

FACT SHEET:

Making Rental Housing Affordable for People with Low-Incomes



Definitions

Subsidized Rent-Geared-to-Income Housing: Subsidized rent-geared-to-income (RGI) housing is a policy designed to ensure affordability for low-income people by guaranteeing that a person pays no more than 30% of their income for housing and has money remaining to pay for their other expenses.

Community Housing: The community housing sector builds and operates non-market housing and includes both co-operative and non-profit housing providers. Subsidized RGI housing in BC is delivered by the community housing sector or directly by BC Housing.

SUMMARY OF KEY MESSAGES

Dramatic declines in access to affordable rents since 2016 threaten many of our most vulnerable British Columbians

- Many low-income British Columbians require rents of less than \$1,100 for their housing to be affordable. This includes low-income seniors and youth, single mothers, Indigenous peoples, recent immigrants and refugees, and people living with disabilities. The lowest income groups can only afford housing of less than \$700 a month.
- In 2023, there were over 11,000 homeless individuals in communities across BC - an increase of 31% from the count reported in 2020/21. Indigenous peoples were significantly overrepresented, making up 40% of the individuals counted.
- The dramatic increase in rental costs in BC between 2016 and 2021 has meant that there was an estimated loss of almost 100,000 homes renting below \$1,000 per month over this 5-year period (or 20,000 units a year).
- According to the 2021 Census, there were 108,820 renter households living in unaffordable, unsuitable, or inadequate housing in BC. Today, this gap is likely significantly higher, assuming that an additional 40,000 homes were made unaffordable in 2022 and 2023, there is a likely at least 148,820 renters living in housing that does not meet their needs.
- While the provincial government has increased its investment in community housing in recent years, funding for new rental housing, that is affordable to the very lowest income British Columbians (i.e., those who require rents of less than \$700 per month to be affordable) has been extremely limited with only 2,500 homes built for this group since 2018.

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SUMMARY OF KEY MESSAGES CONTINUED...

- Adding together all new subsidized rent-geared-to-income (RGI) housing that has been built since 2018, the provincial government has provided funding to build approximately 11,970 new units for low- and moderate-income people. This is only a small fraction of the shortfall of 148,820 homes that are unaffordable, unsuitable, or inadequate.
- The research evidence is clear: investing in community housing for low-income people has many benefits that go well beyond meeting people's basic shelter needs:
 - It improves people's health and wellbeing.
 - It can be a cost-savings measure for government, as it's less expensive to provide access to affordable housing than homeless shelter or hospital beds.
 - It boosts economic productivity by ensuring more workers have places to live.
 - It improves educational and childhood outcomes for children and families.

There are solutions that will increase affordable housing for these groups of people.



The first solution is to protect existing affordable housing units. It is 50 to 70% less expensive to save the existing stock of affordable housing than to build new housing. This is beginning to happen in BC through the BC Rental Protection Fund where older affordable rental buildings in the private market (i.e. three story walk-up) are purchased and converted to non-profit housing. But much more is needed, including an expansion of this housing acquisitions program, funding to repair and maintain older rental buildings, the extension of operating agreements for existing subsidized RGI housing, and the implementation of vacancy controls.



The second solution is to increase the investment in subsidized RGI housing. This is a critical type of community housing for low-income people as it guarantees the renter pays no more than 30% of their income for housing. Community housing makes up a much smaller proportion of housing in Canada (3.5%) compared to other developed countries (7% average for OECD countries).

Housing Central, a partnership of the Aboriginal Housing Management Association, BC Non-Profit Housing Association, and the Co-operative Housing Federation of BC, recommends that 12,000 affordable rental homes be built per year over the next decade for households with an annual income of less than \$50,000. Each year, over half of the units (6,600) would be designated for very-low and low-income individuals who can afford rents of less than \$790 per month and the remaining units (5,400) would be for low- and moderate-income individuals who require rents below \$1,264.

SUMMARY OF KEY MESSAGES CONTINUED...

We agree that this would be a very positive step. A commitment to build 120,000 homes over ten years is more than four times the provincial government's current commitment to provide subsidized RGI rental housing through the community housing sector.

