



Aging in Uncertainty:

The Growing Housing Crisis for BC Seniors

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United Way
British Columbia

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

Report Background and Acknowledgements

This report was prepared by United Way British Columbia and the Housing Working Group, a committee of the Community Based Seniors' Services (CBSS) 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 was established by the Leadership Council in response to growing concerns raised by not-for-profit agencies and service providers across BC on two issues: the growing unaffordability of housing for seniors and the lack of social supports tied to housing that would make it possible for seniors to live well and remain in their own homes for longer.

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. We would like to thank the working group co-chairs, Deborah Hollins and Tim Rowe, as well as the other members of the working group for their insights and support on our journey to develop this report.

We would also like to thank 411 Seniors Centre, and the agencies that work with them, who raised the alarm bells about the growing crisis of housing insecurity (i.e., precarity) and homelessness within BC's seniors' population.

And a special thanks to all the seniors, volunteers, and housing and service providers who participated in interviews or shared their insights with us in other ways.



Contents

| | |
|---|----|
| Key Messages | 4 |
| Executive Summary | 5 |
| 1. Introduction | 10 |
| 2. Report Methodology..... | 11 |
| 3. Literature Review: Housing, Human Rights, and Health.. | 13 |
| 4. The Growing Affordability and Precarity Crisis in Seniors Housing | 15 |
| 5. Interview Findings | 23 |
| 6. Seniors Housing Precarity Goals and Recommendations..... | 37 |
| Appendix 1. Prevalence of Low-Income After Tax in British Columbia by Age Group, 1990-2021 | 52 |
| Appendix 2. Government Retirement Income Benefits..... | 53 |
| Appendix 3. Average Monthly Rental Cost for a 1-Bedroom Apartment by Community..... | 54 |
| Appendix 4. Seniors Living in Unaffordable Housing or Precariously Housed, By Community..... | 55 |
| Appendix 5. 100 More Homes Penticton | 58 |
| Appendix 6. Alliance to End Homelessness in the Capital Region | 60 |
| Appendix 7. Whole Way House Model | 61 |
| Appendix 8. SRO Hub Program – Tenant Based Initiatives..... | 63 |
| Appendix 9. Seniors Housing Information and Navigation Ease..... | 65 |
| Appendix 10. Temporary Housing Program..... | 66 |

Key Messages

- Low-income rates for seniors in BC (15.2%) are now the highest for any age group, which is a dramatic reversal from three decades ago when seniors had the lowest low-income rates of any age group.
- Population aging, coupled with rapidly rising costs of living and the inadequate incomes of seniors, is contributing to the seniors' housing precarity crisis.
- A 70-year-old senior who is dependent on government benefits (i.e., OAS, GIS, BC Seniors Supplement) would spend 78% of their income to rent an average one-bedroom apartment in BC (\$1,432), on average.
- Access to subsidized rent-g geared-to-income seniors' housing has been declining in BC, while at the same time, low-cost private market options are being lost due to skyrocketing rents, evictions, renovations, and redevelopments; as well as seasonal and regional influxes of people into communities.
- Almost 1 in 5 senior-led renter households (18% or 21,565 households) are spending 50% or more of their income on housing and are considered to be precariously housed and at risk of homelessness.
- In our interviews we heard that:
 - There is a growing number of seniors who are unsheltered or living in substandard or unsafe housing situations (e.g., staying with abusive family members; living in cars or storage lockers; camping in the woods; housing without heat or electricity).
 - An increasing number of these seniors find themselves on the verge of homelessness for the first time in their 60s and 70s.
 - Housing precarity and homelessness takes a significant toll on the physical and mental health of seniors. For example, one frontline service provider stated that over half of their clients experiencing housing precarity talk openly about whether they want to live anymore.
 - The current continuum of housing and housing supports does not serve seniors well, due to gaps in the continuum as well as a lack of senior-specific supports and housing options.
- In our report recommendations, we have identified six goals and sixteen specific recommendations, including examples of positive actions that have been initiated by the BC Government, municipalities in various regions of the province, and community-based organizations. Expanding on these examples will help to achieve the goal of housing affordability for seniors and other low-income British Columbians. The first three goals address the need for more low-income rental housing stock in BC for all age groups, while the last three goals focus specifically on the needs of the senior population.



Executive Summary

Introduction

In British Columbia (BC), low- and moderate-income people of all ages and from all walks of life are being affected by the housing affordability crisis. Our report highlights the impact of the housing affordability crisis on one specific demographic: seniors. Over the past year and a half, community-based seniors' services (CBSS) have been sounding the alarm that the risk of homelessness among low-income seniors is reaching crisis proportions.

Population aging, coupled with rapidly rising living costs and inadequate retirement incomes, is contributing to a growing number of seniors experiencing housing precarity later in life. Historically, seniors have received limited policy attention in terms of their housing rights, as improvements to retirement income benefits in the 1970s dramatically reduced the low-income rates for seniors to levels lower than those of other age groups. However, today seniors' rates of low income in BC (15.2%) are nearly double that of any other age group. Furthermore, one in four seniors has an income below \$21,800.

In this report, we delve into the distinctive housing contexts, challenges, and needs that emerge later in life, as well as potential solutions for meeting the needs of precariously housed seniors. We synthesize data from various sources to illustrate the scope of the seniors' housing precarity crisis among seniors and present findings from interviews with seniors, volunteers, housing providers, and service providers. While our primary focus is on seniors, we acknowledge housing as a basic human right, and emphasize the significance of taking broader action to ensure that British Columbians at all stages of life have access to affordable housing.

The Growing Affordability and Precarity Crisis in Seniors Housing

In BC, the cost of housing has been skyrocketing, making it nearly impossible to find an affordable rental unit in many communities. The average monthly rental cost for a 1-bedroom apartment in a purpose-built rental building has surged from \$871 in 2010 to \$1,432 in 2022, marking a 64% increase. In comparison, the monthly income available to seniors through OAS/GIS/BC Seniors Supplement for seniors aged 65-74 was only \$1,841.35 in 2023. While rental supplements are available for seniors through the Shelter Aid for Elderly Renters (SAFER) program, these subsidies are inadequate to make housing affordable for seniors, with the average monthly SAFER subsidy amounting to only \$195.

