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Safety and Security for Older Adults

Many programs and services support safe environments for older adults to help ensure that they can live independently and take part in community activities. Older adults should be treated with respect and be free of abuse and neglect.

Here are some questions that may help assess a senior's safety needs.

- Do you live in your own home? Is it a house, apartment or condominium?
- Do you live alone?
- Do you need any help getting around in your home?
- Do you have any help with daily living activities? Do you think you need some help?
- Do you feel safe in your home?
- Do you feel safe leaving your home?
- What do you do for social activities? Do you go out as much as you would like?
- Do you have a supply of food to last if there is a storm or other emergency?
- If you have an accident or an emergency, do you know how and where to get help? Do you have an emergency response system? Have you thought about getting one?
- Is there anyone who makes you feel afraid?
- Do you look after your own money? Do you feel you need any help with your financial matters?
- If you couldn't look after your own money, do you have someone you trust to do this for you? Have you given them power of attorney?
- Do you have a health care directive?
- Do you have a will?

Age and Opportunity's SafetyAid

Crime and Falls Prevention for Older Manitobans

- Program:** Help to prevent
- break and enter crimes
 - falls in the home

- Services:**
- A clearly marked van visits the home.
 - The SafetyAid Team looks for risk of crime or falls.
 - If security and falls prevention items are needed, the SafetyAid Team will install them.

Eligibility Criteria:

A person must

- be 65 years old or older
- have net income below
 - \$25,000 for a single person
 - \$30,000 for a couple

Seniors over the income limit can get free safety and falls prevention audits.

Victims of break and enter or home invasion get first priority.

- Contact:**
- Winnipeg:** Age & Opportunity
200-280 Smith Street
Phone: 956-6440 (Monday to Friday - 8:30 to 4:30)
<http://www.ageopportunity.mb.ca/>
- Brandon:** Brandon Police Service - Victim Services
1340-10th Street
Phone: 729-2336 or 729-2345 (Monday to Friday - 8:00 to 4:00)
- Rural Manitoba:** Age & Opportunity
Toll-free: 1- 888-333-1808
OR
Local RCMP or Seniors Resource Council (See grid at the front of the manual for phone numbers of Resource Councils.)

Note: If repairs or changes are needed, forgivable loans are available to qualified people through the Home Adaptation for Seniors' Independence (HASI) Program described on next page.

Home Adaptations for Seniors Independence Program (HASI Program)

Program: Forgivable loans to homeowners for changes to help low-income senior occupants live in their homes longer

Eligibility Criteria:

- At least one person who has difficulty with daily living activities is 65 or older.
- The total gross household income is below the Housing Income Limit (HIL) for the area. [\(Chart in Section 4\)](#)
- Work done before the loan is approved in writing is **not** eligible.
- The homeowner lives in the house all year.
- Changes must make daily living easier for seniors with age related problems for example,
 - handrails
 - lowered kitchen counters and cupboards
 - lever handles on doors and taps
 - walk-in shower, grab bars and bathtub seat.
- The maximum loan is \$3500, depending on the actual costs.
- The loan is forgiven if the person with the disabilities continues to live in the house for at least six months after the work is done.

Application:

- Contact number below. Staff review each situation. If a person is eligible, an application package will be provided.

Contact: Manitoba Housing & Renewal Corporation
Home Adaptations for Seniors Independence Program
113-114 Garry Street
Winnipeg MB R3C 4V4
Phone: 945-5566
Toll-free: 1- 866-689-5566
<http://www.manitoba.ca/fs/housing>

Homeowner Emergency Loan Program (HELP)

Program: Interest free loans to low-income homeowners for emergency repairs to make houses safe

Eligibility Criteria:

- The total gross household income is below the Housing Income Limit (HIL) for the area. [\(Chart in Section 4\)](#)
- The homeowner can't get money from other places like insurance companies, banks or other government programs.
- Work done before the loan is approved in writing is **not** eligible.
- The loan is only for emergencies that affect the **health and safety** of people in the house. Examples are structure damage, major plumbing leak, broken water supply equipment such as pumps or tanks, main heat source loss, severe damage to the roof, walls, windows and doors.
- The homeowner lives in the house year-round.
- The homeowner agrees to let Manitoba Housing and Renewal Corporation put a caveat against the property, or register it under the Personal Property Registry Act, as loan security.
- The maximum loan is \$3000, depending on actual repair costs.
- Repairs must be completed within 60 days after approval.
- The loan must be repaid after the repairs are done. A payment plan is based on the person's ability to pay.