It is also important to ensure that there is a transparent and fulsome review process by government to regularly assess the housing needs of low-income seniors and other populations and adjust the funding allocated to reflect growing needs and future shortfalls.

To significantly scale up access to subsidized RGI housing for low-income peoples in BC, the priority of all levels of government needs to be to:

- Increase direct capital investments and operating subsidies to the community housing sector so that they can build and operate subsidized RGI housing.
- Prioritize access to publicly owned low cost or free land to non-profit and co-op housing developers who provide housing for low-income populations. This action can decrease developments costs by 15 to 25%.
- Decrease construction costs for new subsidized RGI housing (e.g., zoning for higher density, policies to fast-track developments, waiving development and permitting fees, and scaling up the use of wood construction).



Finally, we recognize that it takes time for new housing to be built and there are many low-income British Columbians who require housing affordability relief now. **Rental supplements (e.g., SAFER, RAP) are a third solution** that can be used to address the needs of some low-income renters but need to be significantly increased to align with the actual costs of the rental market.

However, it is important to note that rental supplements do not increase housing supply, and investing in building new subsidized RGI housing must be the long-term priority.



LOW-INCOME PEOPLE HAVE THE GREATEST NEED FOR AFFORDABLE HOUSING

Across Canada over the last three decades, there has been a significant erosion of housing affordability, threatening many low-income peoples' right to housing. In communities across BC, there were over 11,000 homeless individuals counted in 2023 – an increase of 31% since 2020/21 (see box 1).

Many low-income people require rents that are less than \$1,100 a month in order for housing to be affordable.ⁱⁱ Here are some examples:

- A **single 65-74 year old senior** who is reliant solely on government income benefits (Old Age Security, Guaranteed Income Supplement, BC Seniors Supplement) would have a maximum income of \$1,891 per month.¹ Maximum affordable monthly rent: \$567
- A **single person living with a disability** who is relying on disability assistance would receive a maximum support and shelter benefit of \$1,483 per month.² Maximum affordable monthly rent: \$445
- A **single mother with a young child** who is relying on income assistance would receive a support and shelter benefit of \$1,405 per month.³ Maximum affordable monthly rent: \$422
- A **young adult, refugee, or other person working a full-time minimum wage job** (\$17.40/hour) would have a monthly income of approximately \$3,016. Maximum affordable monthly rent: \$905

Box.1 Growing Homelessness in BC

Homeless counts typically count the number of homeless individuals who are unsheltered (i.e., living on the streets or in abandoned buildings) and sheltered (i.e., staying in homeless shelters or other temporary accommodations) within a community at a single point in time. While there are limitations to homeless counts as a methodology and they underestimate the full picture of homelessness in our communities, they provide an important indicator of the growing housing affordability crisis in BC. In 2023, there were 11,352 homeless individuals counted in communities across BC – an increase of 31% from the count reported in 2020/21. Indigenous peoples were significantly overrepresented among the homeless population and made up 40% of the individuals counted.⁴

- i We use the term low-income to refer to low- and very low-income people that are in the bottom 20% of income earners and have incomes below \$43,000.
- ii Housing is commonly considered affordable when you spend no more than 30% of your income on it. A person with an income of \$43,000 would require a monthly rent of \$1,075 or less for housing to be affordable. For simplicity we have rounded this up to \$1,100.

Despite the fact that the Province of BC has done much in recent years (and more than most other provinces) to address the shortages in affordable rental housing, low-income British Columbians are falling behind and at a growing risk of being precariously housed or homeless.

Based on data from the 2021 Census,⁵ it is estimated that there are 108,820 renter households living in unaffordable, unsuitable, or inadequate housing in BC - with affordability being the primary issue for most of these households. Table 1 provides a summary of the need among specific equity groups in BC.

Table 1. Low and Very-Low-Income Renter Households in BC in Core Housing Need

Equity Group	Very Low-Income*	Low-Income**	Total
Senior Household (65 and up)	2,345	35,520	37,865
Person Living with a Physical Disability Household	1,740	20,590	22,330
Single Mother Household	370	10,045	10,415
Indigenous Household	920	7,950	8,870
Youth Household (Under 25)	440	4,910	5,350
Refugee Household	380	3,725	4,105
New Migrant Household	275	3,800	4,075

Data Source: [HART's Housing Needs Assessment Tool](#). Custom Data Request.

