



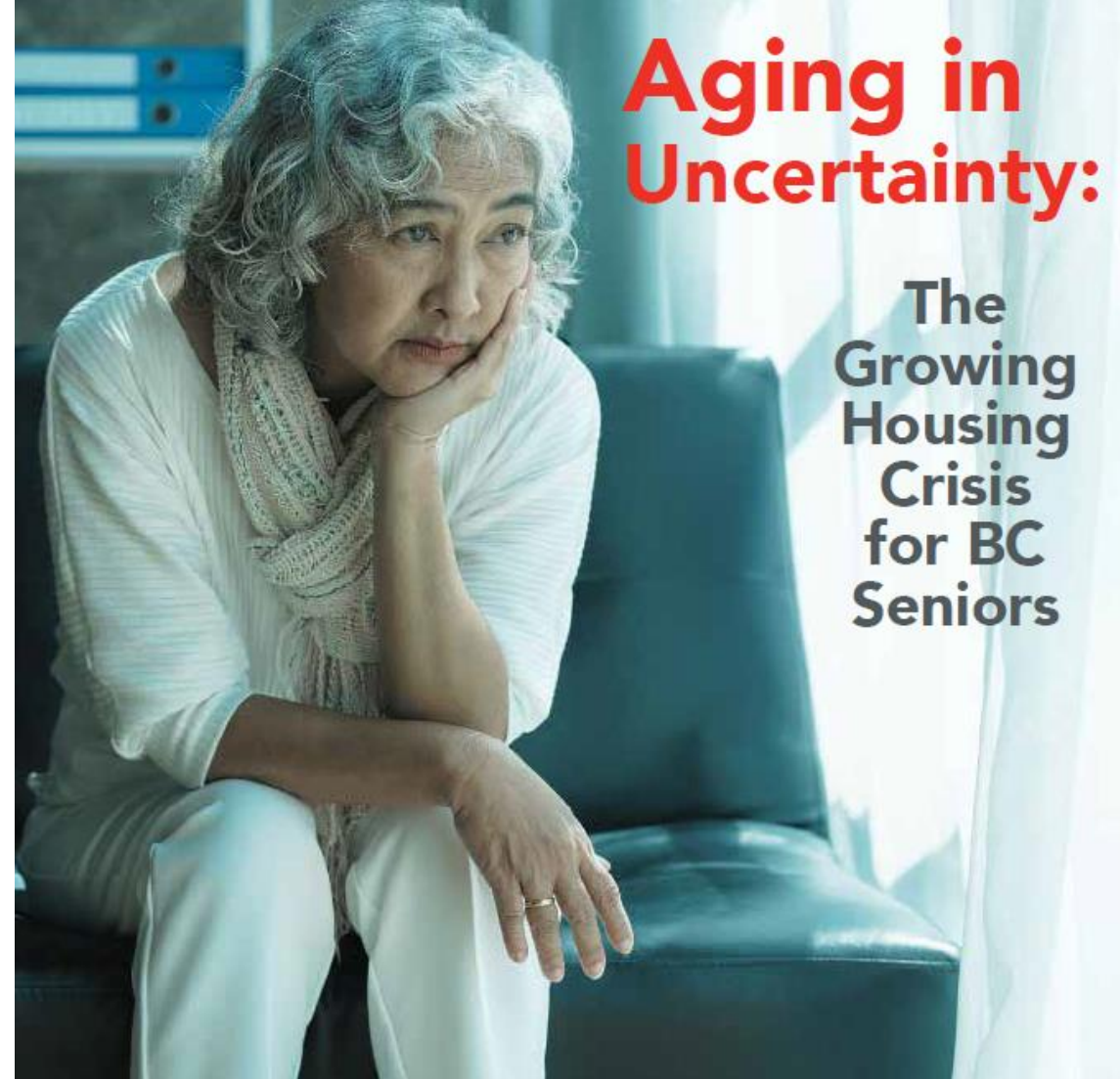
Making Rental Housing Affordable for Seniors and People with Low-Incomes

*We acknowledge
the homelands
of the Indigenous Peoples
of this place we now call
Canada, and honour the many territorial
keepers of the Lands
on which we work.*



Background

- In 2023, the CBSS Leadership Council asked its Seniors Housing Working Group to prepare a report on seniors housing precarity in response to concerns about the growing housing crisis for seniors.
- United Way BC, in its on-going role supporting the CBSS sector, the Leadership Council, and Working Group, co-created the report [**Aging in Uncertainty: The Growing Housing Crisis for BC Seniors**](#).
- This report revealed the dramatic impacts of the housing affordability crisis on seniors in BC, including highlighting the growing rates of housing precarity and homelessness across the province.