Application:

- Contact number below. Staff review each applicant on first contact. If the person is eligible, an application package will be provided

Contact: Manitoba Housing & Renewal Corporation
Homeowner Emergency Loan Program
113-114 Garry Street
Winnipeg MB R3C 4V4
Phone: 945-5566
Toll-free: 1- 866-689-5566
www.manitoba.ca/fs/housing

Emergency Repair Program (ERP) (For rural communities/areas with fewer than 2500 people)

Program: Forgivable loans to rural low-income rural homeowners for emergency repairs to make the home safe

Eligibility Criteria:

- The home is in a rural area with fewer than 2500 people.
- The total gross household income is below the Housing Income Limit (HIL) for the area. [\(Chart in Section 4\)](#)
- Work done before the loan is approved in writing is **not** eligible.
- The homeowner lives in the house year-round.
- The loan is to fix emergencies that make the house unsafe. Examples are structure damage, major plumbing leak, broken water supply equipment such as pumps or tanks, main heat source gone, severe damage to roof, walls, window or doors.
- The maximum loan depends on the location

Northern areas up to \$9,000
Southern areas up to \$6,000.
- The loan does not have to be repaid if the person lives in the house for at least six months after the repair.
- Repairs must be started within 60 days after loan approval and completed within 90 days of approval.

Application:

- Eligibility is assessed individually. If a person qualifies, an application package will be provided.

Contact: Manitoba Housing & Renewal Corporation
Emergency Repair Program
113-114 Garry Street
Winnipeg MB R3C 4V4
Phone: 945-5566
Toll-free: 1- 866-689-5566
www.manitoba.ca/fs/housing

Age and Opportunity's "This Full House"

Program: Assistance to people 55 and over in Winnipeg whose hoarded "stuff" is a hazard to safety and well-being

- Staff from Age & Opportunity will visit the home to
 - assess the problems
 - make a plan to reduce the "stuff"
 - help make the home more safe
- In some cases, financial help for cleaning services may be available.

Eligibility Criteria:

A person must

- be 55 years or older
- have "stuff" that is a hazard to safety and well-being
- live in Winnipeg

Contact: Age & Opportunity
200-280 Smith Street
Winnipeg MB R3C 1K2
Phone: 956-6440
<http://www.ageopportunity.mb.ca/>

Information About Abuse of Older Adults

Defining Abuse: any action or inaction by a person in a relationship of trust that jeopardizes the health or well-being of an older person. The following are forms of abuse:

Physical Abuse: any act that causes physical discomfort, pain or injury

Examples include

- hitting, pushing, shaking, burning, throwing things at someone

Emotional Abuse: verbal or non-verbal action that causes emotional distress

Examples include

- threats, name calling, humiliation, intimidation
- treating the person like a child
- forbidding contact with family or friends
- denying information, privacy or religious worship

Financial Abuse: misuse or abuse of a person's money or assets

Examples include

- persuading or threatening a person to get money or property
- undue influence on someone to change a will or power of attorney
- cashing cheques, forging signatures or taking money or property without permission
- using a person's money or possessions for purposes other than what the person intends

Sexual Abuse: pressuring or forcing someone to engage in sexual activity

Examples include

- verbal or suggestive behaviour
- not respecting personal privacy
- sexual intercourse or any unwanted sexual contact

If suspecting sexual abuse, a person's competency level should also be considered. For example, two competent people looking for intimacy, e.g. holding hands or kissing, is not considered sexual abuse unless one is distressed. There should be concern if a competent person seeks intimacy from an incompetent person and there is evidence of distress.

