# Where to turn...



A Caregiver's Guide for the North Shore



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#### North Shore Community Association

P.O. Box 163 Baie-Comeau, QC G4Z 2G9 Telephone: (418) 296-1545 Web site: www.quebecnorthshore.org

#### **Disclaimer:**

The information in this booklet is meant as a service only to the general public. It is in summary form, so please check with your local CLSC or with the community group or government agency concerned for full details. Furthermore, this information may change from time to time, so some of the contents of this booklet may be time sensitive. The North Shore Community Association assumes no responsibility as to how this material is used by the public.

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## A WORD FROM NSCA

#### Dear friends,

It is with great pride that the North Shore Community Association has the opportunity to bring you this resource guide of health and social services for the caregivers of seniors. We hope this will be a useful tool that will help you in your role as a caregiver.

This resource guide which has been developed for caregivers on the North Shore contains information concerning health services, community support and financial assistance. It should be noted that in a primarily Frenchspeaking region as such, not all services can be offered in English.

If language is a barrier to receiving services, do not hesitate to contact the NSCA at (418) 296-1545. Although translation services have not yet been instated, we are dedicated to helping the English-speaking community to the best of our ability. As such, we will do what we can to help with the available resources.

This document was adapted from "A Guide for Caregivers" and "Taking care of myself while taking care of others" developed by the Megantic Englishspeaking Community Development Corporation of Thetford Mines, Quebec. We extend our most sincere thanks to them for their generosity in allowing us to use their guides.

This guide has been made possible through the support of "L'APPUI CÔTE-NORD" whose financial assistance has allowed us to adapt and produce it for the benefit of English-speaking caregivers and the community.



http://www.lappui.org/cote-nord

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## **SECTION 1 – BEING A CAREGIVER**

## 1.1 Definition of a Caregiver

A caregiver is an individual:

- Who takes care of someone close to them who has been incapacitated by age, accident, illness or a handicap and who needs regular assistance;
- Who offers care such as help with grocery shopping, meal preparation, personal hygiene, financial, medical and personal appointments in addition to giving moral support, all without remuneration.

Often the caregiver is a family member but could also be a friend or neighbour. They could live in the same dwelling. Love and a sense of duty are most likely to be at the root of the care offered to someone who is losing self-sufficiency.

## 1.2 Are you a Caregiver?

#### Do you regularly:

Make phone calls to check in on a loved one to boost their morale?	Yes	No
Drive a family member, friend or neighbour to doctor appointments?	Yes	No
Make meals for someone?	Yes	No
Help someone with household chores such as meal preparation, cleaning and grocery shopping?	Yes	No
Assist someone with personal business or financial affairs, such as bill paying?	Yes	No
Provide hands-on care, such as bathing or assistance with eating or walking?	Yes	No

Continued on next page.

Help someone to make decisions about healthcare?	Yes	No
Visit a loved one either at home or in a housing facility?	Yes	No

If you answered YES to one or more of these questions, then you are a caregiver. This list of examples is not complete because the caregiver's tasks are numerous. With time, a caregiver's responsibilities become more varied and more demanding. A devoted caregiver can easily become overwhelmed. To be able to continue the task at hand, it is imperative to maintain sound physical, mental and spiritual well-being.

## 1.3 Recognizing the Signs of Fatigue

Every caregiver can undergo periods of extreme fatigue, making one vulnerable and fragile. Taking care of a loved one with a chronic illness can certainly affect the life of the caregiver and the whole family. The following situations might apply to you:

- Sleep problems, feeling fatigued, lack of energy;
- Loss of appetite or overeating;
- Frequent colds, chronic health problems;
- Feeling irritable, impatient, or that you haven't done enough;
- Problems concentrating, forgetting things (keys, appointments);
- No longer doing activities you enjoyed, very little social life;
- Feeling sad, discouraged, worried, crying easily.

If any of these signs apply to you, you may want to take the following selfassessment exercise:

	Never	Almost never	Sometimes	Often	Nearly always
I have difficulty going to sleep or staying asleep.	0	1	2	3	4

I awake fatigued in the morning, and I lack energy throughout the day.	0	1	2	3	4
I have no appetite or I cannot stop eating.	0	1	2	3	4
I feel ill more frequently (colds, headaches, etc.)	0	1	2	3	4
I take more and more pills.	0	1	2	3	4
I have developed chronic health problems.	0	1	2	3	4
I feel irritable and impatient.	0	1	2	3	4
I do a lot but I feel that I have not done enough.	0	1	2	3	4
I cannot concentrate (reading, paying bills, etc.)	0	1	2	3	4
I forget everyday matters (keys, appointments.)	0	1	2	3	4
I have given up doing the activities that I enjoyed.	0	1	2	3	4
I have very little social life.	0	1	2	3	4
I cry easily.	0	1	2	3	4
I feel sad and discouraged.	0	1	2	3	4
I worry about my lot and that of my loved one.	0	1	2	3	4
I feel like giving it all up.	0	1	2	3	4

#### Interpreting this exercise:

This questionnaire is not scientific and is designed as a simple means of evaluation. It should not be taken as the only means of evaluating your sense of well-being.