Aging in Uncertainty:

The Growing Housing Crisis for BC Seniors

November 2023

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Working with communities in
BC's North, Interior, Lower Mainland,
Central & Northern Vancouver Island

Seniors Housing Working Group

- The Seniors Housing Working Group is a committee of the Community Based Seniors' Services (CBSS) Leadership Council.
- The CBSS 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.

Why The Seniors Housing Working Group Developed These Fact Sheets

- We continue to hear from community members across the province about the urgent need to address housing affordability in BC
- In a survey conducted by the Working Group, the number one identified priority was the urgent need for more investment in subsidized non-profit Rent-Geared-to-Income (RGI) housing
- Housing affordability is an issue that affects many low-income peoples, and we have developed two fact sheets, one focused on seniors and the other more broadly on low-income British Columbians to raise awareness about this issue and policy solutions



Highlights from Fact Sheets

Many low-income people require rents that are less than \$1,100 a month for housing to be affordable...



Senior who is reliant solely on government income benefits (OAS, GIS, BC Seniors Supplement)



Person living with a disability who is relying on disability assistance



Single mother with a young child who is relying on income assistance.



Young adult, refugee, or other person working a full-time minimum wage job

Based on data from the 2021 Census, it is estimated that there are 108,820 renter households living in unaffordable, unsuitable, or inadequate housing in BC. The table below shows shortfalls for specific equity groups.

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.

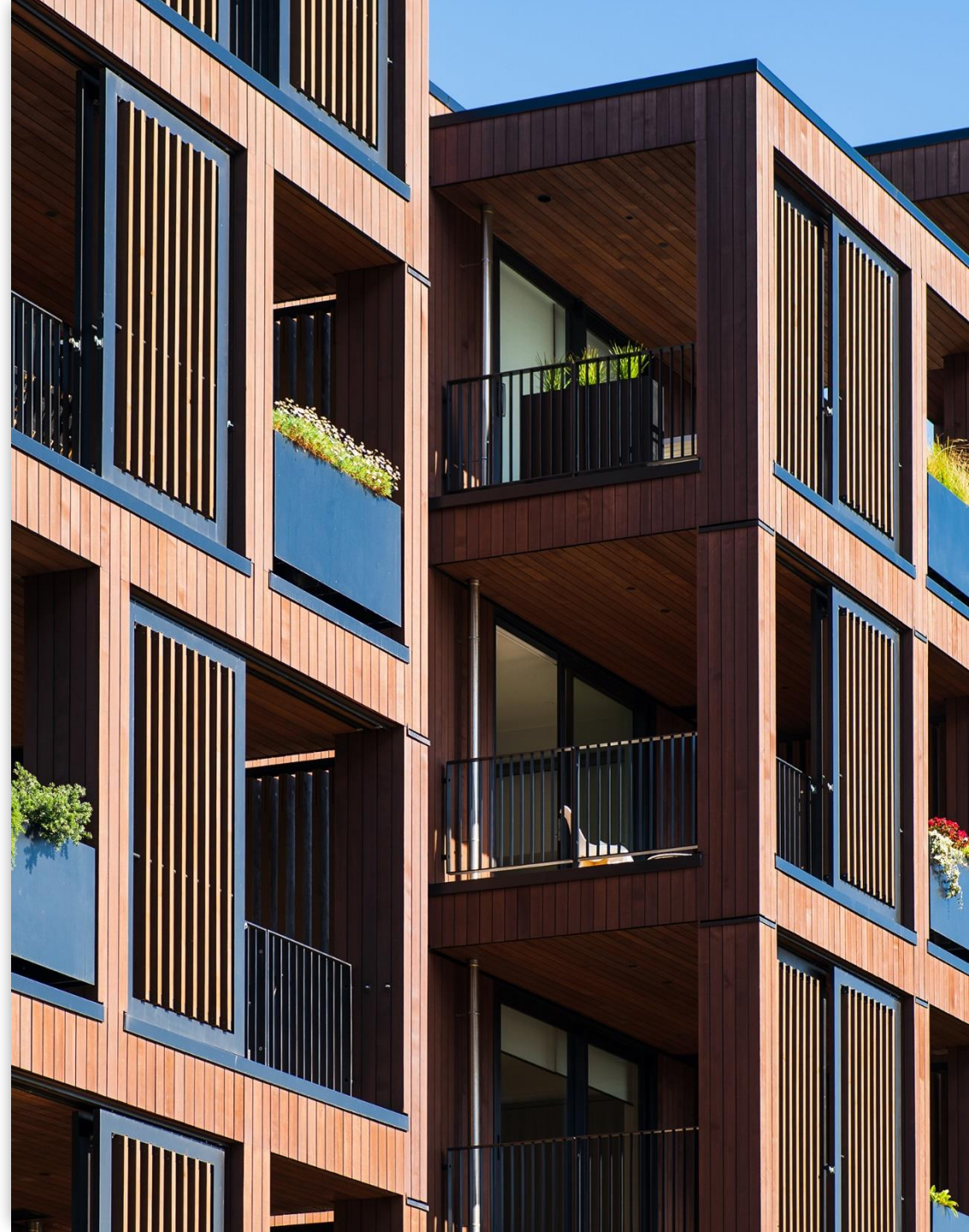
**Very Low-income: Households with an annual income below \$17,200*