Personal biases and attitudes towards seniors' sexuality and intimacy should be considered when making judgments about possible abuse.

Neglect: failure to meet the needs of an older adult who cannot meet those needs on his/her own

Intentional Neglect: deliberately withholding or not adequately providing basic necessities for physical or emotional needs – e.g. food, housing, emotional support, respect

Unintentional Neglect: non-malicious withholding of basic necessities or care because of lack of experience, information or ability

Examples of neglect may include

- withholding food and water
- misusing medicine or prescriptions

Indicators or Warning Signs of Elder Abuse may include

Physical signs such as

- bruises, broken bones, unexplained injuries
- denial of obvious injury or delay in treatment
- previous reports of similar injuries
- weight loss or poor hygiene

Behaviourial signs such as

- depression, withdrawal, anxiety, anger, fear
- avoiding contact with a caregiver

Other signs such as

- unexplained changes in social or spending habits, personality, or appearance
- unexplained difference between a person's income and standard of living
- sudden or unexpected change in living arrangements
- unexplained or sudden trouble paying bills
- not wanting to spend money without consulting family or caregiver

Reporting Abuse of Older Adults

What to do about suspected abuse or if someone reports abuse

- Listen carefully and don't give opinions about the information.
- Reassure the person that help is available.
- Be sure they know where to get help.

Note: If there is concern about a person's immediate safety or that a crime is being committed, call 911 or the local police immediately.

Note: Anyone who suspects abuse is happening or is likely to happen in a personal care home, hospital or designated health care facility must promptly report the situation to the Protection for Persons in Care Office (**See next page**).

Although there is currently no legislation to make reporting elder abuse in the community mandatory, there are some forms of legislation that may apply in the situation. It is always important to get help for someone who may be a victim of abuse.

Where to get help

- Call the Seniors Abuse Line.

Seniors Abuse Line

Program: A confidential information and referral line on abuse of older adults for seniors, family members, professionals and others

Services: Abuse line staff provide information and referral on abuse of older adults, community resources and support services available throughout the province.

Note: An Elder Abuse Consultant can provide education and training to assist communities in ensuring services and supports for abused older persons are available.

Contact: Manitoba Seniors and Healthy Aging Secretariat
Seniors Abuse Line
Phone: 945-1884 Toll-free: 1- 888- 896 –7183
www.manitoba.ca/shas

Protection for Persons in Care Act

Program: A law to help protect adults from abuse while receiving care in personal care homes, hospitals and other designated health care facilities

Anyone who suspects abuse is happening or is likely to happen must promptly report to the Protection for Persons in Care Office (PPCO).

Defining Abuse:

“Abuse” means mistreatment that is reasonably likely to cause death or that causes or is reasonably likely to cause serious harm to a person or significant loss of the person’s property whether:

- physical and neglect
- sexual
- emotional or psychological
- financial

Process for Reporting and Investigating:

- When PPCO gets a report an Inquiry Officer assesses whether an investigation is warranted.
- Action depends on the situation – some matters fall outside the Act.
- The PPCO needs the name and phone number of the person reporting in case they need more information or to report on the outcome of the report. Names are always confidential.
- The law protects anyone who reports alleged or actual abuse in good faith. It is an offence, punishable by a fine, to fail to report abuse. A person who contravenes the PPCA is guilty of an offence and is liable to a fine. Individuals may be fined up to \$2,000.00 and facilities up to \$30,000.00. A person who makes a report of abuse knowing it to be false is liable to a fine of \$2,000.00.

Note: The PPCO has an education package for facility staff, public and private agencies and the general public. For more information, contact the number below.

