

NEWCOMER REFUGEES WITH PHYSICAL DISABILITIES SERIES:

Employment, Housing, and Income Supports

Adapted from: Welcome Guide for Newcomers with Disabilities [2023]. Spinal Cord Injury BC. www.sci-bc.ca/newcomers



The following info sheet provides a summary about major topics for refugee with disabilities who recently arrived in Canada and are exploring employment, training supports, self-employment, accessibility, and environmental accommodation in the workplace. In addition to accessible housing, subsidized housing, and home adaptations accessibility in B.C. The info sheet also provides a brief on income support benefits, such as PWD benefits, Disability Tax Credit, Registered Disability Savings Plan, and federal and provincial fuel tax rebate for Refugees with Disabilities in B.C.

In B.C., there are many refugees with disabilities in every employment sector. However, many refugees with disabilities still report experiencing some stigma or discrimination in finding jobs. The inaccessibility of many physical workplaces is also an issue. The overall employment rate for refugees with disabilities remains well below that for refugees who do not have a disability.

DUTY TO ACCOMMODATE

In Canada, employers have a **duty to accommodate**¹ individuals with disabilities in the workplace under the provincial **Employment Standards Acts**,² up to the point of “undue hardship”, unless the employer can prove that a particular ability is integral to the completion of the job (for example, a job as a driver requires a driver’s license, so someone unable to obtain a license due to disability would not be able to have that job). This includes access to the workplace, parking, and washrooms.

Employment/Work/Training Support for Individuals with Disabilities?

- **WorkBC**³ is the main employment services provider and committed to help all British Columbians find jobs in B.C. and has several disabilities-specific services.
- **Neil Squire Society**⁴ provides computer training and adaptations, subsidies for hiring new employees with disabilities, and customized work searches for individuals with disabilities in B.C. Through the **WorkBC Assistive Technology Services**⁵ program, individuals with disabilities may be eligible for equipment or devices necessary to start or maintain employment.

STARTING BUSINESSES AND SELF-EMPLOYMENT INDIVIDUALS WITH DISABILITIES

There are several programs to help individuals with disabilities learn about starting a business, including financial support:

- Individuals in rural communities may be able to access **Community Futures**⁶ support such as office resources and loans to start a business.
- The **Opportunities Fund**⁷ will also support individuals with disabilities while starting a business.
- **Self-Employment Program (SEP)**⁸ run by the B.C. Ministry of Social Development and Poverty Reduction assists individuals receiving BC Employment Assistance (BCEA), including PWD, who have disabilities and match certain criteria in starting and operating a self-employment business.



PHYSICAL/ENVIRONMENTAL ACCOMMODATION IN THE WORKPLACE

Accommodation is a physical, procedural, or other change made to enable access in the workplace for individuals with disabilities. In Canada, most employers have a Duty to Accommodate individuals with a disability in their workplace.

The **Neil Squire Society** can assist job seekers:

- To know which accommodations in the workplace might be necessary.
- To develop skills in using assistive technology in the workplace.
- They also offer consultations to help an employer identify accommodations to fit the employee's needs.

If a workplace is not accessible to an employee; for example, a washroom or parking lot, employees are expected to work with their employer to identify problems and discuss solutions. Employers must document attempts to accommodate employees, including costs and solutions discussed with the employee.

Employers can call Spinal Cord Injury BC InfoLine, 1 800 689 2477, info@sci-bc.ca to find out what funding options there may be for employers for renovations for accessibility and review the **Duty to Accommodate**⁹ procedures for more information.

ACCESSIBLE HOUSING AND SHELTER

In B.C., most wheelchair accessible housing comes in two forms:

- Low-income housing run or owned by the Province of B.C. (B.C. Housing)
- Low-income or market-rental housing owned by non-profits or housing co-operatives (Co-ops). Co-ops are run by a committee of residents, and applicants must apply to each co-op building individually.

In Canada, co-ops received considerable investment by the federal government several decades ago to provide housing to fill gaps for individuals on low incomes and individuals with disabilities.

These units come with some basic accessibility modifications:



- Lowered counters in the kitchen
- Elevators
- Larger bathrooms
- Grab bars in the bathroom

Accessible units are usually dedicated for the use of individuals with disabilities; however, the demand far exceeds the availability of these accessible units.

Private rental housing is offered in apartments or suites within private homes by individual or commercial landlords, and those are governed by the **Residential Tenancy Act of B.C.**¹⁰ These are not often wheelchair accessible, though there are many that have some partial accessibility. It is against the law for a private landlord to refuse an application for rental specifically because an applicant has a disability; however, they are not legally required to accommodate disability. The applicant may be able to arrange with a potential landlord to make specific non-permanent adaptations to their unit; however, the cost of those adaptations is not usually covered by the landlord.