- A total of 0 or 1 means that your situation is acceptable, but you must be on your guard;
- A total of 2 or 3 means that you might be nearing exhaustion. You should take steps to reduce your fatigue;
- A total of 4 or more means that you are exhausted. Seek help and learn to pace yourself.

Do some of the statements in this exercise resonate with you? If so, you need to learn to be more attentive to your physical and emotional wellbeing.

## **1.4 Taking Care of Yourself**

Like everyone else, your basic needs must be met: eating, sleeping, and exercising. These things are essential for maintaining some quality of life. Neglecting these needs will, sooner or later, have effects on your health.

Taking care of yourself can mean offering yourself small pleasures like going for walk, reading a good book, listening to music, taking a bath by candlelight, wearing your best clothes even though there is no special occasion, watching a film or planning a pleasant outing with friends.

You may also like to keep a journal as a way of getting in touch with your inner self. The idea is to write spontaneously whatever comes into your mind without censuring it. This exercise allows you to be in contact with what you are feeling and thinking. In the long run, it can allow you to write your way out of confusion and discouragement and possibly come up with solutions to your problems.

What you decide to write in your journal is confidential, for your eyes only. Once written, it would be a good idea to put aside these pages for a while, not to be read for one or two months. You will then be able to recognize your feelings and thoughts and detect the direction that your life is taking. You can also destroy these pages as you go along, or after a certain while, when you think you have crossed a bridge or gained insight.

Taking care of yourself also means getting help with the tasks involved in caring for your loved one. You do not need to assume all the responsibilities.

## 1.5 Seeking Help and Finding it

There is help out there and it can take a variety of forms. Making a simple telephone call to a friend or relative to say what you need or how you feel can be of great help. Sharing the tasks with family members or friends will ease up your responsibilities. Community aid workers or a social worker from your local CLSC can help as well.

If your loved one is suffering from Alzheimer's disease, communication will become increasingly difficult. Because this disease affects short-term memory, your loved one may not understand what you are asking or may forget that you have even asked a question. Contact with the Alzheimer's Society can help you understand the nature of this illness and thus allow you to communicate with and care for your loved one more easily. Their number is 1(866) 366-4673.

## Asking for help is not always easy. The important thing is for you to choose freely what is good for you. There are people who can help you!

The following sections may help you find the support you need.

## SECTION 2 – PEOPLE AND PROGRAMS FOR CAREGIVERS

## 2.1 Health and Social Services (CLSC)

Support and home care services are available from your CLSC as well as from different community organizations. Depending upon your needs, you can call on one or more of these services. Such services include personal care, housekeeping, professional services, counselling and respite.

### 2.2 The Social Worker

A telephone call to your local CLSC is the first step in obtaining a social worker who will evaluate your situation with you, and assure a follow-up. A social worker works with a team of other types of professionals and is familiar with the different community resources. In consultation with you, the social worker will identify services to enable your loved one to remain at home as long as possible or in the preparatory steps for a residence, if that is what you wish. As necessary, the social worker can be joined by other professionals such as a psychologist or a nurse for your support.

#### 2.3 The CLSC in your Area

#### You may contact the CLSC in your area for further information:

•	Baie-Comeau	(418) 296-2572
•	Port-Cartier	(418) 766-2572
•	Sept-Îles	(418) 962-2572
•	Fermont	(418) 287-5461
•	Kawawachikamach	(418) 585-2897
•	Havre-Saint-Pierre	(418) 538-2212
•	Centre de santé et de services sociaux de la Basse-Côte-Nord (CSSSBCN)	(418) 461-2144

-	Rivière-St-Paul	(418) 379-2244
-	St-Augustin	(418) 947-2321
-	La Tabatière	(418) 773-2232
-	Mutton Bay	(418) 773-2212
-	Tête-à-la-Baleine	(418) 242-2112
-	Harrington Harbour	(418) 795-3353
-	D.G. Hodd Pavillion	(418) 795-3353
-	Chevery	(418) 787-2277
-	Kegaska	(418) 726-3382

## 2.4 Home Support Services via the CLSC

These services include:

- Personal care regarding hygiene, eating , getting dressed, getting up/going to bed
- Domestic help with housekeeping, preparing meals, laundry.

