make storage more accessible.

### 4) Do you have any difficulty reaching or using kitchen cupboards or storage space?

- Lower existing cupboards (4301)
- Lower shelves in cupboards (4302)
- Add cupboards or shelves at a convenient height (4303)
- Add a vertical cupboard or pantry (4304)
- Add pull-out storage units under counter (4305)
- Install "D" type handles on cupboards or drawers (4306)

## Self-assessment Worksheet



A vertical grab bar at tub entrance gives a first support while the horizontal grab bar along wall will help you complete the entrance and lower yourself onto shower seat or to bottom of tub.



A lever handle, for shower and bath, is easier for people who have difficulty grasping things.

### 5) Do you have any difficulty stepping into/out of the bathtub?

- Install a vertical and a horizontal or angled grab bar by tub (5301)
- Install non-slip flooring throughout the bathroom (5302)
- Install non-slip surface to bathtub (5303)
- Install a commercial or custom made transfer bench to enter tub in a seated position (5304)
- Replace bathtub with a shower stall if difficulty is severe (5305)
- Install a separate shower stall if difficulty is severe (5306)

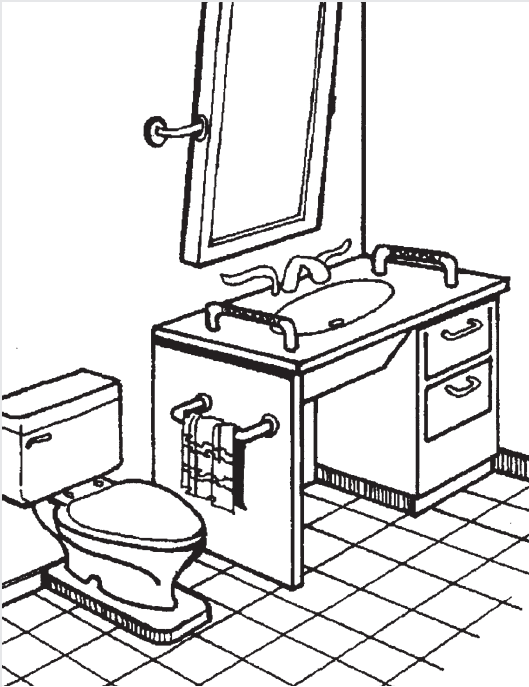
### 6) Do you have any difficulty taking a bath or a shower?

- Install hand-held shower on adjustable rod or high-low mounting brackets (5501)
- Install a flip-up seat in tub or shower (5502)
- Install shelves within reach for personal care items (5503)
- Install a grab bar within reach (5504)
- Install a waterproof light fixture over tub or in shower stall (5505)

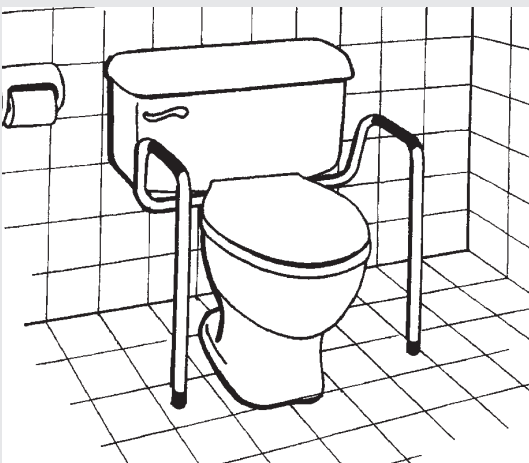
### 7) Do you have any difficulty using tub faucets, shower controls or drain plug?

- Install lever type faucets or faucet with single action to control flow (5401)
- Adjust the hot water heater or install a device that will prevent water from getting to hot (5402)
- Install a plug mechanism, operated from a convenient height (5403)

## Self-assessment Worksheet



The mirror should be tilted or adjusted to a convenient height (when sitting, standing or both according to preference) for grooming or washing.



Grab bars can be installed to structural support in wall or attached directly to the toilet.