*Very Low-income: Households with an annual income below \$17,200

**Low-income: Households with an annual income between \$17,200 and \$43,000

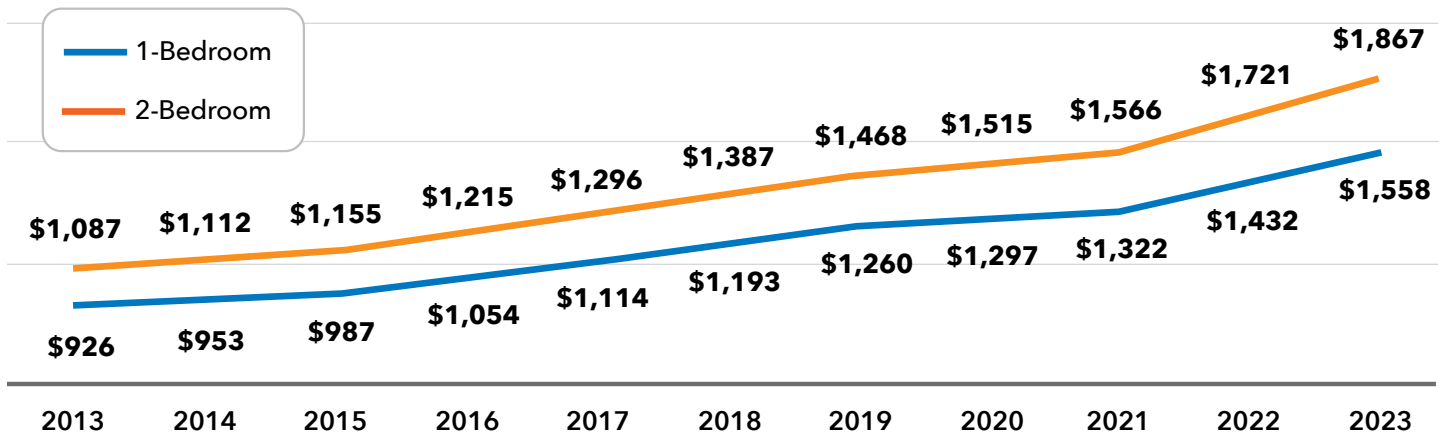
Note: These equity categories are not distinct (i.e., the people in some of these categories may overlap).

RISING RENTS ARE INCREASING PRESSURES ON LOW-INCOME PEOPLES

Given the rising costs of rents in BC, the number of people who need affordable housing solutions has likely increased significantly over the last three years. For example, over 2021 to 2023 the average monthly cost of a 1-bedroom apartment increased by 18% from \$1,322 to \$1,558 (see figure 1).

Additionally, high inflation rates (in 2022 the inflation rate reached 7% a 40-year high)⁶ mean the costs of food, medicine, clothes, heat, and other basic necessities are also increasing and placing further strain on British Columbians budgets. Data suggests Canadians have begun spending less on groceries and are reducing the quantity or quality of food being purchased due to the rising costs of living.⁷

Figure 1. Average Monthly Rental Cost (\$) of Apartment in BC, 2013-2023



Data Source: CMHC Housing Market Information Portal, Primary Rental Market Statistics.

Note: The Primary Rental Market refers to rental housing units in apartments that were purpose-built as rental housing.

DRAMATIC LOSS IN RENTAL UNITS THAT COST LESS THAN \$1,000 PER MONTH

As housing costs have risen in BC over time, there has also been a dramatic loss of rental units that cost less than \$1,000 per month. Traditionally low-cost rental housing options (e.g., older apartments, motels) are being lost or made unaffordable due to redevelopments, renovations and evictions, and rent increases. According to BC Non-Profit Housing Association, in the 5-year period between 2016 and 2021, BC saw an overall loss of almost 100,000 homes renting below \$1,000 per month⁸ - meaning an annual loss of about 20,000 each year. BC also leads the way on evictions in Canada, with 11% of renter households experiencing an eviction over 2016 to 2021.⁹

