



Agency Guide for the Home Sharing Property Support Program

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PURPOSE OF THIS GUIDE

The Home Sharing Property Support Program Guide offers guidance on the new Home Sharing Property Support Program to agencies providing Home Sharing Coordination, including procedures for implementing both the Home Sharing Property Insurance Rider Program and the Home Sharing Damage Reimbursement Program. It also provides guidance on supporting Home Sharing Providers who are utilizing the program. Complementing this guide is a Frequently Asked Questions (FAQ) document, which will be revised as necessary and can be found on the CLBC Website.

The Home Sharing Property Support Program is comprised of two components:

1. Home Sharing Property Insurance Rider for significant damages
2. Home Sharing Damage Reimbursement program for minor damages

The program operates with the following principles in mind:

- Damage to property of the home sharing provider (outside of normal wear and tear) that is the result of the actions or negligence of a CLBC supported individual should not be the responsibility of the home sharing provider.
- Agencies have a critical role in supporting Home Sharing Providers and should play a key role in assessing whether it is reasonable to fund the cost of the damages.
- The program should be reasonably straightforward to administer for both service providers and CLBC staff.

PROGRAM OVERVIEW

CLBC has created a new program to provide home sharing providers with comprehensive insurance coverage against significant property damage and protection from occasional minor property damage caused by individuals supported in home sharing, outside of normal wear and tear. This program has been developed with both CLBC's and Agencies needs in mind, aiming to simplify the reimbursement process and create a seamless experience for our staff, home sharing providers and agencies.

Under this program, all home sharing providers who meet the eligibility criteria are considered to be enrolled in the program. Agencies will confirm enrollment to the home sharing provider by issuing an enrollment certificate. Agencies are responsible to review and assess requests for reimbursement under this program, to ensure that the requests are reasonable and meet the eligibility criteria.

Agencies may establish their own processes and requirements for the implementation of this program, including what internal approvals are necessary to proceed with a reimbursement. CLBC does not prescribe the internal agency processes that are to be implemented. Instead, analysts will work with agencies to ensure that they understand their responsibilities under the program and are assessing eligibility appropriately.

1. ELIGIBILITY

To be eligible for both parts of the Home Sharing Property Support Program, the following criteria must be met:

1. The Home Sharing Provider must be under a contract for the CLBC supported individual with an Agency.
2. The date of the occurrence of any damages or loss must be within the term of the Home Sharing Provider's contract.
3. The Home Sharing Provider must have homeowner or tenant insurance.
4. The damages must be to the residence or property of the Home Sharing Provider, not to the property of visitors or neighbours.
5. The damages do not fall under the list of exclusions (Section 3.3).
6. The damages must have occurred as the result of the direct action or negligence of the individual for whom the Home Sharing Provider is contracted.

2. HOME SHARING PROPERTY INSURANCE RIDER PROGRAM

2.1.INSURANCE RIDER PROGRAM OVERVIEW

CLBC has arranged for Extended Property Damage (Rider) Insurance for all Agency Contracted Home Sharing Providers to supplement their homeowner or tenant property policy. As this policy is a Rider, it mirrors the Home Sharing Provider's own policy and provides up to the same limits and coverages for damages caused by the acts or negligence of the CLBC supported individual in the home.

This is a group policy, where premiums are paid by CLBC on behalf of all Agency Contracted Home Sharing providers, and coverage will be automatically provided to all Home Sharing providers who are providing service under a contract with an approved CLBC Agency and have homeowner or tenant insurance. Each Home Sharing provider will be issued a certificate of enrollment by the agency who holds the contract for that Home Sharing provider.

Damages are covered under this program when caused by the CLBC supported individual and only if any one incident is more than the deductible on the Home Sharing provider's policy. The minimum deductible is \$25,000 or the deductible stated on the Home Sharing provider's policy, whichever is greatest. The agency will work with CLBC to arrange payment or reimbursement of any deductible. For damages below the \$25,000 deductible, please see the Home Sharing Damage Reimbursement Program below.

The maximum coverage for house and contents is \$500,000 per claim (per incident) or the maximum limit of your homeowner or tenant policy, whichever is less, and is subject to all other terms, conditions and exclusions of the Home Sharing Provider's personal insurance policy.

2.2.ENROLLMENT

In order for Home Sharing providers to ensure they are enrolled, agencies will need to complete a short form at the time of contract signing with any new Home Sharing provider, after ensuring the Home Sharing provider meets the eligibility criteria. CLBC will provide a fillable Word template of the certificate for this purpose. Agencies are encouraged to review the FGT for accuracy prior to the mail merge. The form does not have to be sent to the Insurer and is for the Home Sharing Provider's records in case of a claim.