Furthermore, evictions for personal or family use, renovations, and redevelopments have displaced many longstanding senior tenants. Seasonal and

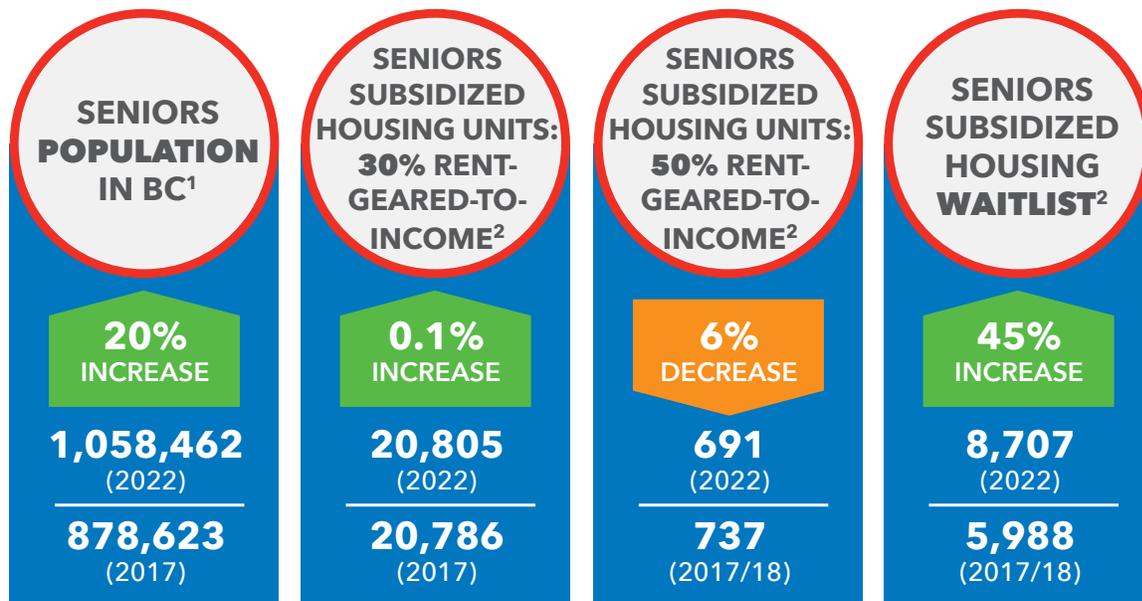
regional influxes of people into communities (e.g., tourists, migrant and remote workers, etc.) have added extra pressure to housing markets. One study estimated that from 2016-2021, approximately 6.1% of BC's non-subsidized low-cost units (units with rents below \$750) were lost.

Subsidized housing with rent-geared-to-income, where renters pay 30% of their income for housing, is an effective way to ensure that housing is affordable to low-income seniors. However, despite a 20% increase in the senior population from 2017-2022, access to subsidized rent-geared-to-income housing remained stagnant over this period (0.1% increase was observed) ([see figure 1](#)). Close to 30,000 units of subsidized rent-geared-to-income housing will be lost in BC by 2033 and 51% of these will be seniors' units. This loss is due to the expiration of operating agreements with the provincial and/or federal governments that provided funding for these subsidized rent-geared-to-income housing units.



If a 70-year old senior was dependent on government benefits (i.e., OAS, GIS, BC Seniors Supplement) they would spend **78% of their income** to rent the average 1-bedroom apartment.

Figure 1. Declining Access to Subsidized Rent-Geared-To-Income Housing in BC, 2017-2021/22



1 Statistics Canada. Table 17-10-0005-01 Population estimates on July 1st, by age and sex [Data table]. 2023. Accessed September 21, 2023. <https://doi.org/10.25318/1710000501-eng>

2 Data request from BC Housing

The housing situations of senior renters are extremely precarious. The loss of subsidized units, rising rents, evictions for personal or family use, renovations and redevelopments are pushing more senior renters to the brink of homelessness. In 2020, almost 1 in 5 senior-led renter households (18% or 21,565 households) spent 50% or more of their income on housing, rendering them precariously housed and at risk of homelessness. In 2023, in Greater Vancouver, seniors made up 22% of the homeless population.

Interview Findings

In the interviews, we learned about the significant toll that the housing affordability crisis is taking on low-income seniors. There is a growing number of seniors who are unsheltered or living in substandard or unsafe housing situations (e.g., staying with abusive family members; living in cars or storage lockers; camping in the woods;

housing without heat or electricity). The housing affordability crisis has been reported to affect seniors residing in large urban communities and small rural and remote areas. Most shockingly, an increasing number of seniors, who have worked all their lives, are finding themselves on the verge of homelessness or experiencing homelessness for the first time in their 60s and 70s.

Housing precarity and homelessness significantly impact the physical and mental health of seniors. In addition, the high costs of housing often leave seniors in impossible situations, where they must choose between paying for housing and meeting other essential needs such as food or medications.

The interviewees also reported that the staff and volunteers supporting these seniors are experiencing significant moral distress because there are no affordable housing options available in their communities. Burnout is a concern for

many organizations, due to heavy workloads and insufficient resources, as well as the difficult nature of the work. Several interviewees noted that their organizations had staff members currently on mental health leave or who had left their positions due to the stress of their work.

The lack of coordination with and support from the healthcare system, particularly to address mental health needs, further exacerbates the challenges for both the seniors and the staff who assist them. The interviews also emphasized that seniors, and particularly those who are homeless and precariously housed, need access to a continuum of housing options based on their housing situation and level of support need – including access to housing navigation services, homeless shelters, transitional and temporary housing, subsidized rent-geared-to-income and other low-income rental housing units, supportive housing, assisted living facilities and long-term care facilities. The most persistent concern expressed by interviewees was that the current continuum of housing supports does not adequately serve seniors due to gaps in the continuum as well as a lack of senior-specific supports and housing options.

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And I would say, well, over half of our clients talk openly about the question of whether or not they want to live anymore, and the burden that they feel like in the current system.