Contact: Protection of Persons in Care Office
300 Carlton Street
Winnipeg MB R3B 3M9
Phone: 788- 6366
Toll free: 1- 866- 440- 6366
www.gov.mb.ca/health/protection

Age and Opportunity's Elder Abuse Counseling Service

Program: Confidential consultation, assessment and counseling for seniors who are suspected victims of abuse, neglect or exploitation by family members or other caregivers

Services: Social Workers provide

- confidential counseling and support
- advocacy
- help to get safe accommodation
- help to get legal services, including protection orders

Eligibility Criteria:

Individual must be

- 55 or older
- living in Winnipeg
- experiencing emotional/psychological, verbal, financial or physical abuse by a person in a position of trust

Concerned family or friends may also ask for information and direction.

Contact: Elder Abuse Counseling Services
Age & Opportunity
200-280 Smith Street
Winnipeg MB R3C 1K2
Phone: 956-6440
<http://www.ageopportunity.mb.ca/>

Personal Emergency Response Systems

Program: Devices for people with health or safety concerns to get help 24 hours a day

Process:

- A “hand free” communication base unit is connected to the phone.
- The person usually wears a button to press for help. An operator answers and tries to talk to the person to find out what is needed and get appropriate help.
- Most systems ask the client to name 3 people who can be called in an emergency.
- Systems stress that they work hard to find out if an ambulance is needed before one is dispatched. If the operator can't get a response from the client an ambulance is usually sent.

Extra Services Available:

- 12 or 24 hour check-ins
- voice reminders by phone (e.g. medication and meal reminders)
- family can use a code to call into the system and listen to activity in the client's residence

Costs:

- vary with suppliers
- usually an installation fee and monthly fee that includes upkeep

Contact: Many **Seniors Resource Councils** work with suppliers to install personal response systems. Look at the grid at the front of the Manual to see where this service is available.

Victoria Life Line is a non-profit community service of the Victoria General Foundation **Phone: 956-6777**

Other suppliers are available through the Yellow Pages under “personal response systems”.

Emergency Response Information Kit (E.R.I.K.)

Program: A kit to record a person's important medical information for emergency responders

Process:

- Both sides of the Health Information Form should be filled in. The kit is placed on the front of the fridge where emergency responders can find it.
- The E.R.I. K. sticker goes on the front door to tell responders to look for the kit on the fridge.
- The Health Information form should be update regularly as heath changes.
- An E.R.I.K. kit is also useful to take on a trip or to the hospital in a non-emergency situation.

Note: The E.R.I.K. kit has a "Health Care Directive" or "Living Will" form. If a person already has a health care directive, it should be used. If not, this one should be used.

Cost: Usually provided free, but donations help support the program

Contact: **Local Seniors Resource Council or Seniors Centre**
See grid at the front of this Manual.

Manitoba Justice Victim Services Branch

Program: helps victims of the most serious crimes and of domestic violence as outlined in the Victim's Bill of Rights

In general Victim Services helps people

- access their rights
- understand their responsibilities
- connect with other services or agencies

Services:

As cases move through the criminal justice system, Victim Services provides:

- referrals to counseling
- information about
 - the court and criminal justice system
 - what to expect if called to court as a witness
 - possible financial help for victims of crime
 - how to prepare Victim Impact Statements
 - the offender's sentence once he/she is convicted
 - how to contact the correctional facility if the offender receives a jail sentence and how to find out about the offender's release
 - how to register with the National Parole Board (NPB), if the offender is sentenced to a federal institution
- court preparation, as needed, including a visit to the courtroom to help make witnesses feel more comfortable
- court support, when possible
- safety and protection planning

Cost: no cost

Contact: Manitoba Justice Victim Services Branch

In **Winnipeg**, services are divided into specialty units. The type of crime determines which unit gives services.

In **rural Manitoba**, staff give a range of services in each category of crime.