***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).

Dramatic loss in rental units that cost less than \$1,000 per month

- 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)
- Since 2021 housing affordability has further eroded, as between 2021 to 2023 the average monthly cost of a 1-bedroom apartment increased by 18% from \$1,322 to \$1,558



Subsidized Rent-Geared-to-income (RGI) is a type of community housing provides guaranteed affordability for low-income peoples, as they pay no more than 30% of their income for this type of housing.

Table 1. Housing Scenarios for a Low-Income Senior

Housing Scenario	Scenario 1. Subsidized RGI Housing (30% of Income)	Scenario 2. Renting Average 1-Bedroom Apartment With SAFER Benefit	Scenario 3. Renting Average 1-Bedroom Apartment With No Benefits
Example 1. Senior Receiving Government Income Benefits			
Monthly Income of Senior	\$1,891	\$1,891	\$1,891
Monthly Cost of Housing	\$567	\$1,231	\$1,558
Remaining Income for Other Expenses	\$1,324	\$660	\$333

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.

More Investments in Community Housing are Needed

- The provincial government has increased its investment in community housing in recent years through the Indigenous and Community Housing Funds that were established in 2018
- However, adding together all new independent subsidized rent-geared-to-income (RGI) housing that has been built/started since 2018 from these funds only results in ~11,970 new units for low- and moderate-income people
- Furthermore, only 2,500 of these homes are specifically for the very lowest income British Columbians (i.e., deep subsidy units for those who require rents of less than \$700 per month to be affordable)

Goal 1. To retain the existing stock of low-income rental housing for all age groups.

Expiring Operating Agreements

- Federal investments are needed to protect existing subsidized RGI buildings that have expiring operating agreements

Maintenance and Repairs

- Federal/provincial capital funding and low interest financing is required to extend the life of or regenerate older buildings that require major repairs

Housing Acquisition Programs

- With continued investments by federal and provincial government sources in the BC Rental Protection Fund, it is estimated we can protect 2,000 rental homes each year over the next 10 years

Vacancy Controls

- Vacancy controls prevents landlords from increasing rents between tenancies to unaffordable levels, but need to be implemented in a manner that ensures the continued financial viability of non-profit housing

Goal 2. 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).

- In their recently released affordable housing plan, Housing Central recommends that 12,000 affordable rental homes be built per year over the next decade (120,000 total) for households with an annual income of less than \$50,000
 - About 6,600 of the units each year would be for very-low and low-income individuals who can afford rents of less than \$790 per month
 - The remaining 5,400 units would be for low- and moderate-income individuals who require rents below \$1,264
- It is also important to ensure that there is a 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.