MORE INVESTMENTS ARE NEEDED IN COMMUNITY HOUSING

For the lowest income households in BC for whom current rental market rates are wildly unaffordable, subsidized rent-geared-to-income (RGI) housing is a critical type of community housing. It means that they pay no more than 30% of their income for housing and guarantees affordability for the lowest income households. Most subsidized RGI housing is provided by community housing providers and is subsidized through BC Housing. In the 2023/24 fiscal year, BC Housing reported a total of 45,920 units (21,224 for seniors and 24,696 for low-income families).¹⁰

Unfortunately, the number of subsidized RGI housing units for low-income people is not keeping pace with rising demand. For example, in the Metro Vancouver region there were a total of 18,865 households on waitlists for BC Housing subsidized RGI units in 2023 - a 27% increase over 2022.¹¹

In addition, existing subsidized RGI housing units are under threat as the operating agreementsⁱⁱⁱ of almost 30,000 units are slated to expire by 2033 - with over 15,000 expiring between 2015 and 2025 and the rest expiring by 2033.¹² When these agreements expire, the non-profit or co-op housing providers become fully responsible for the financial costs and may no longer be able to afford to provide subsidized RGI units.

The Province of BC has committed to creating 26,000 new affordable community rental housing units^{iv} by 2031/32 through the Community Housing Fund.¹³ However, only 20% of these rental units will be deeply subsidized RGI units with the subsidies needed to make these homes affordable to the lowest-income British Columbians (e.g., seniors reliant on government income benefits, people reliant on income or disability assistance).^v While approximately 12,500 Community Housing Fund units have been built or started to date,¹⁴ only 2,500 of these will be deeply subsidized RGI.

More is being done to build homes for people with low to moderate incomes, as 50% of the Community Housing Fund units are regular subsidized RGI units meant to house people with low to moderate incomes - however, because of how this funding is structured it is unclear how many of the 6,250 units built or started to date are available for people who require rents of under \$1,100 a month and the housing likely favours those renters with moderate rather than low-incomes.^{vi}

Additional funding for community housing is also available through the Indigenous Housing Fund that will fund approximately 3,500 subsidized RGI homes off-reserve and on-reserve^{vii} for Indigenous peoples. To date, approximately 3,220 units have been built or started from this fund.¹⁵

Combining these funds means that approximately 11,970 new subsidized RGI^{viii} homes for low to moderate income British Columbians have been built since 2018 or are in progress or approved through the Community and Indigenous Housing Funds. And yet this only makes a small dent in meeting the need of the estimated 108,820 renter households that are living in unaffordable, unsuitable, or inadequate housing in BC. If we also consider the fact that annually about 20,000 low-cost rental units were lost over 2016 to 2021, and assume a similar amount were lost over 2022 and 2023, that means there are likely at least 148,820 renters in need of affordable housing solutions. While the needs of some of these renters may be met through programs such as rental supplements, there is clearly an urgent need to significantly scale up the investment in subsidized RGI housing for low-income British Columbians.

iii These are agreements between the provincial and/or federal governments to provide funding for subsidized RGI housing and usually are tied to the amortization length of the building's mortgage.

iv In 2018 an initial commitment was made to build 20,000 units and in 2023 extra funding for 6,000 units for families and seniors was added. The fund requires 20% of new units to be deep subsidized RGI units, 50% to be regular subsidized RGI units, and 30% to be market units.

v These deeply subsidized units are targeted at people with incomes of less than \$22,935 for bachelor or 1-bedroom units and \$28,669 for units with 2+ bedrooms.

vi The Housing Income Limits for these units vary by community and size. For example, in Greater Vancouver maximum annual income limits are \$58,000 for a 1-bedroom unit and \$72,000 for a 2-bedroom.

vii For on-reserve projects there is also the option to offer fixed low-rate units.

viii This includes independent community housing: 2,500 deep subsidy RGI units for the lowest income people, 6,250 RGI units for low to moderate income people, and 3,220 units specifically for Indigenous people.