#### 2.4.1 Professional Services

These are available under certain conditions and include:

- Nursing (injection, treatment supervision, dressings, blood sample collection, etc.);
- Palliative care by a physician, nurse, psychologist, pastoral worker, etc.;
- Respiratory therapy;
- Physiotherapy;

- Occupational assessment (adapting the home to specific needs: grab bars, bath seat);
- Dietary services.

#### 2.4.2 Equipment and Technical Aids

The help you are entitled to can take many forms, depending on your needs and those of the person you are caring for. Items such as an adapted bed, wheelchair, walker, etc. may be loaned by your CLSC.

## 2.5 Support from Community Organizations

Along with the services offered by your CLSC, there is help available from community organizations.

#### 2.5.1 The Alzheimer Society and Service Centres

For example, the Alzheimer Society offers, among other services, respite and moral support for caregivers whose loved ones have Alzheimer's and related diseases. We have listed the head office of the Alzheimer Society for our region, various service centres and the coordinates of a day centre - Centre de jour vers l'Âge senior - offering respite for the caregivers of Alzheimer patients. Though no service centres are available in Schefferville, residents can contact the toll free number in Sept-Îles. Residents of the Upper North Shore may contact the service centre in Baie-Comeau.

#### Société Alzheimer de la Côte-Nord

373, avenue Jolliet
Sept-Îles, (Québec) G4R 2B1
Phone: 1 (866) 366-4673, (418) 968-4673
Email: sacotenord@globetrotter.net
Website: http://www.alzheimerquebec.ca/indexFr.asp?numero=99&numero2=21

#### Point de Service Maranie (Alzheimer Society)

1235, Promenade des Anciens Havre-Saint-Pierre, (Québec) GOG 1P0 Phone: (418) 538-2212, Ext: 421 Email: france.landry.09mingan@ssss.gouv.qc.ca

#### Service centre Baie-Comeau

217-A, LaSalle Boulevard Baie-Comeau, (Québec) G4Z 1S7 Phone: (418) 296-2498 Email: sacnbaiecomeau@live.ca

#### Coasters's Association of the Lower North Shore

P.O. Box 10 St-Paul's River, (Québec) GOG 2P0 Phone: 1 (877) 447-2006, (418) 379-2006 Email: coasters@globetrotter.net

#### Centre de jour vers l'Âge senior

659, boulevard Blanche Baie-Comeau, (Québec) G5C 2B2 Phone: (418) 589-7423 Email: centre\_de\_jour@hotmail.com

#### 2.5.2 L'APPUI CÔTE-NORD

The mission of L'APPUI CÔTE-NORD is to ensure caregivers of seniors have the moral support needed as well as access to a wide range of resources that will enable them to continue the delivery of care to someone with an age related loss of autonomy. L'APPUI CÔTE-NORD aims to support family caregivers by providing personalized information service, training, counselling and respite through a single source. It works in tandem with various local organizations, so that caregivers can easily be redirected to the necessary resource and acts in collaboration with local stakeholders to identify local priorities and improve the services offered, including the development of information services, training, psychosocial support and respite. **You can visit their web site to discover the many resources available.** 

#### L'APPUI CÔTE-NORD

810, rue Bossé, Bureau 102 Baie-Comeau, (Québec) G5C 1L6 Phone: (418) 589-4014 Fax: (418) 589-4226 Email: dhamel@lappuicotenord.org Website: http://www.lappui.org/cote-nord

#### 2.5.3 Association des aidants naturels de la Côte-Nord

The Association des aidants naturels de la Côte-Nord offers various kinds of aid including psychological support and respite care for caregivers in Baie-Comeau and the surrounding area. There is service in Sept-Îles as well.

#### Association des aidants naturels de la Côte-Nord

C.P. 2051 Baie-Comeau, (Québec) G5C 2S8 Phone: Baie-Comeau: (418) 589-2229, (418) 296-3777, Sept- Îles: (418) 960-6855 Email: aidants.naturelscn@hotmail.com Website: http://www.prochesaidantscote-nord.com

#### 2.5.4 Coasters Association

Residents of the Lower North Shore may contact the Coasters Association for information on day centres and respite care. Respite care is offered through the Seniors Day Centres in the Municipality of Blanc Sablon, Bonne Esperance, St. Augustine and Gros Mecatina and in the communities of Harrington Harbour and Tête à la Baleine. Mrs. Priscilla Griffin is the contact person for the day centres and may be reached at (418) 379-2006, ext. 228.

#### **Coasters Association**

P.O. Box 10 St-Paul's River Phone: 1 (877) 447-2006, (418) 379-2006 Email:coasters@globetrotter.net

#### 2.5.5 Community organization and volunteer centres

Among the many services of the community organization and volunteer centres, there are meals on wheels, transportation services and friendly visits. Some offer a respite service or help in filing tax returns.