Service Provider

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And so, we just see this influx of people that are in absolute crisis because they know that they have a very limited time and that their application for BC Housing, or their going into BC Housing, probably won't be realistic and so [they're] looking to us and are coming to us and just saying, "what are our options?" And unfortunately, we don't say this to people, but on our side, we know that there are none. And I've said this multiple times on my team before, I honestly cringe whenever these kinds of things happen, because we have a very limited ability, if anything, to respond.

Service Provider

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Recommendations

Moving forward, there is an urgent need for multigovernmental and intersectoral collaboration to address the housing affordability crisis in BC. In this report, we have identified six goals and sixteen specific recommendations, along with examples of positive actions initiated by the BC Government, municipalities in various regions of the province, and community-based organizations. Expanding upon these examples would significantly contribute to achieving the goal of housing affordability for seniors and other low-income British Columbians.

The first three goals target the necessity for more low-income rental housing options in BC for all age groups:

- **Goal 1.** To increase access to subsidized rent-g geared-to-income housing for low-income people of all ages (i.e., where tenants pay no more than 30 percent of their income on housing).
- **Goal 2.** To retain the existing stock of low-income rental housing for all age groups.
- **Goal 3.** To develop multisectoral community tables, coalitions, or alliances to identify common housing issues and develop community-driven solutions.

Furthermore, we propose eight recommendations detailing specific steps that can be taken to accomplish these three goals - such as increasing investments in non-profit housing developments, utilizing local government policy levers to encourage the development of low-income rental housing,

strengthening protections for renters in the private market, implementing a home repairs grant program, and more.

The last three goals are specifically tailored to the needs of the senior population:

- **Goal 4.** To increase financial assistance for low and moderate-income seniors living in private market rental housing by introducing needed changes in the SAFER program.
- **Goal 5.** To increase access to housing with supports (both social and health supports) to ensure low-income seniors can maintain their housing tenancy and improve their health and well-being.
- **Goal 6.** To ensure that housing navigation supports, the shelter system, and transitional and low-income rental housing are, not only adequately funded, but also accessible, safe, and appropriate for seniors who are homeless or precariously housed.

The report presents eight recommendations outlining specific steps that can be taken to achieve these senior-focused goals. These steps include increasing SAFER amounts to better align with the rental market, developing funding streams to support community-based organizations providing on-site tenant and social connection supports, increasing access to multidisciplinary mental health services, supporting and expanding access to the Seniors Housing Information and Navigation Ease program, investing in transitional housing models for seniors, and more.



1. Introduction

In British Columbia (BC), there is a growing number of reports and news stories focused on the housing affordability crisis and the increasing numbers of individuals who are homeless or at risk of homelessness. Young couples wanting to buy their first home and start a family, older renters who are living on fixed incomes, students who are despairing if they will ever be able to move out from their parents' home, recent immigrants who have moved to BC to start a new life – low and moderate income British Columbians of all ages and across all walks of life are being impacted by the housing affordability crisis. While BC has been widely recognized as one of the provinces that has been most severely impacted by the housing affordability crisis, we are not alone. Housing affordability and increased homelessness is a challenge across our country. In 2023, the Canadian Human Rights Commission released a scathing report, stating:

Thousands of people across the country are having their human right to adequate housing violated. Affordability for those who need it most is being eroded. Housing insecurity is worsening. People are at risk of falling through the growing cracks of the safety net into homelessness. Encampments are more visible than they have ever been.¹

Our report focuses specifically on seniors, a population that has traditionally received little policy attention when it comes to the right to housing and issues of housing precarity and homelessness. This is because of improvements to retirement income benefits in the 1970s that dramatically reduced the low-income rates for seniors to the point that they were lower than for other age groups in the population. This began to change in the mid-1990s. Today, the

incomes of many seniors are not keeping pace with the rapidly rising costs of living and the percentage of seniors with low incomes has been rising. In fact, seniors' rates of low-income in BC (15.2%) are now almost double that of any other age group (see [Appendix 1](#)).² In 2020, in BC, half of all seniors had an after-tax income below \$32,000, and one in four seniors had an income below \$21,800, an amount that is about \$10,000 below the minimum wage.³

In addition, over the past decade, the proportion of the BC population that is over 65 has significantly increased, from 15% of the population in 2010 (667,472 seniors) to 20% in 2022 (1,058,462 seniors).⁴ The combination of population aging, rapidly rising costs of living, and inadequate retirement incomes means that many more seniors are experiencing the effects of the housing affordability and homelessness crisis.^{5,6,7}

In this report, we explore the unique housing contexts, challenges, and needs that arise later

in life, along with some of the solutions for addressing the needs of precariously housed seniors. At the same time, we recognize housing as a fundamental human right, and stress the importance of taking broader action to ensure that British Columbians in all stages of life have access to affordable housing. Our perspective aligns closely with a 2023 position paper from the Health Officers' Council of BC, where they argue that homelessness is an urgent public health crisis,⁸ and highlight the need for multisectoral, upstream approaches to prevent homelessness. This includes options for seniors, people living with complex chronic health needs, young adults, and people in need of transitional or emergency housing. While the primary focus of this report is on seniors, we identify goals and recommendations at the end of the report to both increase the affordability of housing for British Columbians of all ages and specifically address the unique needs of low-income seniors.

2. Report Methodology

Over the last year and a half, community-based seniors' services (CBSS) have been sounding the alarm that the risk of homelessness among low-income seniors is reaching crisis proportions. The goal of this report is to draw both the public's and governments' attention to this crisis. The report begins with a review of the relevant literature that establishes housing as a human right and a social determinant of health. It then summarizes recent data from numerous sources to illustrate the scope and reasons why the housing affordability crisis for seniors is so dire. Lastly, and most importantly, it includes findings from interviews with seniors, volunteers, housing providers, and service providers, to better understand what

this crisis looks like on the ground, including the impact on the seniors, the community-based agencies supporting these seniors and the health system.

A total of 16 interviews were conducted, and we received one response to our questions over email. The interviewees are from communities across the province, with all five health regions and both urban and rural communities represented. In addition, we also include the lived experience of two seniors who have direct experience with housing precarity and/or homelessness. The names of the seniors and some details of their stories have been altered to protect their identities.