HOW WE GOT TO WHERE WE ARE TODAY: LOOKING AT CANADA'S RECORD IN PROVIDING COMMUNITY HOUSING

In the 1990's the federal government stepped back from its leadership role in developing and financing community housing and downloaded these responsibilities onto the provinces and municipalities. Since then, there has been a dramatic reduction of investment in new community housing across Canada.¹⁶ And as highlighted in a report for the Federal Housing Advocate, there has been a substantial increase in the financialization of housing where maximizing profits takes precedence over government's role in ensuring access to affordable housing for low-income people.¹⁶

Today, community rental housing makes up a much smaller proportion of housing in Canada (3.5%) compared to other developed countries (7% average for Organisation for Economic Co-operation and Development [OECD] countries).¹⁷

There is a clear consensus among housing policy experts from multiple organizations that to address Canada's housing affordability crisis, we need to significantly scale-up community housing.^{18,19,20} As has been noted in a recent VanCity Community Foundation report,²⁰ the solution to the housing affordability crisis is not just about creating more supply, but also making sure it is the right type of supply.

In a 2023 report for the Federal Housing Advocate, a significant scaling-up of community housing was recommended and that a target be set that 20% of all new housing across Canada be non-market.²¹ In comparison, in 2023 only 6% of all new housing completed in BC was community housing.²²

THE BENEFITS OF INVESTING IN COMMUNITY HOUSING

Overall, it is clear there is a need to significantly increase the availability of community housing in BC. The potential benefits of building more community housing extend beyond just meeting the basic human need of providing people with shelter.

Health: Housing is a well-established social determinant of health. Our health is impacted by the stability of our housing, its quality and safety, housing affordability, and the neighbourhoods we live in.²³ Rising housing costs do not affect everyone equally, and research suggests that lower income people and renters experience the most negative health impacts when housing costs rise.²⁴ Research from Canada and internationally has shown that high housing costs are associated with higher levels of avoidable mortality and suicides. However, these impacts are lessened when countries have more community housing.²⁵

Cost-Savings for Government: Investing in community housing also has the potential to reap cost-savings for government in the areas of housing and health. For example, in Canada the annual required operating subsidy for subsidized RGI housing has been estimated at between

\$5,000-8,000 compared to \$13,000-42,000 for emergency shelter beds.^{26,27} The average hospital stay of a patient experiencing homelessness also costs approximately double (\$16,800) the national average.²⁸

Economic Productivity: Investments in community housing can also create jobs and potentially boost Canada's economic productivity. For example, community housing helps to ensure that there will be adequate housing for labour and companies can attract employees. An analysis by Deloitte suggests that increasing Canada's non-market housing stock to the OECD average could increase our Gross Domestic Product by between \$110 to \$179 billion in 2030.²⁹

Educational and Childhood Development: Housing instability and poor-quality housing can place a significant strain on families. As a result, children may have negative childhood development outcomes, poorer school attendance, lower levels of educational attainment, and poorer occupational and income prospects later in life.³⁰ Stable affordable housing can benefit children and families by preventing experiences of homelessness or disruptive moves, reducing overcrowding, and decreasing exposures to housing-related health hazards (e.g., mold, insects, lead).³¹

HOW TO INCREASE THE STOCK OF AFFORDABLE HOUSING FOR PEOPLE WITH LOW-INCOMES



Goal: To retain the existing stock of low-income rental housing for all age groups.

As described previously, BC is currently experiencing the loss of many subsidized RGI housing units due to expiring operating agreements, as well as the loss of other non-subsidized low-cost housing options due to redevelopments and rising rental costs.

While the Province of BC has committed to continuing to fund its share of federal/provincial cost-shared projects, even after operating agreements expire,¹² greater investments by the federal government are needed to protect existing subsidized RGI housing.

In addition, capital funding and low interest financing is also required to extend the life of or regenerate older buildings that require major repairs. For example, a recent analysis by the Aboriginal Housing Management Association showed that approximately 35% of their administered buildings are in critical condition and likely will need to be repaired or replaced in the future.³² Housing Central^{ix} has estimated that an investment of approximately \$557 million annually over the next 10 years is needed from federal government, provincial government, and community partner sources for repairs to existing community housing.²²

Housing acquisition programs can also be a key component of strategies to preserve and increase access to non-market housing, as acquiring existing housing is estimated to be about 50 to 70% less expensive than building new affordable housing.³³ Housing acquisition programs are an

^{ix} Housing Central is a partnership of the Aboriginal Housing Management Association, BC Non-Profit Housing Association, and the Co-operative Housing Federation of BC.