FINDING WHEELCHAIR ACCESSIBLE HOUSING

Wheelchair accessible housing in B.C. is in short supply. Newcomers refugees with disabilities who need accessible housing should:

- **Apply**¹¹ to the Province of B.C. subsidized and low-income housing agency, **BC Housing** as soon as they have an address here, including a supplemental application to document extraordinary needs or circumstances.
- Community sponsors of refugees should contact housing providers and disability organizations for assistance in securing accessible housing as soon as possible.

Some accessible forms of housing are part of buildings or developments that are designated for seniors but may still be open to individuals with disabilities who do not meet the age requirement. It is worth applying to a housing provider even if a refugee applicant does not meet the age requirements but needs wheelchair accessible housing.

Accessible Housing Options:

- Subsidized housing through the **BC Housing**¹² website.
- **Metro Vancouver Housing**¹³ provides safe and affordable rental homes across the Metro Vancouver region. The sites are diverse, mixed-income communities that include families, seniors, and individuals with disabilities.
- **Right Fit Project**¹⁴ is a program funded by Vancouver Coastal Health, Fraser Health, and the City of Vancouver and run by the Disability Alliance to reduce barriers many individuals with disabilities face to taking advantage of available accessible housing units in Vancouver and neighbouring communities. This program may be able to secure an accessible housing unit for individuals with a disability while other supports such as home care or accessibility modifications are put in place.
- **Spinal Cord Injury BC**¹⁵ maintains a vacancy list for accessible housing, email info@sci-bc.ca to receive regular updates about this list as they become available. There are several smaller housing providers with separate applications; **Refugees** with disabilities can contact the SCI BC Info line to get a list tailored to their situation.

HOME ADAPTATIONS FOR ACCESSIBILITY

Technology for Independent Living¹⁶ (TIL) works with individuals with disabilities who require powered devices to enable independence in the home. They can recommend and supply a wide range of devices that allow individuals with disabilities to operate lights, windows, heat and appliances, and also fund the installation of power doors for home entry. Individuals with disabilities can receive these services at no cost or reduced cost. Occupational therapist referral is required. **Apply here.**¹⁷

BC Rebate for Housing Accessibility¹⁸ (RAHA); If **refugees with disabilities** own or rent their home, they may be eligible for this program that provides financial help in the form of rebates to eligible low-income households, to complete home adaptations for independent living. They have to pay out of pocket for these renovations and then receive the repayment. They **MUST** apply to the program before starting their renovations or they will not receive the rebate.

INCOME SUPPORT BENEFITS FOR NEWCOMERS REFUGEES WITH DISABILITIES

Persons with Disabilities (PWD) benefit¹⁹ is a provincial income assistance program for adults who have disabilities that impact daily living skills and who have no other income. It is possible to have some assets and still qualify. Applications must be submitted online for PWD; They must provide medical documentation to qualify. For all steps, please refer to the following **info sheet**.²⁰

DISABILITY TAX CREDIT (DTC) AND REGISTERED DISABILITY SAVINGS PLAN (RDSP)

The Disability Tax Credit (DTC)²¹ is a federal program that allows eligible individuals to reduce their taxes owed and also opens up eligibility to other government programs.

The purpose of the DTC is to provide greater tax equity by allowing some relief for disability costs, since these are unavoidable additional expenses that other taxpayers don't have to face.

Being eligible for the DTC can open the door to other federal, provincial, or territorial programs such as:

- **The Registered Disability Savings Plan (RDSP)**²²
- **The Canada workers benefit**²³
- **The Child Disability Benefit**²⁴

For all steps, please refer to the following **info sheet**.²⁵

The RDSP is a savings program²⁶ designed to help individuals with disabilities have sufficient income for their later years. Any individual who qualifies for the DTC, up to age 49, can open an RDSP and qualify for the government's contributions. For help to access the RDSP or any questions about setting one up, find out more online: www.rdsp.com or call: 1-844-311-7526.

BANKS AND ATM MACHINE ACCESSIBILITY

Refugees with disabilities can open a bank account at any financial institution. **Some institutions**²⁷ have partnered with settlement organization to help refugees open bank accounts when they arrive in Canada.



Banking – regulated sector required to provide accommodation (lower counters, etc.). Many branches have lowered counters for wheelchair users. Some ATMs are open 24 hours and you can withdraw money. You can ask your financial institutions about ATM fee charges. Many bank machines now have language options.

FEDERAL AND PROVINCIAL FUEL TAX REBATE

Some individuals with disabilities may be eligible to receive a rebate on the fuel tax they pay for transportation in a private vehicle, up to \$500 per year, from the provincial government as part of the **BC Government's Fuel Tax Rebate**.²⁸ Individuals who are **eligible** for the provincial fuel tax program can also receive a 25% discount on **basic auto plan (vehicle) insurance**²⁹ in B.C.

There is a **similar gas tax rebate**³⁰ through the federal government, though the amount individuals with disabilities can get back is much less. Eligible applicants must submit their receipts and can submit their claim to both programs at the same time.

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