Winnipeg Region	Winnipeg	945-6851
Interlake Region	Selkirk	785-52134
Eastman Region	Lac du Bonnet	345-9752
Central Region	Portage la Prairie	239-3378
South Central Region	Morris	746-8249
Westman Region	Brandon	726-6515
Parkland Region	Dauphin	622-5080
Norman Region	The Pas	627-8483
Thompson Region	Thompson	677-6368

Age and Opportunity's Older Victim Services

Program: a short-term support service from Age & Opportunity and the Winnipeg Police Service

Eligibility: people 60 and over from the Winnipeg area who are victims of

- property crime, such as a break-in to their home
- personal crimes, such as assault or robbery

Services:

- emotional support and an opportunity to talk about the experience and share difficult feelings
- Help with
 - insurance claims
 - applying for injury compensation
 - victim impact statements
 - referral to other community resources
 - support during the police investigation
- Practical tips for personal and home safety
- information about
 - the progress of the police investigation
 - the Criminal Justice System
 - recovery and return of stolen property

Cost: No cost

Application: The Winnipeg Police Service refers victims to Age and Opportunity and staff or volunteers contact the person.

Age and Opportunity also accepts referrals from community agencies and family members.

Contact: **Age & Opportunity**
200-280 Smith Street
Winnipeg MB R3C 1K2
Phone: 956-6440
Email: intake@ageopportunity.mb.ca
<http://www.ageopportunity.mb.ca/>

Age and Opportunity's Safe Suite Program

- Program:** temporary housing for men and/or women who need a safe place to stay due to abuse or neglect
- Eligibility:** 55 years or more
have experienced abuse or are in imminent danger of abuse
- Services:** counseling from social workers
furnished accommodation for up to 60 days
Victoria Lifeline support
Practical help to arrange finances, housing, legal and support services
- Cost:** no cost
- Contact:** Age and Opportunity Intake Line
Phone: 956-6440
Toll-free: 1-888-333-3121
Email: intake@ageopportunity.mb.ca
<http://www.ageopportunity.mb.ca/>

Geriatric Assessment Program (Winnipeg Regional Health Authority)

Program: Home visits to people 65 and over to assess their ability to function in their home and link or refer to appropriate supports

Services:

- **Geriatric Program Assessment Teams** see clients with issues related to mobility, functioning, confusion, depression, drug management, incontinence, and inadequate social support
- **Geriatric Mental Health Teams** see clients with issues related to dementia with behavioural and psychological symptoms, mood disorders, anxiety, psychotic disorders, personality disorders, and emotional, behavioural and cognitive disorders related to brain diseases.
- **Both teams** make referrals and recommendations to services such as Home Care, day hospitals, Age and Opportunity, Addictions Foundation, Community Mental Health
 - The Geriatric Assessment Team usually closes the case once the link is made.
 - The Geriatric Mental Health Team is more likely to follow-up over time because clients may be more difficult to link to other services.

Contact: Winnipeg Regional Health Authority
Geriatric Assessment Program
Phone: 982-0140

24 Hour Help Lines

Domestic Violence Crisis & Information Line	1-877-977-0007
Farm and Rural Stress Line	1-866-367-3276
Gambling Help Line	1-800-463-1554
Klinic Crisis Line	1-888-322-3019
Klinic Sexual Assault Crisis Line	1-888-292-7565
Manitoba Suicide Prevention Line	1-877-435-7170

Key Legal Documents

A copy of “Legal Information Guide for Seniors” is in the pocket at the end of this section. It has more information about the following documents.

Will: a written document that controls what happens to a person’s property after death

Two types of wills

1. **formal will** must be
 - in writing
 - signed at the end by the maker or someone else the maker directs and watches
 - signed by at least two witnesses who see the maker sign the will
2. **holograph will** – written and signed completely in the maker’s own handwriting

Legal requirements

- To be valid, a will must be
 - made when a person is of sound mind
 - in writing – audio or video tapes are not valid
- Usually a person who witnesses signing a will can’t get benefits from it.
- A person who signs a will on behalf of someone who can’t write cannot get benefits from it.

Costs

Costs to have a lawyer or trust company help make a will vary with the size of the estate and how complex the plans for the property. Cost for a simple will is usually about \$200.

If a person dies without a will, the court appoints an administrator to settle the estate that **may** cost more than hiring a lawyer to help make a will.

Preprinted wills usually have spaces for the maker to fill in the names of beneficiaries and witnesses. If properly executed, it is a valid will. However, it is easy to make mistakes.