Actions to Support Building New Subsidized RGI Housing

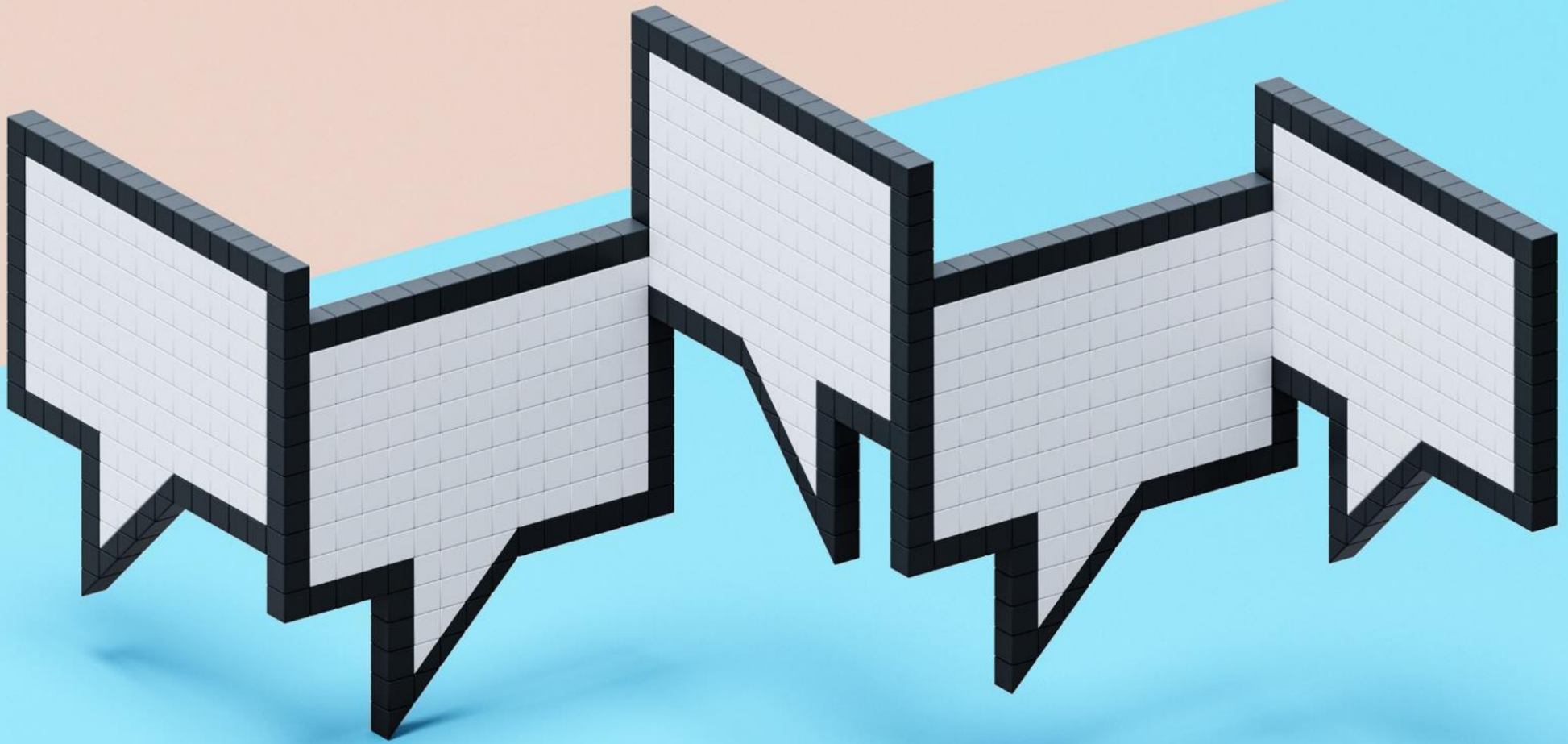
Direct Capital Investments and Operating Subsidies for Community Housing Developers

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

Policies to Decrease Construction Costs

Goal 3. 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.
- Currently there are two main rental supplements available from BC Housing for low-income people renting on the private market: Shelter Aid for Elderly Renters (SAFER) and the Rental Assistance Program (RAP)
- The main limitation of both programs is that the subsidies provided do not align with actual rental market costs due to the rent ceilings that are used to calculate the benefit.
 - Rental ceilings for calculating subsidies are set at \$931 for SAFER and between \$1,067 and \$1,250 for RAP.
 - 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



Outreach Strategies

Seniors Housing Working Group Outreach

- Sharing the fact sheets via the Healthy Aging CORE BC Newsletter
- Strengthening our connections with umbrella organizations working with other groups of low-income British Columbians
- Connecting with partners from the housing sector and amplifying their work
- Hosting a housing workshop on Nov.6 at the Provincial Summit on Aging

Past Examples of Outreach for the *Aging in Uncertainty Report*

- Sharing the report with local, regional, and provincial government; collaborative tables; housing and health care providers; the public; community and non-profit organizations; etc.
- Participating in local community engagement and planning initiatives (e.g., for housing needs assessment reports, community plans, housing strategies)
- Connecting with local media to raise awareness about the situation in your community
- Hosting community meetings to discuss affordable housing
- Establishing community networks to advocate for housing

Resources You Can Used to Find Local Data on Your Community

- Housing Needs Assessment Reports – Municipalities and Regional Districts are required to develop these
- UBC Housing Needs Assessment Tool - <https://hart.ubc.ca/housing-needs-assessment-tool/>
- Canadian Rental Housing Index: <https://rentalhousingindex.ca/en/#intro>
- CMHC Housing Market Information Portal: <https://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/1/1/Canada>