Defining affordable housing

In Canada, housing has traditionally been considered affordable when the cost of rental housing or housing ownership is less than 30% of a person's income. Unfortunately, today, many people use the term "affordable housing" in various ways, making it more misleading than helpful. For example, "affordable rental housing" is often used to refer to lower-end-of-market housing or below market housing where there may be some level of subsidy, but the cost of rent is still often unaffordable for seniors and those with low incomes. That's why, in this report, and especially in the recommendations, when we discuss rental housing that is affordable for everyone, we use the term "rent-geared-to-income" (i.e., housing that costs no more than 30% of a person's income). Subsidized rent-geared-to-income housing may be available through BC Housing, co-operative housing providers, or non-profit housing providers.⁹

Defining homelessness and housing precarity

The Canadian Observatory on Homelessness defines homelessness to include a range of living situations. This encompasses situations where an individual is unhoused and living on the streets, in emergency shelters, or in other locations unsuitable for habitation. Additionally, it covers temporary living situations (e.g., couchsurfing, transitional housing). Individuals are also considered at risk of homelessness if their current financial or housing situation is precarious or does not meet public health and safety standards.¹⁰ In this report, we use the term "housing precarity" to refer to individuals at risk of homelessness. Housing is commonly considered precarious, and an individual is at risk of homelessness if they are spending 50% or more of their income on housing.

Note: Housing co-operatives (co-ops) are a unique form of housing that are controlled by their members and provide at-cost housing. In BC, most housing co-ops offer non-profit rental housing, and some are subsidized.



3. Literature Review: Housing, Human Rights, and Health

3.1 Housing as a Human Right

The right to adequate housing has been recognized as a basic human right internationally since the United Nations' 1948 *Universal Declaration of Human Rights*.¹¹ Key elements of adequate housing include:¹²

- **affordability** (i.e., the cost should not comprise other basic human rights);
- **security of tenure** (i.e., protection from unjust evictions, harassment, and threats);
- **habitability** (i.e., providing physical safety and adequate space);
- **availability of services and infrastructure** (i.e., having access to sanitation, electricity, safe drinking water, etc.);
- **location** (i.e., living in a safe location with access to needed services and amenities);
- **accessibility** (i.e., ensuring vulnerable and marginalized groups have access to housing)
- **cultural adequacy** (i.e., respecting your cultural identity).

Canada is a signatory to the *Universal Declaration of Human Rights*, and the right to housing has been enshrined in federal housing policy through the *2019 National Housing Strategy Act*, which states, "It is declared to be the housing policy of the Government of Canada to (a) recognize that the right to adequate housing is a fundamental human right affirmed in international law."¹³ Housing as a human rights issue was also reaffirmed in a 2023 op-ed by BC's Human Rights Commissioner, which emphasized the need for all levels of government to collaborate in meeting the housing needs of British Columbians.¹⁴

3.2 Housing as a Social Determinant of Health

Housing precarity is both a human right concern and a public health concern. Housing is widely recognized in Canada as a key social determinant of health. Social determinants of health are the living and working conditions that impact the health and well-being of individuals and communities.¹⁵

There are several different ways through which housing can impact health outcomes.¹⁶ First, research suggests a relationship between housing instability (i.e., housing insecurity and

homelessness) and poor physical and mental health. Second, individuals typically spend a significant amount of time at home, and a poor quality or unsafe home environment (e.g., moldy, overcrowded) can negatively impact health. Third, when the costs of housing are too high, this can lead to a lack of funds to cover other expenses such as food and medications. Fourth, the neighbourhood and built environment surrounding our home (e.g., public transportation, access to grocery stores, safety) have an impact on our health.

The Health Impacts of Housing Precarity and Homelessness

There is a consistent body of evidence linking housing precarity with mortality. One extensive study examined the relationship between housing affordability and mortality rates in 27 countries, including Canada, and found that high housing costs were associated with higher levels of avoidable mortality and suicides. The study also revealed that the impacts of housing costs on health were mitigated in countries with greater social spending on pensions and unemployment benefits, more social housing, and rent control policies. This suggests that these are effective interventions for addressing the negative health impacts of housing precarity.¹⁷

A second study, which analyzed mortality rates in a sample of 881,220 Canadians aged 65 and over, showed a clear gradient between mortality and both housing assets and income. Individuals who were renters (housing asset poor) had higher mortality rates than homeowners, while people who owned the most expensive houses had the lowest rates of mortality. Having a lower income was also associated with higher rates of mortality.¹⁸ Additional research suggests that for seniors, being a renter or facing high housing costs or difficulties paying for housing is associated with greater odds of experiencing:

- an activity limitation,¹⁹
- cardiovascular risk factors and conditions^{20,21}
- poor self-rated health^{22,23}
- chronic conditions²²
- symptoms of depression,^{23,24}
- poorer respiratory health.²⁵

Unsurprisingly, homelessness is also associated with significant negative health outcomes. Analyses of the health needs of homeless seniors aged 50 and up in the United States have found that the prevalence of age-related conditions (e.g., activity limitations, cognitive impairments, visual impairments, falls) is much higher among homeless seniors than the general population of seniors.^{26,27} In fact, one of these studies found that homeless seniors experienced worse health than housed seniors who were, on average, 20 years older.²⁶

The Health Care Costs of Housing Precarity and Homelessness

Researchers from the United States have studied the impacts of housing homeless seniors on their health care utilization and costs. One study conducted in San Francisco followed a group of 51 homeless seniors who were placed in supportive housing for 7.5 years. In the year prior to supportive housing placement, the total health care costs of the seniors were \$1.7 million. After being placed in supportive housing, the total annual cost of provide housing, day health services, and hospital care for the group was only \$1.2 million per year.²⁸ Another study from the United States that followed 250 homeless seniors (50+) in Boston for 12 months found that at follow-up, participants who obtained housing had a rate of acute care visits of 2.5 per year compared to 5.3 per year for participants who remained homeless.²⁹