Existing Home Sharing providers will need to have new certificates issued on a yearly basis. Agencies will be provided with a mail merge template of the certificate, allowing them to generate the enrollment certificate for their existing Home Sharing Providers. This template will allow for a mail merge from the Home Sharing FGT or other excel based record, and provide an enrollment certificate for all existing Home Sharing Providers. Agencies must not otherwise alter the enrolment certificate, or the enrolment may not be valid.

Agencies can request a copy of the editable enrollment certificate, a copy of the mail merge enrollment certificate, the mail merge instructions, examples, and training videos. Agencies that are having problems with the certificate or mail merge process can contact Emily Ashbee at Acera at Emily.Ashbee@acera.ca.

2.3.CLAIM PROCESS (FOR INSURANCE RIDER CLAIMS ONLY)

When a Home Sharing Provider experience significant damages to their home under this program and wishes to file a claim, the following process applies:

1. The Home Sharing Provider must contact the agency that they contract with, who will inform CLBC. After the home sharing provider has informed their agency, they should contact Shannon Mycroft at Coast Claims Insurance Services via email (clbc@coastclaims.com) or telephone (1-866-694-3111) to report their claim as soon as possible following loss or damage. They do not need to contact their own insurer.
2. The Home Sharing Provider will be required to submit the following documents to both their contracting agency and Coast Claims Insurance Services:
 - a. A copy of their homeowner or property insurance wording.
 - b. Statement of the incident (Home Sharing Providers should avoid using the name of the individual).
 - c. A copy of the enrollment certificate for the Insurance Rider Program
 - d. A copy of the Home Sharing Provider's contract with their agency.
 - e. The police file number, where appropriate.
 - f. Estimates or receipts for repair of damaged items.
 - g. Pictures of the damage.
3. The Home Sharing Provider will be contacted by an adjuster to get more information about the specifics of the claim in order to evaluate a settlement.
4. The adjuster will contact the Home Sharing Provider and agency to provide the outcome of the claim settlement and payment.

5. The Home Sharing Provider should contact a restoration company that is familiar with insurance claims. Coast Claims can provide a list of restoration companies they have worked with in that area.
6. The agency will work with CLBC to provide payment or reimbursement of the deductible. Deductible payments will be made under the Damage Reimbursement Program below.

3. DAMAGE REIMBURSEMENT PROGRAM

3.1. DAMAGE REIMBURSEMENT PROGRAM OVERVIEW

This program provides clarity around the process and expectations for when Home Sharing Providers or the agency can be reimbursed for the cost of repairing **minor damages** to their home, which were incurred by the individual they are supporting.

This is a reimbursement program, not an insurance program. When damage occurs, the agency will review with the Home Sharing provider to determine whether to cover the cost of the damages, consulting with their liaison analyst if there is any questions or confusion, or if the cost is above the pre-approval threshold. Agencies will be responsible to reimburse the Home Sharing provider if the claim meets the eligibility criteria below. Agencies may choose to arrange for the repairs themselves instead of reimbursing the Home Sharing provider. Agencies will then invoice CLBC on a regular basis for eligible claims and be reimbursed.

This process will leverage the work that Agencies already do in support of their Home Sharing networks. It will result in efficient approval of, and payment for minor damages, and include sufficient documentation requirements to allow for audit and review of costs.

It is important that agencies ensure that Home Sharing Providers follow CLBC policies and standards regarding Home Sharing, such as the Home Sharing Standards, Critical Incident Reporting, and Behaviour Support and Safety Planning. Each situation resulting in minor damages is an opportunity to confirm correct understanding and process.

3.2. DAMAGES

Damages eligible for reimbursement follow the following expectations:

1. The damages must be of an unusual or significant nature, not related to normal wear and tear.
2. The Home Sharing Provider must be able to provide documentation as to how the damages occurred, and establish reasonable cost to repair or remediate them, including obtaining quotes from multiple sources if requested.
3. Reimbursement requests for more than \$1,500 per occurrence require the service provider to provide three separate quotes and obtain preapproval from CLBC before proceeding.
4. Unless authorized in writing by an Integrated Services Manager, the maximum reimbursement amount is \$5,000 per occurrence.
5. The maximum exception amount that an Integrated Services Manager can approve is \$25,000 per occurrence. Claims over \$25,000 should be referred to the Significant Damages Rider Insurance program unless otherwise indicated by CLBC.
6. The \$25,000 deductible for the Significant Damages Rider Insurance Program is eligible to be paid through this process.

3.3.EXCLUSIONS

Under this program, the following costs are excluded:

1. Costs related to normal wear and tear in a home.
2. Costs related to moving an individual into or out of the home share.
3. Costs to implement or reverse individual-specific changes to the home.
4. Costs unrelated to property damage, such as bodily injury or personal liability; or where other insurance coverage such as WorkSafe BC or SSGLP properly applies.
5. Costs in excess of program maximums, unless otherwise approved in writing by CLBC.
6. Repeated and persistent damage costs caused by a specific individual, where the local office bears the responsibility of planning and determining whether ongoing support funding is required.