#### Centre de bénévolat de Port-Cartier

P.O. Box 54, 10, Boisvert Port-Cartier, (Québec) G5B 2G7 Phone: (418) 766-3202 Email: cbpc@cgocable.ca

#### Centre d'action bénévole de la Minganie

1158, Boréale Havre-Saint-Pierre, (Québec) GOG 1P0 Phone: (418) 538-1332 Email: info@cabmingan.org

#### Centre d'action bénévole (CAB) de Sept-Îles

466, avenue Perreault Sept-Îles, (Québec) G4R 1K5 Phone: 1 (877) 962-5751, (418) 962-5751 Email: cab7iles@globetrotter.net Website: http://www.bbsi.net/cab/

#### Centre de bénévolat Manicouagan

217-A, boulevard LaSalle Baie-Comeau, (Québec) G4Z 1S7 Phone: (418) 296-2686 Email: benevolat@cbmanicouagan.com Website: http://www.cbmanicouagan.com

#### Centre d'action bénévole Le Nordest

9, 11ième rue Forestville, (Québec) GOT 1E0 Phone: 1 (855) 852-4226, (418) 587-4226 Email: cab@lenordest.org Website: www.lenordest.org

#### **Chevery Senior Citizens Club**

Meals on Wheels P.O. Box 29 Chevery, (Québec) GOG 1G0 Phone: (418) 787-2071 Email: cheveryseniorcitizensclub@hotmail.com Note: The communities of Chevery, Harrington Harbour and Tête à la Baleine have access to this service.

#### 2.5.6 Home Care Services

Different cooperatives offer housekeeping and home care services. There is usually a fee charged.

### Coopérative de solidarité d'aide a domicile de la Basse-Côte-Nord

P.O. Box 147 Tête-à-la-Baleine, (Québec) GOG 2W0 Phone: (418) 242-2002 Email: coopaidedomicile@xplornet.com

#### Coopérative de solidarité Aspire-Tout

896, rue de Puyjalon, bur. 205 Baie-Comeau, (Québec) G5C 1N1 Phone: (418) 589-2753 Email: gpoussette@hotmail.com

#### Coopérative de solidarité d'aide à domicile de la MRC de la Minganie

1011, rue de la Digue Havre-Saint-Pierre, (Québec) GOG 1P0 Phone: (418) 538-5128 Email: info@cadm.coop Website: http://www.cadm.coop

#### Coopérative de solidarité d'aide domestique de la MRC des Sept-Rivières

404, rue Arnaud Sept-Îles, (Québec) G4R 3A9 Phone: (418) 960-0620 Email: coop7rivieres@globetrotter.net

#### Coopérative de solidarité d'aide à domicile HCN

25, route 138 Est, bur. 1501 Forestville, (Québec) GOT 1E0 Phone: (418) 587-6877 Email: sadhcn@hotmail.com

#### 2.5.7 Adapted Transportation

If your loved one is living with a handicap and/or has limited mobility, he or she may be admissible for adapted transportation. An application must be completed to determine eligibility for this service. For information in Baie-Comeau, the number to call is: (418) 589-1516. In Sept-Îles, contact the Corporation de transport adapté de Sept-Îles (CTASI) at (418) 962-7111. In Port-Cartier, this service is available through the Centre de bénévolat and the number to call is (418) 766-0060. Other communities may contact their local CLSC or Centre d'action bénévole for information regarding the possibility of adapted transportation.

#### 2.5.8 Moving out and Moving in

Taking care of a loved one who is suffering from an illness, handicap or growing old ultimately raises the question of moving from home to a residence. Regardless of the best of intentions of the caregiver, the situation may simply become overwhelming. In this case, moving your loved one into a residence becomes a necessity.

In the process of making this difficult choice, it is important not to be alone in the decision, both for the caregiver and the person receiving care. Assistance can be found from a social worker at your local CLSC. The role of the social worker is to welcome you, listen to your wishes, your worries and help you decide upon the best choice of a future residence for your loved one.

The needs of your loved one concerning meals, hygiene, clothing, mobility or any particular help he/she requires will determine the appropriate type of residence. The social worker can make a request for your loved one to be relocated to a residence in the public sector. The private sector also offers seniors' residences. CLSC social workers are familiar with the private resources and can accompany and guide you in your choice. A list of residences in Quebec is available on the following website: www.msss.gouv.qc.ca/sujets/groupes/personnes\_agees.php

Involving your loved one as much as possible in this change of living arrangements will certainly ease the process. Talking about it frankly can allow the idea to sink in gradually. Gathering information about retirement residences, visiting them and sharing the information is also important.