effective strategy that has been implemented internationally and in Canada to purchase existing rental housing or properties (e.g., hotel, motels) that can be transformed into rental housing.³³ The Province of BC's introduction of the \$500 million Rental Protection Fund in 2023 to purchase existing purpose-built rental buildings has been a very positive step⁸ and has already saved over 2,000 homes. The recent development of the Canadian Rental Protection Fund provides the opportunity to leverage federal funds to protect rental housing as well. With continued investments by federal and provincial government sources, Housing Central estimates we can protect 2,000 rental homes each year over the next 10 years.²²

Finally, the lack of vacancy controls in BC provides landlords with a loophole to circumvent rent controls and increase rents between tenancies to unaffordable levels for low-income people. In BC, the average rent for a newly vacant unit is 28% higher than for occupied units.³⁴ Vacancy control was in place previously in BC until 1983, and it has been recommended that the provincial government reinstate vacancy controls.^{35,36} We recognize that vacancy controls could potentially have a negative impact on non-profit housing providers given that raising rents between tenants is one of the only ways they can keep up with the rising cost of operations. Therefore, steps would need to be taken to ensure that vacancy controls are implemented in a manner that ensures the continued financial viability of non-profit housing - including consulting with non-profit housing providers to determine the best way to implement vacancy controls.



Goal: To increase access to subsidized RGI housing for low-income people of all ages (i.e., where tenants pay no more than 30% of their income on housing).

Housing Central has issued the call to action for 12,000 not-for-profit affordable rental homes to be built per year over the next decade for households earning less than \$50,000 annually.²² Approximately 2,740 of these homes built each year would specifically be for Indigenous peoples.^x The 12,000 rental homes^{xi} built each year would include:

- 6,600 rental homes for very low- and low-income people who require rents of less than \$790 per month
- 5,400 rental homes for low- and moderate-income people who require rents of less than \$1,264 per month

We agree that this would be a very positive step. A commitment to build 120,000 homes over ten years is more than four times the provincial government's current commitment to provide subsidized RGI rental housing through the community housing sector. It is also important to ensure that there is a transparent and fulsome review process by government to regularly assess the housing needs of low-income seniors and other populations and adjust the funding allocated to reflect growing needs and future shortfalls.

x For more information about needed Indigenous housing solutions please view the Aboriginal Housing Management Association's [British Columbia Urban, Rural, And Northern Indigenous Housing Strategy](#).

xi In addition to these homes, Housing Central also calls for 500 supportive housing units to be built each year.

Key challenges to building new subsidized RGI housing include time, costs, and uncertainty, so any steps government and partners can take to address these challenges enhance the capacity of community housing developers to build new subsidized RGI housing. Below we share policy ideas to support and accelerate the development of subsidized RGI housing in BC.

Direct Capital Investments and Operating Subsidies for Community Housing Developers

It is widely recognized that not-for-profit developers are a much more economical choice than for-profit developers to build affordable rental housing – with potential cost savings between 20 to 30% of total construction costs.³⁷ This is due to not-for-profit developers having no expectations of developer profits, as well as the availability of preferential financing options. However, in many parts of BC it is estimated that even with the provision of low or no-cost land and wood construction (see sections below), the lowest rents that not-for-profit developers can offer are still not affordable for people with the lowest incomes and highest need for affordable housing.³⁸ The provincial and federal governments need to further offset costs by increasing access to capital grants and operating subsidies.¹⁹

Free or Low-Cost Public and Non-Profit Land for Equity Groups

Providing community housing developers with access to non-profit or publicly owned land for free or at a low cost can decrease the costs of new housing developments by between 15 to 25%.³⁷

Governments purchasing land and releasing it for housing development (land banking) or leasing publicly owned land for affordable housing are common practices in many countries including Singapore, Finland, Sweden and the Netherlands.³⁹

Currently through the BC Builds strategy, land is being prioritized for housing for middle income working people in BC. Free or low-cost land also needs to be prioritized for low-income and equity-seeking groups. In addition to providing access to surplus land, underutilized land (e.g., government service centres, post offices) can potentially be taken advantage of and redeveloped to include housing.¹⁹

Decreasing Construction Costs

Additional actions can also be taken at the municipal and provincial government levels in order to decrease construction costs for new subsidized RGI housing.