4. The Growing Affordability and Precarity Crisis in Seniors Housing

4.1 BC's Growing Seniors Population

The seniors' population in BC has been rapidly growing, and in 2022, one in five British Columbians were seniors.⁴ The vast majority of seniors in BC (95%) live independently in the community, while about 5% live in assisted living or long-term care. Among seniors living in the community, approximately 50% reside in detached houses, 22% in an apartment or condominium, and 23% in a townhouse, duplex or other type of home.³⁰ Most seniors in BC are homeowners (80%), while 20% are renters.³¹

4.2 Many Seniors are Low-Income

While some seniors have comfortable retirement incomes, a large proportion are low-income. Half of seniors in BC have an after-tax income below \$32,000, and one in four seniors have an income below \$21,800.³ Most low-income seniors rely solely on government retirement income benefits, including Old Age Security (OAS), Guaranteed Income Supplement (GIS), and the BC Seniors Supplement, for their income. The income seniors receive from these government benefits (\$22,096.20 annually for seniors aged 65-74 and \$22,934.52 annually for seniors 75+) is about \$10,000 less than the income a person would make at minimum wage in BC.* (See Appendix 2 for more information about Government Income Retirement Benefits).

* Annual income from minimum wage (\$34,840) was calculated by assuming a 40 hour work week, 52 weeks of the year. Minimum wage in September 2023 was \$16.75. Annual income from OAS/GIS/BC Seniors Supplement is based on maximum amounts for a single senior in September 2023 and was \$1,841.35 per month for seniors aged 65-74 and \$1,911.21 per month for seniors 75+.

Box 2. Spotlight on the Income of Older Women

The median after-tax income for senior women in BC (\$27,600) is approximately \$10,000 less than the median income of senior men (\$37,600).³ Senior women typically have lower incomes than senior men due to financial disadvantages that accumulate over the life course. Traditionally, married women with children did not work outside of the home. Unfortunately, these women were not eligible for their own pension under the Canada Pension Plan. The married women who worked outside of the home usually had different work patterns than men. Women are more likely to engage in part-time work or experience work disruptions due to child-rearing and caregiving responsibilities, which also have implications for the receipt of pensions. Finally, there is a gender pay gap which still exists. In 2022, women in Canada earned approximately \$0.88 for every dollar a man earns.³²



Box 3. Spotlight on the Income of Pre retirement (55-64) Seniors

In BC, subsidized rent-geared-to-income seniors' housing units are available for people aged 55 and above. Overall, the 55-64 age group has higher incomes than seniors aged 65 and older, with a median after-tax income of \$40,800 in BC.³ However, extreme cases of poverty can still be found within this age group. If a person aged 55-64 is unable to work due to disability, health, or other reasons, they are unable to access OAS and GIS Benefits.[†] In September 2023, the maximum annual income available for a single person through disability assistance was \$17,802,³³ and for income assistance for an employable individual, \$12,720, or for a person with persistent multiple barriers to employment, \$13,320.³⁴ These incomes are lower than the income available to a senior on OAS/GIS/BC Seniors Supplement.

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“[This] is exactly that population [pre-retirement seniors] that tends to end up in the shelter or the hospital because they just get to the point where their money has run out, they can no longer afford their rental, and there's nowhere else for them to go. And they can't even apply for CPP, or they don't know how to apply for CPP because that application process is a nightmare too.”

(Service Provider)

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[†] Some individuals may be eligible though for a GIS spousal or survivors allowance at age 60. The earliest age a person can access the Canada Pension Plan (CPP) is 60.

4.3 The Cost of Rental Housing is Growing Faster than Seniors' Income

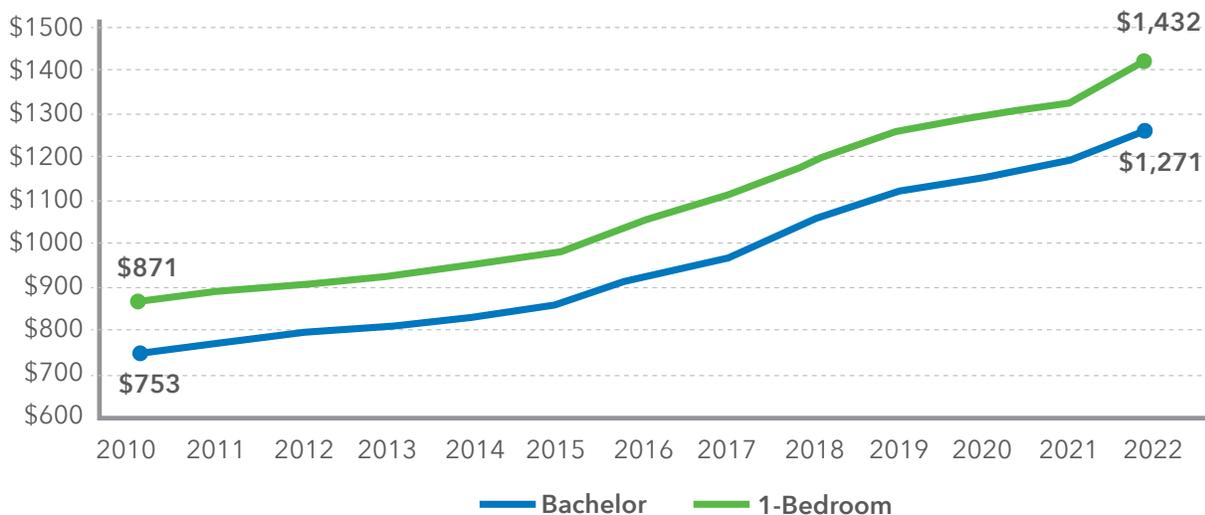
The cost of rentals has been skyrocketing in recent years, making it nearly impossible to find an affordable rental unit in many communities. For example, in Greater Vancouver, only 1 in 200 units are affordable for renters with the lowest 20% of incomes.³⁵

As shown in [Figure 2](#), particularly since 2016, average monthly rental costs have been rapidly increasing in the primary rental market. The average monthly rental cost of a 1-bedroom apartment increased from \$871 in 2010 to \$1,432 in 2022 (a 64% increase). In comparison, the monthly income available to seniors through OAS/GIS/BC Seniors Supplement for seniors aged 65-74 is only \$1,841.35 in 2023. [Appendix 3](#) shows the current average rental cost of a 1-bedroom apartment in different communities, ranging from a low of \$651 in Quesnel to a high of \$1,643 in North Vancouver.