Even when your loved one leaves, you continue to be a caregiver. Your role does not end at the doors of the new establishment. Your responsibilities change but your role as a caregiver remains.

#### 2.5.9 Legal and Judicial Aspects

For legal and judicial arrangements, you are encouraged to speak with your notary or to consult the website of the Chamber of Notaries of Quebec: http://www.cnq.org/ or The Quebec Law Network website: http://www.avocat.qc.ca/english/index.htm

As well, a PDF version of the guide "What to Do in the Event of Death" 2014-2015 Edition is available in the "Citizens" section of the Quebec

#### government portal www.gouv.qc.ca

In addition, the website of Éducaloi has a guide for seniors: www.educaloi. qc.ca/en/seniors-short-guide

Among the arrangements and documents you may need to help your loved one with are: a last will and testament, a living will, a power of attorney, a mandate in case of incapacity and a pre-arranged funeral. The following is a brief description of each one.

#### Last Will and Testament

This is a legal document in which you indicate to whom you would like your possessions distributed and in which amounts. You can also indicate who you want to act as the liquidator of your succession. Three types of wills are considered valid: a handwritten will, a will made in the presence of witnesses and a will prepared by a notary. Unlike handwritten wills and wills made in the presence of witnesses, notarial wills do not have to be probated following a person's death.

#### A Living Will

This is a legal document in which you indicate your wishes in case it should happen that at the end of your life you are unable to express them due to coma, vegetative state, etc. This kind of will allows you to state for your family and doctors what you accept or do not accept as medical treatment at the end of your life. For example, you may give specific directions as to what to do or not do (I reject cardio-respiratory resuscitation; I reject the use of a life-support system, etc.). It also explains your wishes about organ donation as well as other directives.

#### A Power of Attorney

A power of attorney allows a person to represent you and act on your behalf in carrying out legal matters with a third party. It can be specific or of a general nature. A specific power of attorney can be for a particular matter such as the sale of a car. A general power of attorney grants someone the responsibility of acting as your administrator to represent your interests in all of your affairs. The power of attorney may be given orally or in writing and may consist of a private written document or a more complex document drawn up with the help of a legal advisor.

#### Mandate in Case of Incapacity

This is a legal document in which, being of sound mind, you designate a person of your choice to be responsible for you and your possessions, should you become incapable of doing so yourself because of illness, accident or incapacity by reason of age.

#### Prearranged Funeral Contract

A prearranged funeral enables you to specify all the particulars of a funeral such as viewing, service details and burial or cremation. By law, only the holders of a funeral director's permit are authorized to negotiate and enter into prearranged funeral services and burial contracts. They must deposit the funds they receive in a trust account with a financial institution. For more information, contact the Office de la protection du consommateur at 1 (888) 672-2556 or their website www.opc.gouv.qc.ca

### SECTION 3 – FINANCIAL HELP THROUGH GOVERNMENT PROGRAMS

As a caregiver, you may be eligible for various forms of assistance. Government aid comes from a variety of sources which include fiscal measures and support from other government agencies. For information, you can contact the different ministries and agencies directly or use the telephone line "Services Québec": 1 (877) 644-4545 which is the gateway to all Québec government services. Their website is www.servicesquebec. gouv.qc.ca. For federal services, you can call 1 (800) 622-6232 or visit their website at www.servicecanada.gc.ca.

## 3.1 Provincial Tax Deductions and Credits

#### Tax Credit for Home Support Services for Seniors

This refundable tax is designed to contribute financially to the cost of remaining in your home, thus delaying or preventing the need to seek housing within the health and social services network. To be eligible for this deduction you must be 70 years or more and have been living in Quebec on December 31st of the year services were received. Admissible expenses are home support services such as personal care services - hygiene, eating, getting dressed, meal preparation, night supervision, nursing and since 2013, remote monitoring and GPS tracking. Housekeeping, laundry services and minor maintenance work outside the dwelling are also admissible. For more information, you may reach Revenu Québec online: www.revenu. gouv.qc.ca or by phone at 1 (800) 267-6299.

#### Tax Credit for Housing a Relative

You are eligible for this refundable tax credit for each eligible relative living in Canada in a building that you owned, rented, or sub-let separately or with your spouse.

You can claim a refundable tax credit for caregivers if you are in one of the following situations:

- You are the caregiver of your elderly spouse who is unable to live alone.
- You provide housing for an eligible relative.

• You live with an eligible relative who is unable to live alone.