Home Sharing providers may be eligible for reimbursement for some of these excluded costs through the regular CLBC Resource Allocation Process. Agencies should contact their liaison analyst with any situations where there are questions about costs that may or may not be covered.

3.4.PROCESS

3.4.1. Agency Invoices

Agencies should submit an invoice with the following information for each of the occurrences they are requesting reimbursement for:

- Date of occurrence
- Initials of the supported individual
- Address of the Home Sharing provider
- Brief description of the damages
- CLBC Agency Coordinated Home Sharing Contract number for any contracts against which damages will be paid.
- Copies of invoices/receipts for occurrences over the \$1,500 threshold

Agencies should ensure that they obtain preapproval for any occurrences over the \$1,500 threshold and should ensure that they are able to produce documentation if requested for all occurrences.

3.4.2. Invoice Review

The analyst reviews the invoice information to confirm that there are no issues in issuing reimbursement as per the program requirements. The purpose of the review is to confirm understanding and compliance with program expectations.

3.4.3. Payment

In order to streamline the administrative requirements of this program, CLBC will process payment of approved invoices without the need for a contract modification. Payment will be made for all processed invoices as per the regular payment schedule. However, Agencies should be aware that payment may take anywhere up to 6 weeks to process.

3.4.4. Reimbursement and Repairs

Agencies may exercise discretion on how reimbursements or repairs are handled, as long as the damage issues are addressed, and program expectations are upheld. This includes both issuing reimbursements to Home Sharing providers directly, or having the agency arrange and pay for repairs.

3.5.DISPUTE RESOLUTION

Agencies have the primary responsibility to review requests for reimbursement and decide whether a situation meets the eligibility criteria. If a Home Sharing provider is

denied reimbursement for damages by the Home Sharing Coordinator, they should follow the dispute resolution process for their contracting agency. Disputes under this program are not subject to CLBC's Complaint Resolution process.

If an agency's request for reimbursement is denied by CLBC, the agency may choose to follow the dispute resolution process as indicated in their contract.

ROLES AND RESPONSIBILITIES

As Home sharing arrangements are not directly contracted with CLBC, it is important that this process is collaborative, where Home Sharing Providers, agency staff, and CLBC staff understand their roles.

- **Home Sharing Providers** are responsible for alerting their agency of any applicable damages and ensuring that they are meeting their contractual expectations, and providing any documentation that is required.
- **Agencies** are responsible for being the main point of contact for Home Sharing Providers regarding property damage or loss. This includes sharing information about this program, reviewing any reports from Home Sharing Providers, including performing a home visit where necessary to assess the damages and ensure eligibility for reimbursement as per eligibility criteria above. They are also responsible to invoice CLBC on a quarterly basis (or more frequently if needed), ensure that documentation for all relevant costs was retained in case of audit, and ensure that requests for reimbursement for minor damages are evaluated fairly and consistently.
- **CLBC Liaison Analysts** are responsible for supporting problem solving with the agency in the application of this program, including helping them understand what situations are covered and what appropriate documentation they should retain. Liaison analysts are also responsible for completing the coding blocks to proceed with the reimbursement.
- **CLBC Practice and Service Advisors** are responsible to help ensure consistent understanding of this guidance and support analysts in problem solving.
- **CLBC Integrated Services Managers** are responsible for reviewing requests for reimbursement in excess of program maximums.
- **CLBC Finance Department** is responsible for overall program evaluation, including future cost projections.

SERVICE PROVIDER CONSIDERATIONS

Agencies providing Agency Coordinated Home Sharing may want to consider the following items in the implementation of this program:

- Whether their contracted Home Sharing providers have homeowner or tenant insurance
- How they will ensure that enrollment certificates are issued for new eligible home share providers at contract signing
- Who is responsible to complete the mail merge process for the annual certificates
- What internal processes they want to put in place for reviewing requests for reimbursement under this program
- Who has authorization to approve reimbursement under this program
- Where documentation related to reimbursements and insurance rider claims will be filed
- Whether the agency or the home sharing provider should be responsible to obtain quotes for reimbursement requests about \$1,500
- How reimbursement requests will be tracked and invoiced

HOME SHARING AND INDIVIDUALIZED FUNDING

As the provision of home sharing in Individualized Funding Arrangements is currently under review by CLBC, agents and Person Centered Societies (PCS) will be directed to contact their local CLBC office should any situations arise where either minor or catastrophic damages have occurred.

Home Sharing Providers under Host Agency Agreements are eligible under this program and should follow the same process as Agency Coordinated Home Sharing above.