### 8) Do you have any difficulty using the wash basin or the faucets in the bathroom?

- Adjust wash basin to a convenient height (5101)
- Create space for knees under basin for washing in a seated position (insulate plumbing) (5102)
- Strengthen basin with legs or solid cabinet (5103)
- Install faucet with single lever to control water flow and temperature (5104)
- Relocate faucet to front or side for easier access (5105)

### 9) Do you have any difficulty using/storing personal care items near wash basin?

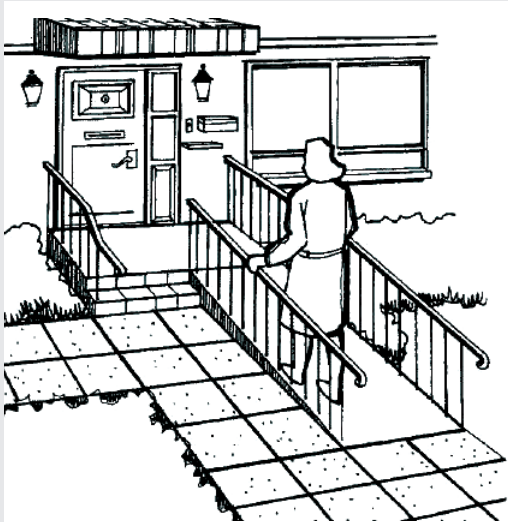
- Install additional counter space around basin (5201)
- Install shelves beside basin for storage (5202)
- Install a grab bar within easy reach (5203)
- Install/adjust a mirror at a convenient height, tilted if necessary (5204)
- Install additional light fixtures near mirror or medicine cabinet (5205)

### 10) Do you have any difficulty using the toilet?

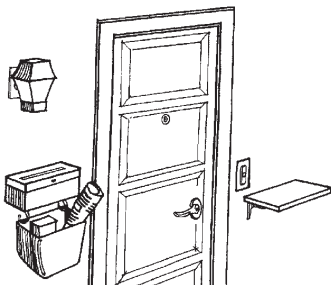
- Adjust toilet to a convenient height (raise the toilet, or replace it with a higher model) (5601)
- Install grab bars (5602)
- Adapt or relocate flush mechanism (5603)
- Adapt or relocate toilet paper dispenser (5604)

## B) ACCESSIBILITY

## Self-assessment Worksheet



A ramp next to existing steps gives the option to a person with a walker or a wheelchair. Handrails along the entranceway guide and support persons with poor vision or balance



A basket under the door slot or a hanging bag on the outside for newspaper, will reduce the need to bend down.

### 1) Do you have any difficulty walking from the garage, the backyard or the street to your door?

- Widen walkway (1101)
- Add steps to remove steep slope (1102)
- Add a ramp to existing steps (1103)
- Install/repair handrails along walkway/slope/step (1104)
- Provide non-slip finish on walking surfaces (1105)

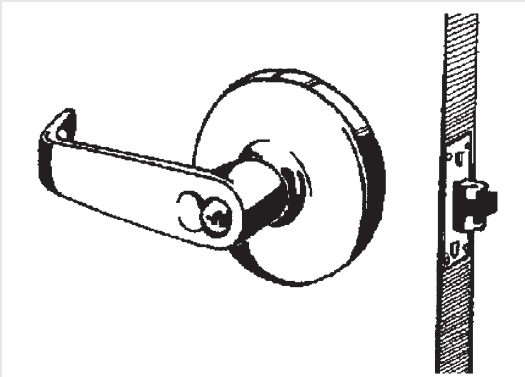
### 2) Do you have any difficulty reaching and emptying the mailbox?

- Install the mailbox at a convenient height (9301)
- Install a mail slot with a box or bag on the inside to collect the mail (9302)
- Install a shelf near mailbox to hold parcels (9303)

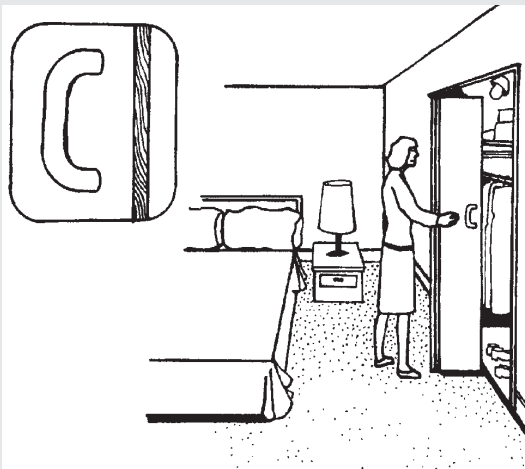
### 3) Do you have any difficulty with outside doors?

- Remove screen door (1301)
- Reduce height of door threshold and adjust or replace door accordingly (1302)
- Add a grab bar or handle near step or threshold (1303)
- Install a delayed action door closer (1304)
- Replace locks to improve function or increase security (1305)
- Install lever type door handles (1306)
- Install a small shelf inside and outside the front door at elbow height to hold parcels while opening door (1307)
- Use colour contrast on door, door frame, handle, or doorbell (1308)

## Self-assessment Worksheet



A lever handle makes grasping and pulling easier for people with poor grip. A single-action, dead-bolt lock is secure and only requires the use of one hand.