To claim the tax credit, you must meet certain conditions, including **both** of the following:

- You were resident in Québec on December 31<sup>st</sup> in the year covered by the claim;
- No one, other than your spouse, is claiming any of the following with respect to you:
  - an amount for a child under 18 enrolled in post-secondary studies, an amount transferred by a child 18 or over enrolled in post-secondary studies or an amount for dependants
  - an amount for expenses for medical services not available in your area
  - an amount for medical expenses

For more information, see the pages dealing with each of the conditions or consult the instructions for item 2 of line 462 in the *Guide to the Income Tax Return* (TP-1.G-V).

The eligible relative may be one of the following:

- the father, mother, grandfather, grandmother or any other direct ascendant of the caregiver or the caregiver's spouse;
- the child or grandchild of the caregiver or the caregiver's spouse;
- the brother, sister, nephew or niece of the caregiver or the caregiver's spouse;
- the uncle, aunt, great-uncle or great-aunt of the caregiver or the caregiver's spouse.

#### Independent Living Tax Credit for Seniors

This refundable tax credit is for seniors who have incurred expenses for the purchase, lease or installation of eligible equipment or fixtures used to maintain your autonomy in your home. It may also be granted to seniors who, following a hospitalization, stayed in an accommodation providing re-education and rehabilitation services.

To be entitled to the credit, a senior must meet the following two requirements:

- Be living in Quebec on December 31st of the taxation year;
- Be 70 or older on December 31st of the taxation year.

Expenses entitling you to the living tax credit:

- a person-focused remote monitoring device, such as an emergency call device (panic button), a device for remotely measuring various physiological parameters or a device for remotely supervising the taking of medication;
- a GPS device for tracking a person;
- a device designed to assist a person in getting on or off a toilet;
- a device designed to assist a person in getting into or out of a bathtub or shower;
- a walk-in bathtub or walk-in shower;
- a mechanized, rail-mounted chair lift designed to carry a person up or down a stairway;
- a hospital bed.

#### Tax Credit for Volunteer Respite Services

If you provided unpaid help (called volunteer respite services) to the caregiver of a person with a significant long-term disability, you may be entitled to a refundable tax credit. Each volunteer applying for this credit must have provided 400 hours of care to the same person over the course of a year.

To claim the tax credit for volunteer respite services, an individual must:

• have been resident in Québec on December 31st of the taxation year;

- have provided home respite services at the home of the caregiver;
- have provided home respite services for the same care recipient for at least 400 hours during the year;
- have not been:
  - the care recepient's spouse, the care recepient's father, child, brother, sister or the spouse of any of these persons.

#### Tax Credit for Medical Expenses

If you have paid medical expenses for yourself, your spouse or dependants, you can, under certain conditions, claim the following tax credits:

- A non-refundable tax credit, that is, it reduces the amount of income tax payable but is not paid in cash;
- A refundable tax credit.

You may also qualify for a tax credit for expenses for medical services that were not available in your area.

#### The Solidarity Tax Credit

The solidarity tax credit is intended for persons whose family income is less than the maximum family income corresponding to their family situation, or who live in a northern village, or who are owners, tenants or subtenants. The new solidarity tax credit replaces the QST credit, the property tax refund and the credit for individuals living in northern villages.

A person can claim the solidarity tax credit if, at the beginning of a month included in the period from July 1st of one year to June 30th of the following year, and the following requirements are met:

- the person is 18 or older, or if under 18, he or she
  - has a spouse,
  - is the father or mother of a child and lives with the child,
  - is recognized as an emancipated minor by a competent

authority such as a court;

- the person is resident in Québec;
- the person or the person's spouse is
  - a Canadian citizen,
  - a permanent resident or protected person within the meaning of the *Immigration and Refugee Protection Act,*
  - a temporary resident or holder of a temporary resident permit within the meaning of the *Immigration and Refugee Protection Act* who has been resident in Canada for the preceding 18 months;
- the person is registered for direct deposit with Revenu Québec.

#### Tax Credit for Respite of Caregivers

If you are a caregiver, you may be entitled to a refundable tax credit for expenses incurred to obtain specialized respite services. To claim the tax credit, an individual must:

- have been resident in Québec on December 31<sup>st</sup> of the taxation year;
- have paid expenses to obtain specialized respite services for the care and supervision of a person with a significant disability.

To be eligible, the services must have been provided by a person who holds a diploma, such as a vocational diploma (DEP) in health, assistance and nursing, a college diploma (DEC) in nursing, a Bachelor of Science in Nursing or any other diploma qualifying that person to work as a visiting homemaker, home-support worker, family and social auxiliary, nursing attendant, healthcare aide, beneficiary care attendant, nursing assistant or nurse.

## **3.2 Housing Subsidies**

The Société d'habitation du Québec provides housing subsidies.