People who don’t have a lawyer can contact

Law Phone-In and Lawyer Referral Program
Phone: 943-2305
Toll-free: 1-800-262-8800

Power of Attorney: the legal authority from a written document that gives someone else permission to look after a person's legal and financial affairs

The **donor** gives the power and

- must be mentally able to understand the results of the decision
- must sign the document

The **attorney** takes the power and

- must be 18 or over and mentally able to understand the responsibility
- does not have to be a lawyer - may be a trusted friend or relative or a trust company
- must always act according to the document giving power of attorney
- must keep accurate records of actions
- does not have to sign the document

Usually a witness signs the document. The witness should not be the attorney's spouse or common-law partner.

Types of Power:

Specific gives power to do a specific job and the power ends when the job is done

General gives power to make decisions about all the donor's affairs and the power ends if the donor becomes mentally incapable

Temporary gives power for a certain period of time

Enduring gives power to the attorney even if the donor becomes mentally incapable and must

- be made when the donor is mentally capable
- be signed, or if the donor is physically unable, may direct someone else to sign in front of a qualified witness
- be witnessed by a judge, a justice of the peace or magistrate, licensed doctor, notary public, lawyer, police officer or someone qualified to perform marriages

Note: Someone who signs a power of attorney may still manage their own affairs.

Power of attorney does not allow the attorney to make health care decisions.

Health Care Directive or Living Will: a written document that

- allows a person to give specific instruction about the level and type of medical care they want if they are unable to communicate their wishes
- allows appointment of another person, called a proxy, to make health care decisions

To be valid a health care directive must be

- in writing
- signed and dated
- made when a person is able to understand the consequences of the decisions

A health care directive only gives current wishes and can be changed.

A copy of a health care directive should be

- stored in a safe place (other than a safety deposit box because it is not easy to get to in a hurry)
- put in an E.R.I.K on the front of the fridge for emergency responders
- left with the family doctor
- given to the proxy
- reduced in size to be carried in a wallet

Note: The Manitoba Government has made a form that can be a guide to provide the proper information on a health care directive. (Sample in Section 4.)

Copies are available at www.gov.mb.ca/shas or
Phone: 945- 6565
Toll-free: 1-800-665-6565

Law Phone-In and Lawyer Referral Program

Program: Legal information on many types of legal problems available through a phone call

Referral to a lawyer if needed

Process: Phone calls are answered directly or the caller will leave a name and number and a lawyer on staff will call back.

“Shut-in lawyers are prepared to visit ill, disabled or older adults in hospital or at home.

Cost: A referral lawyer will not charge for the first half hour of consultation

Contact: Community Legal Education Association
Law Phone-in & Lawyer Referral Program
Phone: 943-2305
Toll-free: 1- 800-262- 8800
E-mail: info@communitylegal.ca

Legal Aid Manitoba

Program: An independent agency of the Government of Manitoba that provides legal services to individuals, groups and organizations that can't afford a lawyer

Services: There are three main types of Legal Aid services.

- **Drop-in advice and information** - No application is needed for this type of service - everyone qualifies.
- **Formal representation** - Legal Aid Manitoba pays for or helps to pay for a lawyer
 - (a) for a family law case
 - (b) for a person charged with a criminal offence
 - (c) for poverty law or some other cases, or
 - (d) to represent groups in cases of public interest

For this kind of service individuals must complete an application and be found eligible. In some cases, Legal Aid will provide this service through full service duty counsel.

- **Duty counsel** - Lawyers are present in many criminal and youth and some child welfare courts to help and advise anyone who has to appear before a judge. An application is not needed for this type of service - everyone qualifies.

Eligibility: based on gross income and family size (Assets and debts are also considered.)