Almost half of older renters live alone.³⁶ If a senior is living alone and fully reliant on government retirement income benefits (i.e., OAS/GIS/BC Seniors Supplement), it would be practically impossible to rent a bachelor or one-bedroom apartment. For example, a 70-year-old senior would spend 69% of their income to rent an average bachelor apartment (\$1,271) and be left with \$570.35 to cover the costs of food, utilities, transportation, medications, internet and phone, clothes, and basic necessities. A one-bedroom apartment (\$1,432) would be essentially out of the question, with 78% of the senior's income spent on housing and only \$409.35 left.

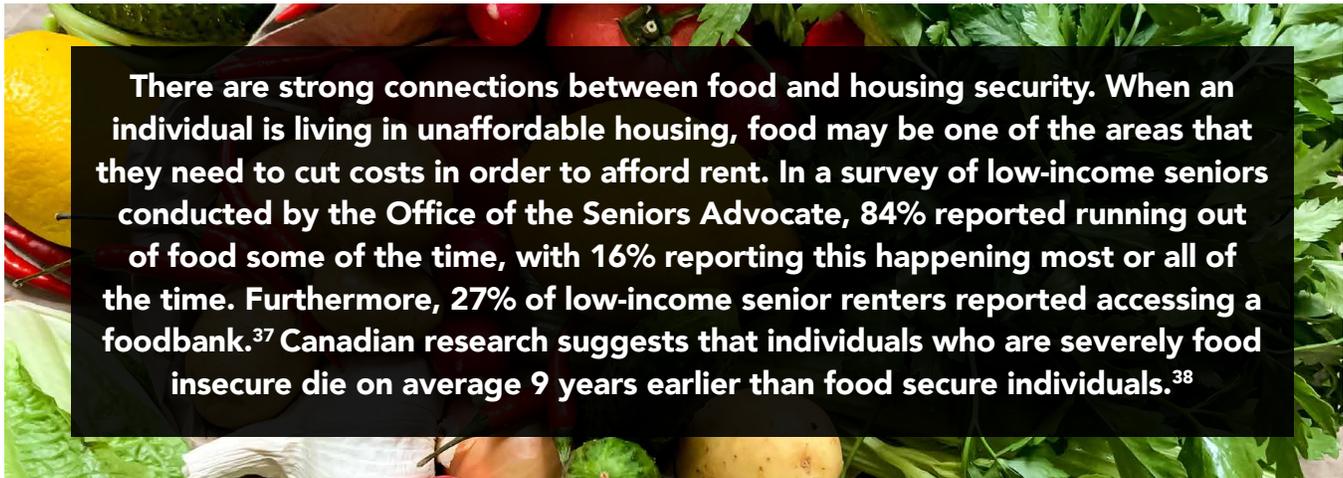
Figure 2. Average Monthly Rental Cost (\$) of Apartment in BC, 2010-2022



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.

Box 4. Spotlight on Food and Housing Security



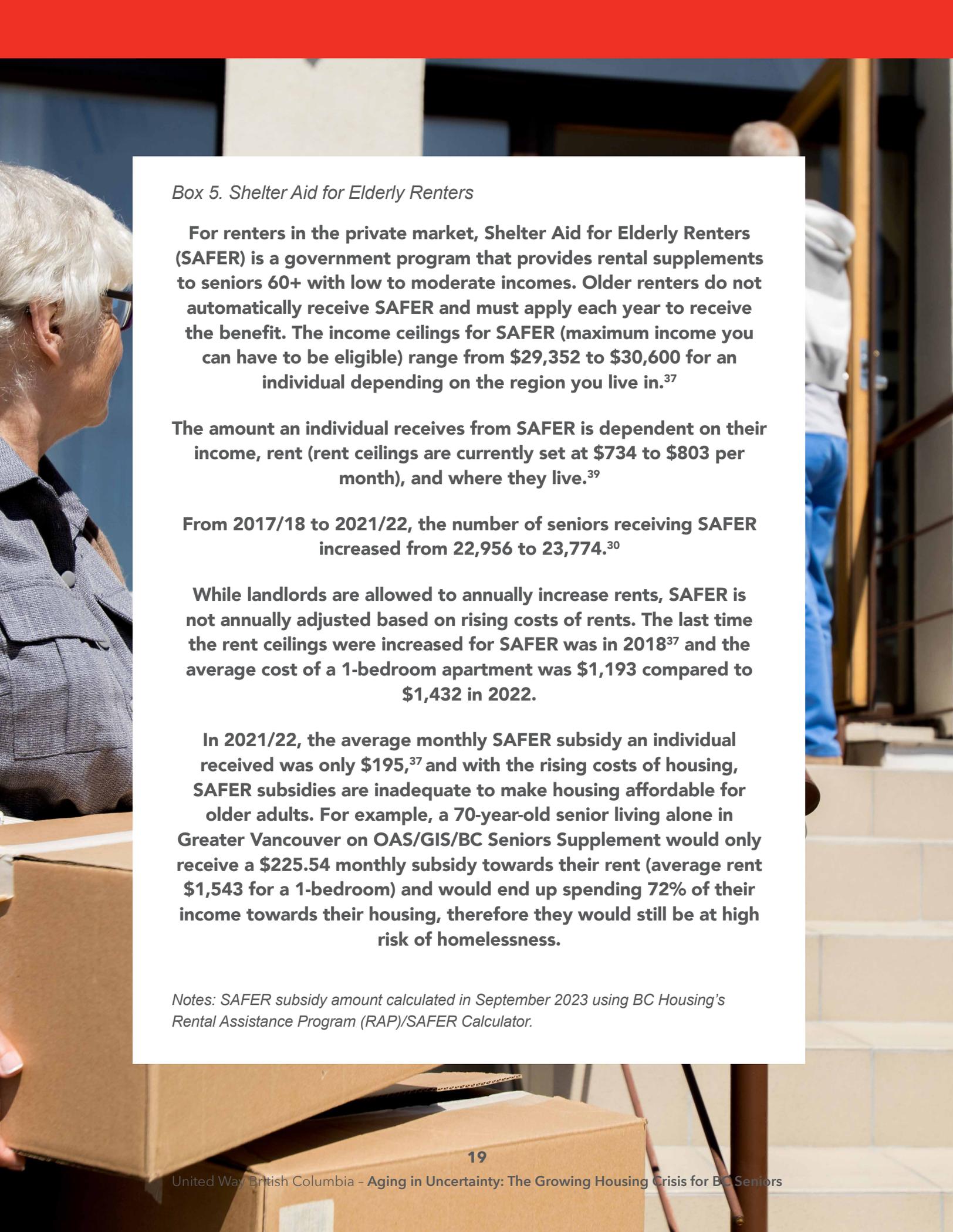
The provincial government regulates rent increases and places a limit on the amount a landlord can increase the rent each year (e.g., for 2023 the limit was 2%). However, there are no limits on the increases that can occur when a unit is vacant (i.e., if the renter moves out of the unit, the landlord can increase the rent as much as they want for the next tenant). As a result of this loophole, landlords can circumvent the caps on rent increases, and in the current housing market, they have significant incentives to evict long-standing tenants. For example, in Greater Vancouver in 2022, the average rent for a newly vacant unit is a staggering 43% higher than for occupied units. This is a dramatic increase from the year before (i.e., 2021) when the average rent increase for a newly vacant unit was only 10%.³⁵