Shelter Allowance Program (Programme Allocation-Logement)

You may be eligible for the shelter allowance program if you spend too much of your budget on rent and you are in any of the following situations:

- You are 51 or older and live alone.
- You are a member of a couple and you or your spouse is 51 or older.
- You are a member of a low-income household (composed of workers, students or income-security recipients, for example) with at least one dependent child.

The shelter allowance program applies to: homeowners, tenants, rooming house occupants, any individual who shares a dwelling with one or more other occupants. The program takes into account the number of persons in your household, the type of household you live in, your income and your monthly rent.

You may receive a monthly allowance of up to \$80, which is paid every month by cheque or direct deposit. As a rule, you will begin receiving the allowance one month after you file your application. The amount of the allowance is reviewed once a year.

You are not eligible for the shelter allowance program if:

- you live in a low rental housing unit (HLM) or a governmentfunded health and social services centre;
- you receive a rent supplement or another housing subsidy;
- you or your spouse, where applicable, have belongings or cash amounts that exceed \$50,000 in value (excluding the value of your residence, land, furniture and car).

#### Lowering of the eligibility age

The age criterion only applies to individuals living alone and to couples without children. The eligibility age will be lowered one year at a time on October 1<sup>st</sup> of each year through 2015.

As shown in the table below, the eligibility age will be 50 as of October  $1^{st}$ , 2015.

Date	Eligibility age
October 1 <sup>st</sup> , 2014	51
October 1st, 2015	50

If you think you qualify for the shelter allowance program, contact a Revenu Québec office to request a *Shelter Allowance Application or Renewal Form* (form LEX-165-V). Please note that this form is not available online.

For further information, consult the brochure *Shelter Allowance Program* (IN-165-V) or visit the website of the Société d'habitation du Québec at http://www.habitation.gouv.qc.ca/english.html

#### Home Adaptation for Seniors' Independence

The Home Adaptation for Seniors' Independence Program provides financial assistance for people aged 65 or older, on low incomes, who need to make minor adaptations to their house or apartment in order to continue to live there safely and independently.

You may be eligible for the Program if:

- You are 65 years of age or older;
- You find it difficult to perform certain everyday activities in your home;
- Your total household income does not exceed certain maximum admissible levels that vary according to the number of people living with you and the municipality in which you live;
- Other conditions may apply.

Financial assistance takes the form of a grant of up to:

• \$3,500 if you have the work done by a contractor who holds the appropriate licences from the Régie du bâtiment du Québec;

• \$1,750 if the work is not done by a licensed contractor. In such cases, only the price of materials and equipment will be considered.

Work is admissible if it helps to relieve the difficulties you experience in performing certain everyday activities in your home – for example:

- installing a handrail along a corridor or staircase;
- installing grab bars near the bathtub, and installing faucets or handles that are easier to use;
- installing switches or electrical outlets in practical locations.

Costs incurred to purchase, maintain or repair aids to mobility, such as wheelchairs and walkers, do not qualify for support.

To find out the details of this program, contact your local city hall or the offices of your MRC.

#### Residential Adaptation Assistance Program

This home adaptation program (programme d'adaptation de domicile) offers financial aid to home owners who will undertake qualifying renovations to their homes in order to accommodate a handicapped person. It may mean installing an access ramp outside the home, transforming a bathroom or enlarging doorways. An occupational therapist must do an evaluation.

To find out more information, contact your MRC: http://www.mamrot. gouv.qc.ca/repertoire-des-municipalites/,

Your CLSC: http://www.indexsante.ca/CLSC/ or

La Société d'habitation du Québec: http://www.habitation.gouv.qc.ca/english.html

#### Low-rental Housing

If you are an independent senior with a low income, you could be eligible for subsidized housing under the low rental housing program (habitation à loyer modique). Available housing is attributed according to certain conditions (seniors, family) and according to the number of people to be lodged. It allows tenants to pay rent equal to 25% of their income.

The Société d'habitation du Québec provides partial funding for the Program, in cooperation with its partners. If you would like to take advantage of the Program, you can apply to a housing bureau, cooperative or non-profit organization in your region.

## **3.3 Disabled Parking Permit**

The permit, which is moveable from one vehicle to another, allows a disabled person, whether he or she is a vehicle driver or passenger, to use a handicapped parking space. The permit is issued by the Société de l'assurance automobile du Québec (SAAQ). In order to obtain a permit, you must fill out an application form which is available on their website: www. saaq.gouv.qc.ca. You can also call them at 1 (800) 361-7620 or obtain it at all SAAQ outlets. An assessment must also be completed by any member of the following professionals:

- An occupational therapist
- A physiotherapist
- A family doctor, a nurse
- An optometrist
- A physiotherapist
- A psychologist

You may choose the professional who is most knowledgeable about your health condition.