A large handle in a “D” shape is easy to pull for people with decreased movement and strength in their hands.

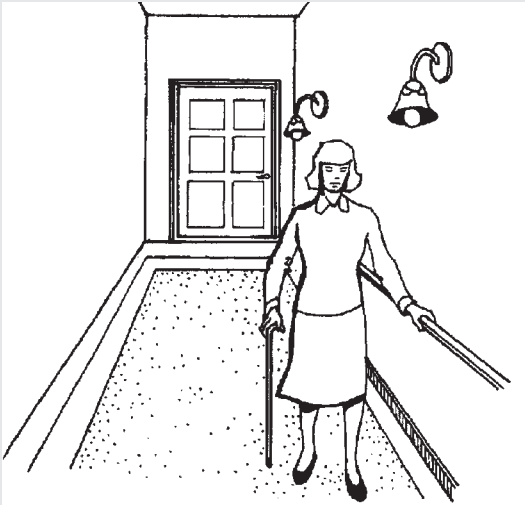
#### 4) Do you have any difficulty with doors inside your home?

- Repair door frame or door hinges (3201)
- Reverse direction of door swing (3202)
- Replace door knobs with lever type door handles (3203)
- Install sliding, bi-folding or accordion door in closets, pantry (3204)
- Install “D” type handles or loop handles on bi-folding, sliding or accordion doors (3205)

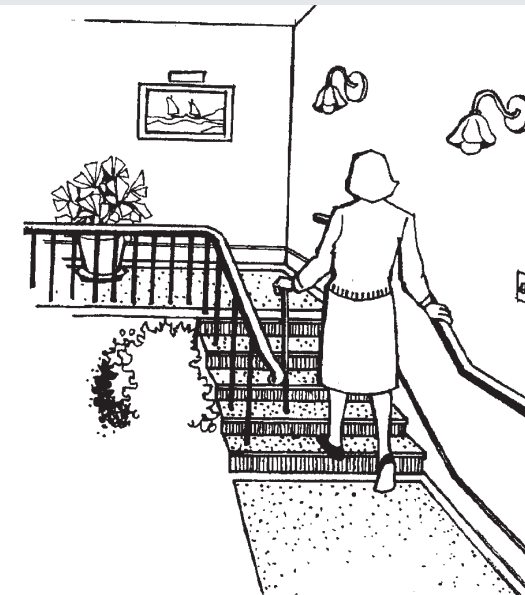
#### 5) Do you have difficulty reaching clothes, coats, shoes or other items in closet?

- Install bi-folding or accordion doors (7101)
- Install a light in closets (7102)
- Add or lower rods (7103)
- Add or lower shelves (7104)
- Add off-floor shelves in closets or at front entrance for shoes, boots (7105)
- Install hooks, shelves or drawers in closets (7106)
- Build an easy-to-access storage closet for household appliances such as vacuum cleaner, ironing board (7107)

## Self-assessment Worksheet



Handrails along corridors help people with poor balance.



Well-lit staircase with solid handrails extending beyond the top and bottom of stairs, strong colour contrast or changes in texture at the top or bottom make it safer and easier for people with poor balance or people with poor vision.

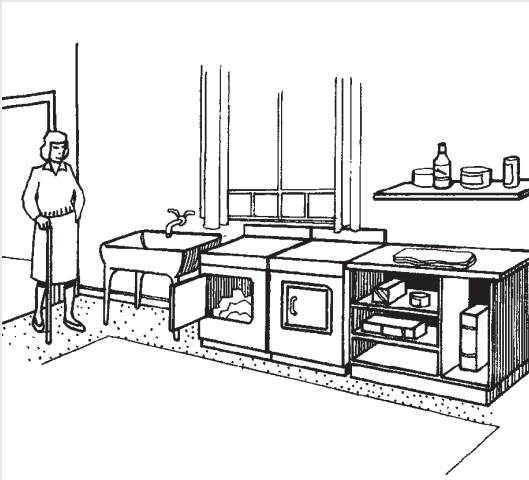
### 6) Do you have any difficulty moving from one room to another?

- Reduce height of, or eliminate door threshold at room entrances (3101)
- Use colour contrast or changes in floor texture wherever there is a change of level (3102)
- Install "swing clear hinge" on doors to widen doorways (3103)
- Install handrails or grab bars where changes in floor level are present (3104)
- Install handrails along walls (3105)

### 7) Do you have any difficulty using the stairs inside your home?

- Increase lighting in stairs (2101)
- Install light switches at top and bottom of stairs (2102)
- Install / repair handrails (2103)
- Extend handrails beyond the top and bottom of steps (2104)
- Repair or replace stair covering with a non-slip surface (2105)
- Install colour contrasts or change in texture at top and bottom of stairs and on the edge of each step (2106)
- Relocate bedroom to main floor level (2107)
- Relocate laundry room to the main floor level (2108)
- Relocate or add a toilet on main floor or bedroom level (2109)

## Self-assessment Worksheet



A countertop near the washer and dryer cuts down the number of times you have to move your laundry.