Landlords and property developers use multiple strategies to force tenants to leave so they can take advantage of this loophole, including repossessioning a property for “personal or family” use, renovating their tenants, or redeveloping the property. Seniors are particularly vulnerable as they often have been long-term tenants and therefore are paying low rents. In many communities, the old three and four-storey rental housing buildings that house low-income seniors are being torn down to build high-rise condominiums. Other traditional low-cost

housing options, such as motels and trailer parks, are also being lost to redevelopment.

Particularly in communities outside of the Lower Mainland, there are often additional regional and seasonal factors contributing to the loss of existing rental housing options for low-income residents, causing them to be priced out of the market. These factors include:

- Increased tourism and visitors to resort towns (primarily during the summer, but also during the winter in some communities);
- Seasonal and migrant workers who temporarily move into communities for work;
- The transformation of rental housing stock into Airbnbs;
- Influxes of workers into industry and resource communities to work on large-scale projects;
- Remote workers moving into smaller communities; and
- Residents of other communities being displaced due to emergencies or disasters.



Box 5. Shelter Aid for Elderly Renters

For renters in the private market, Shelter Aid for Elderly Renters (SAFER) is a government program that provides rental supplements to seniors 60+ with low to moderate incomes. Older renters do not automatically receive SAFER and must apply each year to receive the benefit. The income ceilings for SAFER (maximum income you can have to be eligible) range from \$29,352 to \$30,600 for an individual depending on the region you live in.³⁷

The amount an individual receives from SAFER is dependent on their income, rent (rent ceilings are currently set at \$734 to \$803 per month), and where they live.³⁹

From 2017/18 to 2021/22, the number of seniors receiving SAFER increased from 22,956 to 23,774.³⁰

While landlords are allowed to annually increase rents, SAFER is not annually adjusted based on rising costs of rents. The last time the rent ceilings were increased for SAFER was in 2018³⁷ and the average cost of a 1-bedroom apartment was \$1,193 compared to \$1,432 in 2022.

In 2021/22, the average monthly SAFER subsidy an individual received was only \$195,³⁷ and with the rising costs of housing, SAFER subsidies are inadequate to make housing affordable for older adults. For example, a 70-year-old senior living alone in Greater Vancouver on OAS/GIS/BC Seniors Supplement would only receive a \$225.54 monthly subsidy towards their rent (average rent \$1,543 for a 1-bedroom) and would end up spending 72% of their income towards their housing, therefore they would still be at high risk of homelessness.

Notes: SAFER subsidy amount calculated in September 2023 using BC Housing's Rental Assistance Program (RAP)/SAFER Calculator.

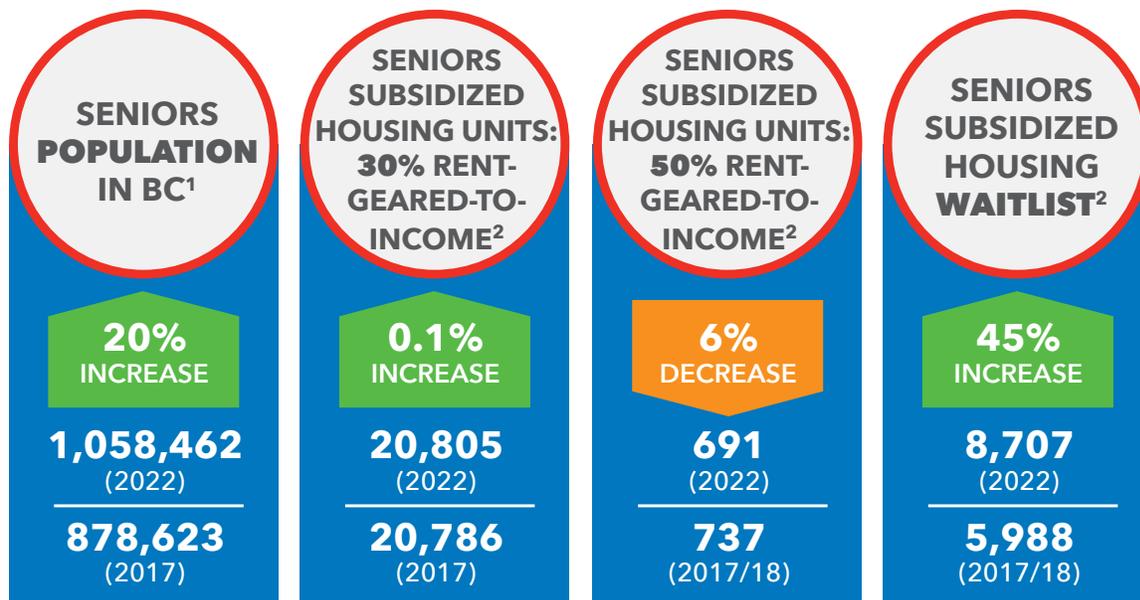
4.4 Declining Access to Seniors' Rent-Geared-To-Income Housing