Costs: Lawyer fees may be fully or partly covered or a fee may be charged depending on income and circumstances

Contact: **Administrative & Winnipeg Area Office**
402 - 294 Portage Avenue
Winnipeg MB R3C 0B9
Phone: 985-8500
Toll Free: 1-800-261-2960

<p>Criminal Law Office 514 St. Mary Avenue Winnipeg MB R3C 0N6 Phone: 985-8570 Toll Free: 1-800-672-1043</p>	<p>Northlands Community Law Centre 236 Edwards Avenue The Pas MB R9A 0K1 Phone: 627-4820 Toll Free: 1-800-268-9790</p>
<p>Somerset Law Office * 300 - 294 Portage Avenue Winnipeg MB R3C 0B9 Phone: 985-8550 Toll Free: 1-800-766-2148 * includes the Child Protection Unit, Criminal Unit, Family Unit & Poverty Unit</p>	<p>Parklands Community Law Centre (Dauphin Area Office) 31 - 3rd Avenue N.E. Dauphin MB R7N 0Y5 Phone: 622-7000 Toll Free: 1-800-810-6977</p>
<p>University of Manitoba Law Centre Faculty of Law - 101 Robson Hall University of Manitoba Winnipeg MB R3T 2N2 Phone: 985-5206</p>	<p>Thompson Community Law Centre (The Pas/Thompson Area Office) 3 Station Road Thompson MB R8N 0N3 Phone: 677-1211 Toll Free: 1-800-665-0656</p>
<p>Winnipeg Law Office 807 - 294 Portage Avenue Winnipeg MB R3C 0B9 Phone: 985-9732 Toll Free: 1-800-261-2960</p>	<p>Westman Community Law Centre (BRANDON Area Office) 236 - 11th Street Brandon, MB R7A 4J6 Phone: 729- 3484 Toll Free: 1-800-876-7326</p>

Community Legal Education Association

Programs: information about the law and lawyer referral

Services: Speakers bureau
Workshops and classes
Publications
Law Phone-in
Lawyer Referral Program

Contact: Community Legal Education Association
205-414 Graham Avenue
Winnipeg MB R3C 0L8
Phone: 943-2382
<http://www.communitylegalmb.ca/>

Public Trustee

Program: The Public Trustee provides trustee services to the people of Manitoba in situations where no one else is capable or willing to do so.

Services: Administering

- estates and making personal decisions for people who are not mentally capable of doing so
- the estates of mentally competent people who have granted a Power of Attorney to The Public Trustee
- the estates of people who have died in Manitoba with no one else capable or willing to act as administrator
- some adult trusts

Costs: Fees depend on complexity of case

Contact: **The Public Trustee**
500- 155 Carlton Street
Winnipeg MB R3C 5R9
Phone: 945-2700
<http://www.gov.mb.ca/publictrustee>

Manitoba Consumers' Bureau

Program: Administers legislation for the Province of Manitoba under the

- Consumer Protection Act
- The Business Practices Act
- The Personal Investigations Act
- The Charities Endorsement Act
- The Hearing Aid Act
- The Bedding and Other Upholstered or Stuffed Articles Regulations under The Public Health Act
- Part III Reverse Mortgage Loans of the Mortgage Act

Services:

- licenses "direct sellers" and collection agents
- certifies hearing aid dealers
- registers stuffed article manufacturers and renovators
- authorizes charitable fund raising
- helps consumers resolve complaints between buyers and sellers
- investigates complaints involving breaches of consumer protection legislation and, where appropriate, refers matters to Manitoba Justice for prosecution
- provides information and education to Manitoba consumers and businesses about consumer legislation and marketplace issues (**Groups may arrange educational presentations**)

Complaint Handling Process:

- When the Consumers' Bureau gets a complaint from a consumer, an officer
 - contacts the business and asks for a response
 - tells the consumer about that response
 - continues the process until the parties agree or can't agree
- Dispute resolution can happen only when all parties are willing. The Bureau cannot impose a settlement or guarantee the results.
- If an agreement cannot be reached, either party may take the matter to court.

Note: Files are confidential and the Bureau cannot report to the public or comment on specific information about complaints.