## 3.4 Ending a lease

A lease is a contract that lets a person rent a place to live. As with other contracts, you cannot end a lease any way you want. The law says that, in some situations, an owner cannot object when a senior wants to end a lease:

- 1. The senior is given a dwelling in low-rent housing or an equivalent dwelling.
- 2. The senior's safety or the safety of a child living with the senior is in danger.
- 3. A handicap prevents the senior from staying in the dwelling.
- 4. The senior must leave the dwelling for health reasons.

#### Moving for Health Reasons

Seniors moving to a residence with nursing care or personal assistance services needed for health reasons can end a lease at any time. This is true whether the senior is going into a private residence for the first time or moving to a different residence. Seniors can also end a lease if they are moving to any other facility that offers these services, no matter what it is called.

A senior must send all of these documents to the owner:

- a written notice telling the owner that the senior is leaving and ending the lease;
- confirmation from the appropriate authority proving that the senior has been admitted to the residence;
- a certificate from an authorized person confirming that the senior meets the conditions for admission. The authorized person must be a health and social services professional, such as a doctor, nurse or social worker who works in a CLSC, CHSLD, hospital or private office.

#### The documents must be sent to the owner within these deadlines:

Length of Lease Senior Wants to End	Deadline for Sending Documents
12 months or more	2 months before leaving
Less than 12 months	1 month before leaving
No set length	1 month before leaving

For more information, contact the Régie du logement: 1 (800) 683-2245 or consult their website: http://www.rdl.gouv.qc.ca/en/accueil/carte.asp

## 3.5 Federal Help

#### Employment Insurance Compassionate Care Benefits

Employment Insurance (EI) provides Compassionate Care Benefits to persons who have to be away from work temporarily to provide care or support to a family member who is gravely ill with a significant risk of death.

In order to benefit from this program of employment insurance on compassionate grounds, the caregiver must make a request which shows that:

- The normal weekly salary is reduced by more than 40% due to the time taken in caring for a dependent person;
- A minimum of 600 working hours has been accumulated during the last 52 weeks or since the beginning of the last period of employment.

You can apply for EI benefits online or in person at a Service Canada Centre. You should apply as soon as you stop working, even if you receive or will receive money when you become unemployed.

#### Caregiver Tax Credit

You can claim the Caregiver amount tax credit if you lived with a dependent who was one of the following individuals:

- you or your spouse or common-law partner's child or grandchild; or
- you or your spouse or common-law partner's brother, sister, niece, nephew, aunt, uncle, parent, or grandparent who resided in Canada;
- other criteria may apply.

#### *Live-in Caregiver Options*

The Live-in Caregiver Program for employers and foreign caregivers allows professional caregivers to work in Canada. Caregivers are individuals who are qualified to work without supervision in a private household providing care for children, elderly persons or people who have disabilities. Application information for the program is available on the Citizenship and Immigration website.

#### Take Care of Yourself While Taking Care of Others

The Self-Care for Caregivers guide from the Public Health Agency of Canada provides you with information about taking care of yourself in a demanding time.

## **SECTION 4 – OTHER USEFUL INFORMATION**

## **4.1 Emergency numbers**

Caregiver Helpline	1 (855) 852-7789			
• Info-Santé / Info-Social	811			
• Fire - Police - Ambulance	911			
Poison Control Centre	1 (800) 463-5060			
Suicide Prevention Centre	1 (866) 277-3553			
• Elder Abuse Line	1 (888) 489-2287			
SOS Conjugal Violence	1 (800) 363-9010			
L'APPUI CÔTE-NORD	(418) 589-4014			
• Société Alzheimer de la Côte-Nord	1 (866) 366-4673			
• Your doctor's number				
• Your CLSC				
• Hospital				
• Clinic				
4.2 Important People				
Family members:				
Name:				

Relationship:

Phone:

Name:	 	
Relationship:		
Phone:		
Thome.	 	
Name:	 	
Relationship:	 	
Phone:	 	
Neighbours:		
Name:	 	
Address:	 	
Phone:	 	
Name:		
Address:	 	
Phone:	 	
Name:	 	
Address:		
Phone:		

## 4.3 Notes




## **NSCA** Bringing Communities Together

The North Shore Community Association is a non-profit regional organization dedicated to serving, representing, and instilling pride in the English-speaking community of Quebec's North Shore.

Our aim is to empower residents and to strengthen the community across the region by working to make information and resources available, by facilitating community initiatives, by encouraging and improving communication, by promoting access to services, by developing partnerships and by increasing the visibility of the Englishspeaking community. Together, we are building a vital, informed and strong community.

P.O. Box 163, Baie-Comeau, QC G4Z 2G9 Telephone: (418) 296-1545 | www.quebecnorthshore.org

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