

Briefing Note: Shelter Aid for Elderly Renters (SAFER)

What is Shelter Aid for Elderly Renters (SAFER)?

- SAFER is a rental supplement that is available for low- and moderate-income seniors (60+) who are renting on the private market and have an income below \$37,240. The amount of subsidy you can receive is calculated based on your income, household, and rent. In 2022/23, the average monthly SAFER subsidy was only \$198.¹
- In BC, approximately one in four seniors has an income below \$21,800² and SAFER can be an important supplement for low-income senior renters.
- Despite the housing affordability crisis, the number of seniors enrolled in SAFER has been declining in recent years and is now below 2018/19 levels, with 23,506 seniors receiving the benefit in 2022/23.¹
- In the 2022/23 fiscal year, BC Housing had approximately \$32 million dollars in unspent rental subsidies for SAFER, the Rental Assistance Program (program for low-income families), and BC Canadian Housing Benefit.³

What are the current limitations of the SAFER program?

1. **SAFER subsidy is not in line with the rental market:** The main limitation of the SAFER program is that the subsidies provided are not in alignment with rental market costs, a limitation that was acknowledged in a recent review of the program by BC Housing.⁴ Rent ceilings for subsidy calculations were recently increased in August 2024 to \$931 for a single senior, which is a positive step but still far below actual rental market costs. In comparison, the average rent for a 1-bedroom apartment in 2023 in Greater Vancouver was \$1,696 and for BC as a whole was \$1,558.⁵ As a result, when calculating a SAFER subsidy if you were renting an apartment for \$1,558, the \$627 in rent above the rent ceiling is not taken into account in the calculation. In BC Housing's review of the SAFER program, they found that 71% of SAFER recipients paid rents that exceeded the rent ceiling.⁴ In the recent changes
2. **Lack of awareness of the SAFER program:** Many low-income seniors who might benefit from the program are not aware that it exists. In a survey of low-income seniors conducted by the Office of the Seniors Advocate, 53% of renters reported not knowing about SAFER.⁶ In April 2024, the Provincial Government committed to launching a public awareness campaign to increase awareness of SAFER.⁷
3. **Complex and difficult application process:** In order to receive SAFER, seniors must fill out an application form and submit it to BC Housing. The application process can be challenging to navigate, particularly for seniors who do not have access to the internet or

lack computer skills. In the SAFER review, only 42% of recipients said it had been easy to find online information to complete their application.⁴ In addition to submitting the application form, seniors must also submit proof of identity, proof of rent and income tax and other applicable income information. Many seniors rely on the staff and volunteers from community-based seniors' services to help them complete the application. Applications can take up to three months to be processed. The benefit is not automatically renewed, meaning that you need to reapply each year.

- 4. *Exclusion of certain living situations:*** With the housing affordability crisis more seniors are looking for roommates or shared housing situations to decrease their housing costs. However, when you have a roommate this can negatively impact your SAFER subsidy. For example, if a low-income senior has an income of \$1,891 per month and is living with a roommate and each person is paying \$900 in rent, they do not qualify for the SAFER subsidy. On the other hand, if the senior is living alone and paying \$900 in rent they would qualify for a subsidy of \$327.⁸ Couples are also excluded from receiving the SAFER benefit if one of the partners is a person living with a disability and receiving disability assistance. In addition, seniors living in co-op rental housing generally are not eligible to receive SAFER if they are a shareholder.
- 5. *Landlord discrimination and barriers:*** To receive SAFER, seniors must submit proof of rent such as a landlord declaration, residential tenancy agreement, rent receipt, rent increase notice, or a cleared rent cheque. Producing this proof can sometimes be difficult, as some landlords do not want to sign any "government forms" or do not provide rent receipts/prefer payments in cash.

What can be done to improve the SAFER program?

- Annually review and adjust SAFER rent ceilings to align with average rents for the area based on Canada Mortgage and Housing Corporation (CMHC) data, so subsidies will be tied to the actual costs of the rental market.
- Add to BC's Residential Tenancy Agreement template form information about the SAFER program.
- Provide education to seniors and landlords about the SAFER program.
- Make SAFER available for co-op rental housing if that housing is not subsidized rent-g geared-to-income.
- Make SAFER available to seniors whose partner is receiving disability assistance.
- Adjust the SAFER subsidy formula so living with a roommate does not negatively impact your ability to receive the subsidy.
- Expand access to programs like Seniors Housing Information and Navigation Ease (SHINE) that assist seniors to fill out SAFER applications.
- Allow a letter confirming rental details from a case worker to be an additional permitted document to show proof of rent.

References

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3. Griffiths, N. Why B.C.'s rent subsidy program for low-income seniors is flawed: Advocates. *Vancouver Sun*. February 20, 2024. Accessed February 22, 2024. <https://vancouver.sun.com/news/local-news/bc-rent-subsidy-program-seniors-flawed-advocates>
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5. CMHC. Housing Market Information Portal. 2024. Accessed February 22, 2024. <https://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/1/1/Canada>
6. Office of the Seniors Advocate, British Columbia. *BC Seniors: Falling Further Behind*. 2022. Accessed September 21, 2023. https://www.seniorsadvocatebc.ca/app/uploads/sites/4/2022/10/OSA-BCFFB_FINAL.pdf
7. BC Gov News. SAFER improved, top-up benefit coming for people on rental assistance. April 9, 2024. Accessed September 24, 2024. <https://news.gov.bc.ca/releases/2024HOUS0050-000477>
8. Calculated in September 2024 using BC Housing's Rental Assistance Program Calculator.

This Briefing Note was produced by Laura Kadowaki 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.

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