

SENIORS FACT SHEET

Affordable Housing Options for Seniors Living in BC

BC's provincial government has said it is committed to ensuring seniors can remain in their homes and "age in place." Yet, the lack of adequate and affordable housing in BC means many seniors are forced to choose between paying for accommodation or buying food and prescription drugs, accessing transportation or participating in their communities. The affordable housing crisis in BC has a direct impact on seniors' health.

Contrary to stereotypes that all seniors are secure homeowners with healthy pensions, one in five seniors rent their homes and 14 per cent of BC seniors were living in poverty in 2010. For unattached ("single") seniors, the situation is much worse—40 per cent were living in poverty.

Just over half of the seniors in BC who rent in the private market have problems paying their rent (are in "core housing need"). According to the 2006 census, 12,000 seniors in BC spent more than half their income on housing.

94 per cent of them were single women.

Types of low-income seniors housing include:

Seniors Supportive Housing is market or subsidized housing for seniors that includes some on-site support ("hospitality services") like housekeeping, shopping, cooking, and social and recreational activities.

- » Research shows that supportive housing can help keep seniors independent, healthy and out of the hospital.
- » Only 14 per cent (about 1,200 units) of the available supportive housing in BC is subsidized by the provincial government.
- » The remaining 86 per cent (about 7,350 units) must be rented at market cost, which is too expensive for many seniors.

Manufactured mobile homes are another common form of low-cost housing for seniors. Today, seniors living in mobile homes have limited protection under the *Residential Tenancy Act* and are often left homeless if the land they live on is purchased for development.

Assisted Living is a form of housing that includes the provision of hospitality services and "prescribed care services," like help with medications, bathing, grooming and dressing.

- » Low-income seniors are eligible for partial subsidies from the provincial government to help pay for assisted living, yet they still must pay up to 70 per cent of their monthly income for accommodation and care (between \$801 and \$3,860 per month; \$1,224 per month on average).
- » Non-subsidized residents typically pay between \$1,500 and \$5,000 per month.
- » The *Residential Tenancy Act* does not protect seniors living in assisted living facilities.

The average market rent for assisted living and seniors' supportive housing has increased by 55 per cent since 2005 (from \$1768 per month to \$2735 per month).

Seniors Social Housing is non-market public housing, co-operatives, and non-profit housing targeted to people over 55, with no on-site support. It is funded mainly by provincial housing programs.

» Between 2002 and 2012 we have seen just a 2 per cent increase in the number of social housing units in BC.

Over the same period the number of seniors over 55 in BC increased by 36 per cent.

Rental Subsidies: Shelter Aid for Elderly Renters (SAFER) is a monthly financial subsidy from the provincial government for low-income

	SAFER provides monthly rental subsidies of up to...		Actual average monthly rent for a 1-bedroom apartment in 2012
	Low-income, single seniors	Low-income, senior couples	
Metro Vancouver	\$700	\$755	\$965
Kelowna	\$610	\$655	\$733
Victoria	\$610	\$655	\$809

seniors to help them pay for suitable housing in the private rental market.

» SAFER subsidies have not increased since 2005, yet the average rent in BC has increased by 23 per cent over that time.

As a result, there is a growing gap between the rental subsidies seniors can get and their actual cost of housing.

The provincial government should:

A provincial government that is serious about prioritizing the dignity of our elders and supporting them to remain in their homes needs to increase the availability of affordable housing options for the many low-income and vulnerable seniors living in communities across BC. Some ways to do this are:

1. Strengthen programs that help low-income seniors afford rent in the private rental market.

QUESTION FOR CANDIDATES Will your government increase the SAFER subsidy rates so they reflect the actual rental costs in local housing markets?

2. Revise the *Residential Tenancy Act* to better protect seniors' rights and affordable rental housing.

QUESTION FOR CANDIDATES Will your government amend the *Residential Tenancy Act* to a) better protect the rights of seniors living in assisted living facilities, seniors' supportive housing and manufactured mobile homes; and b) control escalating rental rates in this province?

3. Prioritize building more social housing units for low-income seniors.

In the past, social housing units have been "re-purposed" as seniors social housing, which does not increase the overall number of affordable housing units in BC.

QUESTION FOR CANDIDATES Will your government increase the number of social housing units for seniors and agree to NOT reassign existing low-income social housing units to seniors?

4. Implement a province-wide supportive housing program that includes publicly-funded and publicly-delivered support services such as meal preparation, shopping and housekeeping.

QUESTION FOR CANDIDATES Will your government invest in publicly-funded supportive seniors housing that includes non-medical support like housekeeping, shopping and cooking?



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www.policyalternatives.ca/projects/seniors-care

For a version of this fact sheet with references visit:

www.policyalternatives.ca/publications/commentary/seniors-fact-sheet-housing

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