Zoning for Higher Density: Most residential land is currently reserved for low-density housing. The process to get land rezoned to allow for higher density housing can be very costly (e.g., in Vancouver a rezoning process could cost a housing developer between \$500,000 to \$1 million).⁴⁰ The Province of BC could address this issue by changing municipal zoning to allow low-rise affordable rental apartments to be built on land where a single-family home can be.⁴⁰ It is important to note that while upzoning can create more housing, it does not guarantee that housing will be affordable, therefore policies would need to require all or a specific proportion of the new density added be for community housing.

Fast Tracking Affordable Housing Developments: Changes to the Local Government Act in 2021 now allow municipalities to fast-track housing developments by a) no longer requiring public hearings for changes to zoning if developments are consistent with the municipality's Official Community Plan and b) allowing municipal staff to approve permits and variances. The City of Victoria has passed legislation in accordance with these changes to fast-track developments and estimates that this will reduce the time required to build new housing by 9 months.⁴¹ Other municipalities could consider similar actions.

Waiving Development and Permitting Fees: In some communities, permit and development fees can make up almost 20% of the costs of building housing.⁴¹ If a municipality waives or reduces these fees, this can significantly reduce development costs. Penticton and Parksville are two municipalities that currently waive 100% of development fees for community housing.⁴¹

Wood Construction: Wood frame construction is both less expensive than concrete (estimated cost is 20% less expensive per square foot) as well as more environmentally friendly.³⁸ To date in BC, wood-construction buildings have primarily been under 6 stories, though recent updates to BC's building code will now allow buildings up to 18 stories.⁴² SFU Renewable Cities has created a guide outlining how provincial and municipal governments can expand the use of mass timber housing and further decrease the costs of its construction, including the prefabrication of projects.⁴³



Goal: To increase the financial assistance for low-income people living in private market rental housing by aligning rental supplements with the market.

We recognize that it takes time for new housing to be built and there are many low-income British Columbians who require immediate housing affordability relief. Rental supplements are a tool to potentially address the needs of some low-income renters in BC living in unaffordable housing. Currently there are two main rental supplements available from BC Housing^{xii} for low-income people renting on the private market:

- Shelter Aid for Elderly Renters (SAFER): SAFER is available for low-income seniors (60+) with an income below \$37,240.⁴⁴
- Rental Assistance Program (RAP): RAP is available for families with an income of \$40,000 or less, who were working in the past year, and have at least one dependent child.⁴⁵

The main limitation of both programs is that the subsidies provided do not align with actual rental market costs, as was acknowledged in a recent review of the programs by BC Housing.⁴⁶ Rental ceilings for calculating subsidies are set at \$931 for SAFER⁴⁴ and between \$1,067 and \$1,250 for RAP⁴⁵. In comparison, the average monthly rental cost for a 1-bedroom apartment in BC is \$1,558 and for a 2-bedroom is \$1,867. As a result, if for example you are a senior renting for \$1,558,

xii An additional program, the Canada-BC Housing Benefit, is also available for low-income people who do not qualify for other rental assistance programs.

then the \$627 in rent above the \$931 rent ceiling would not be taken into account in your SAFER subsidy calculation.

SAFER and RAP rent ceilings should be adjusted to reflect the actual average monthly rents for the region^{xiii} and then reviewed annually and adjusted. Additionally, it is important to acknowledge that rental supplements offer a stopgap solution and do not increase the affordable housing supply that we so desperately need. Investing in building new subsidized RGI housing must be the long-term priority.

Background Note

This fact sheet was prepared by Laura Kadowaki and Marcy Cohen on behalf of the Seniors Housing Working Group, a committee of the Community Based Seniors' Services Leadership Council. The Leadership Council advises United Way BC's Healthy Aging Department and is a provincially-represented body of leaders working in the not-for-profit and municipal-based seniors' services sector, as well as older adults who are leaders in this sector. The Housing Working Group includes members from urban and rural communities throughout BC who have an interest in, and knowledge of, seniors' housing needs, challenges, models, and/or solutions.

xiii For example, this could be done based on Canada Mortgage and Housing Corporation data for average rents.

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