A trapeze installed over the bed can help you get in and out of bed.

### 8) Do you have any difficulty doing the laundry?

- Relocate appliances to a more convenient place (8101)
- Provide shelves or storage near appliances for keeping washing supplies at a more convenient place (8102)
- Build a counter or large shelves near appliances for sorting out or folding clothes (8103)
- Install electrical outlets and outside connections for a dryer (8104)
- Install or adjust clothesline to a convenient height (8105)
- Install a rod for hanging clothes (8106)

### 9) Do you have any difficulty getting in and out of bed, chair or sofa?

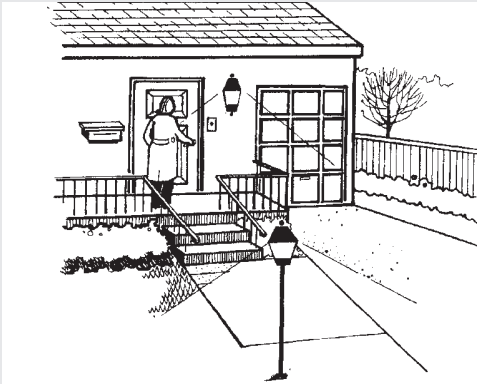
- Install grab bars or vertical pole in convenient locations (6101)
- Install a trapeze over bed (6102)

### 10) Do you have any difficulty getting to the telephone on time?

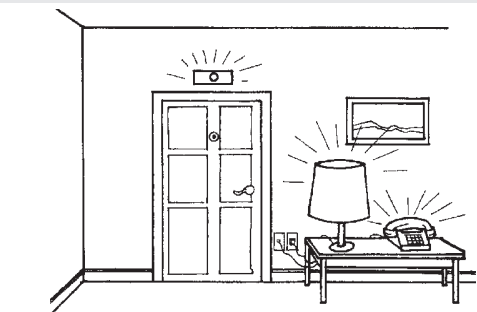
- Install phone jacks in convenient locations and at convenient height (near bed, sofa) (9101)

## C) SECURITY

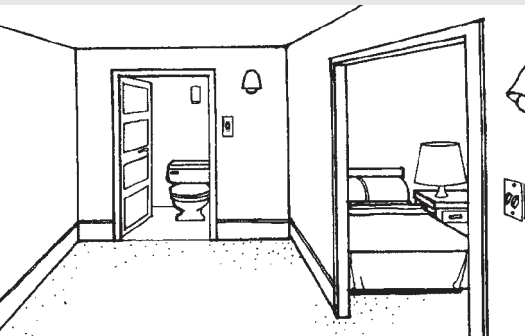
## Self-assessment Worksheet



Well-lit walkway and steps, and colour contrasts, help people with poor vision to detect obstacles.



Devices such as a flashing light or sound amplifier to supplement the doorbell, may help people with poor hearing or vision.



Light switches at doorways and two-way switches will minimize the need to walk across a dark hallway and move into a dark room e.g. bathroom.

### 1) Do you have any difficulty with lighting along the walkway leading to your home?

- Install light fixtures or flood-lights along entrance walkway steps/stairs (1201)
- Install light switches or sensors to control outside lights (1202)

### 2) Do you have any difficulty identifying visitors and/or hearing doorbell?

- Install a peephole or view panel at a convenient height (9201)
- Install an easy-to-use intercom at a convenient height (9202)
- Install a flashing light or other sensory cue to doorbell (9203)

### 3) Do you have any difficulty with lighting in areas of the home not mentioned previously?

- Install light fixtures or electric outlets for lamps where needed, e.g. in hallways, in working areas, in pantry, near reading or activity area (sofa, bed) (10101)
- Install light switches at convenient locations e.g. room entrances, near bed, sofa, at both ends of corridors, top and bottom of staircase (10102)

### 4) Do you have any difficulty with windows?

- Install easy-to-grasp window handles (10201)
- Install secure and easy-to-operate lock (10202)
- Repair window so that it opens and closes easily (10203)
- Install an unbreakable window or security bars at a window vulnerable to forced entry (10204)







CANADA MORTGAGE AND HOUSING CORPORATION

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## Program Overview

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