Contact: Consumers' Bureau
Manitoba Finance
302-258 Portage Avenue
Winnipeg MB R3C 0B6
Phone: 945-3800
Toll-free: 1-800-782-0067
<http://www.gov.mb.ca/finance/cca/consumb>

PhoneBusters

Program: a national call centre for complaints about telemarketing, mail and Internet fraud

Services: Operators will

- give advice to the caller
- collect information and report to the proper authorities to use in programs to protect the public

PhoneBusters also does public education on how to avoid being a victim of fraud.

Hours of Operation: Monday to Friday 8 a.m. to 6 p.m. **Eastern Time**

Process: People who get mail, phone calls or e-mail messages that try to get money or identity information in a suspicious way, should contact PhoneBusters.

Cost: no cost

Contact: **PhoneBusters**
Box 686 North Bay ON P1B 8J8
Toll-free: 1- 888- 495- 8501
Toll-free fax: 1- 888- 654- 9426
E-mail: info@phonebusters.com
www.phonebusters.com

Other Contacts About Fraud:

RCMP Reporting Economic Crime On-Line: www.recol.ca

Canada Revenue Agency Charities Directorate: 1- 800- 267- 2384

Canadian Council of Better Business Bureaus:
<http://www.canadiancouncilbbb.ca/>

Fraud Awareness Program - ABCs of Fraud

- Program:** education/prevention program to help seniors recognize consumer fraud and avoid becoming a victim
- Process:** Volunteer seniors provide an hour-long workshop using skits and interactive presentations. The presentations also include videos and handouts.
- Cost:** free to seniors groups
- Contact:** Age and Opportunity
200-280 Smith Street
Winnipeg MB R3C 1K2
Phone: 956-6440
<http://www.ageopportunity.mb.ca/>

Consumers' Association of Canada (Manitoba)

- Program:** provides information to consumers and represents consumer interests
- Services:**
- refers consumers to government departments or organizations that will best meet their needs

 - provides information on
 - product testing and pre-purchase information
 - how and where to complain about a product or service
 - how to avoid fraud and scams
- Cost:** no cost
- Contact:** Consumer Association of Canada, Manitoba Branch
21-222 Osborne Street South
Winnipeg MB R3L 1Z3
Phone: 452-2572
Toll-free: 1-888-596-0900
<http://www.consumermanitoba.ca/>

Community Financial Counseling

Program: Financial assessment, credit counseling and information on money management

May negotiate with creditors and set up repayment plans

Fees: nominal fee based on income

Contact: Community Financial Counseling Services
3rd Floor, 238 Portage Avenue
Winnipeg MB R3C 0B1
Phone: 989-1900
<http://www.creditcounsellingcanada.ca/>

Manitoba 2006 Housing Income Limits

The Housing Income Limit (HIL) is the total before tax income of all people over 15 years old living in a residence.

To determine the HIL:

1. Figure the number of bedrooms **needed** based on the following National Occupancy Standards
 - no fewer than 1 and no more than 2 people may use a single bedroom
 - parents and children may not use the same bedroom
 - single people 18 and over need a separate bedroom
 - children 5 and over do not share a bedroom with another of the opposite gender

2. Find the area where the home is located and determine the HIL.

Household Income Limits for City of Winnipeg & the following surrounding communities

Anola	Argyle	Balmoral	Birds Hill	Blumenort
Brunkild	Cooks Creek	Dacotah	Domain	Dufrense
Dugald	Elie	Garson	Glenlea	Grande Pointe
Grosse Isle	Landmark	Lockport	Lorette	Meadows
New Bothwell	Niverville	Oak Bluff	Oakbank	Osborne
Otterburne	Randolf	Rosser	St. Adolfe	St. Francois
Ste. Agathe	Sanford	Springstein	Starbuck	Stonewall
Stony Mountain		Tyndall	Warren	
	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
	\$21, 500	\$28,000	\$36,000	\$42,000

Household Income Limits for non-market areas e.g. Churchill, Gillam, Snow Lake

1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
\$36, 500	\$38,000	\$41,000	\$44,000

Household Income Limits for all other Manitoba communities

1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
\$19,500	\$24,500	\$29,000	\$32,500