As noted earlier, subsidized housing with rent-geared-to-income is an effective way of ensuring that housing is affordable to low-income seniors (i.e., when the senior renter pays 30% of their income for their housing). In BC, most of this housing is subsidized through BC Housing's Seniors Subsidized Housing program. There is also a type of subsidized housing known as Seniors Supportive Housing where a senior pays 50% of their income and receives housing and some hospitality services (e.g., meals, housekeeping, recreational activities, etc.). However, there is a significant lack of subsidized rent-geared-to-income housing in BC. While the senior's population has increased by 20% over 2017-2022, access to subsidized rent-geared-to-income housing has stagnated. And at the same

time, the waitlist for subsidized rent-geared-to-income housing has increased by 45% for seniors (see [figure 3](#)).

While there have been new investments in subsidized rent-geared-to-income housing in some communities in recent years, a significant number of units are also being lost due to expiring operating agreements. Operating agreements are agreements between the provincial and/or federal governments to provide funding for subsidized rent-geared-to-income housing, and when these expire, the non-profit providers, who deliver much of this housing for BC Housing, become fully responsible for the financial costs. In BC, it is estimated that the operating agreements for almost 30,000 units of subsidized rent-geared-to-income housing will expire by 2033, and 51% of these will be seniors' units.⁴⁰ When operating agreements expire, many of the non-profit housing providers are no longer

Figure 3. Declining Access to Subsidized Rent-Geared-To-Income Housing in BC, 2017-2021/22



Data Sources: (1) Statistics Canada. Table 17-10-0005-01 Population estimates on July 1st, by age and sex [Data table]. 2023. Accessed September 21, 2023. <https://doi.org/10.25318/1710000501-eng> (2) Data request from BC Housing.

Notes: There are some subsidized rent-geared-to-income housing units that are subsidized through sources other than BC Housing (e.g., housing providers, donors) and therefore are not included in these figures.

able to provide rent-geared-to-income units and instead need to convert the units to more expensive below-market or market-priced units. The same thing is happening in the co-op housing sector in BC, where many of the operating agreements are also expiring, and individual co-ops, who are now fully responsible for the costs, are becoming less able to provide co-op members with rent geared-to-income subsidies.

At the same time we are losing these subsidized rent-geared-to-income housing units, we are also losing low-cost market rental housing units (see [Section 4.3](#)). In fact, it has been estimated that from 2016-2021, approximately 6.1% of BC's non-subsidized low-cost units (units with rents below \$750) were lost.⁴¹ It is difficult to quantify exactly how many low-income rental housing units are being built and lost in BC over time, but the numbers are likely significant, and there is a need for better tracking of these changes.

“

“There’s just not enough housing out there. There’s kind of this, screaming into the void kind of thing, that’s how I would put it. You’re filling out these applications for BC Housing units, and there’s no BC Housing units, and there’s just no way that there’s going to be enough units that are going to be built. So, you know, where are people going to go?”

(Service Provider)

”

4.5 Measuring Housing Precarity and Homelessness

The housing situations of senior renters are particularly precarious, and an increase in rent, eviction for personal or family use, renovation or redevelopment can tip a senior renter into homelessness. For example in [Section 4.3](#), the 70-year-old living alone on government benefits, who would have to pay on average, 78% of their income to cover the cost of a 1-bedroom apartment, is a case in point.

Data from the 2021 Census shows that half (49%) of senior-led renter households in BC (56,930) live in housing that is unaffordable. Furthermore, almost 1 in 5 senior-led renter households (18% or 21,565 households) are precariously housed and at risk of homelessness.⁴² [Appendix 4](#) shows the number of senior-led renter households at risk of homelessness in communities across the province.

Unfortunately, because these statistics were collected during the height of the COVID-19 pandemic, they under-estimate the situation we are facing in 2023/24. In 2020, when the census income data was collected, some seniors may have been receiving the Canada Emergency Response Benefit (CERB) or other pandemic-related payments, which meant that their incomes were temporarily higher than they are in 2023.

Furthermore, policies put in place by the BC Government to freeze rents and ban evictions, very likely prevented some seniors from becoming homeless. Given the significant increase in the cost of living in 2022 (annual inflation was 7%),⁴³ and continuing increases in 2023, this underestimation is likely quite significant.

The other key source of information on seniors' homelessness and housing precarity are homeless counts, and homeless counts conducted across BC over the past decade suggest that in many regions, senior homeless populations are

Box 6. Homeless Counts are Important Resources but Have Limitations

Homeless counts usually include both homeless individuals who are unsheltered (i.e., people living on the streets or in abandoned buildings) and sheltered (i.e., staying in homeless shelters or other temporary accommodations). In many homeless counts, people aged 55+ are considered to be seniors, but some use other age cut-offs. It is important to recognize that homeless counts are underestimates and do not represent the full picture of homeless populations for a number of reasons, including: a) counts only represent the homeless population during a single point of time within a year, b) homeless counts usually miss the hidden homeless (e.g., individuals who are homeless but temporarily staying in another household) and individuals at risk of homelessness, and c) homeless individuals may prefer not to be counted or prefer not to disclose their age and other demographic data.

increasing. However, they also underestimate the scope and extent of homelessness among seniors ([Box 6](#) provides more information on what is included and excluded in the homeless counts).

Combined data from homeless counts conducted over 2020/21 in 25 different communities across BC suggest that approximately 21% of homeless individuals are seniors aged 55 and up (a total of 1,165 homeless seniors).⁴⁴ The proportion of homeless individuals who are seniors has been increasing in many regions where historical data is available. For example, in Greater Vancouver the proportion of homeless seniors (55+) more than doubled from 9% of the homeless population in 2008 to 22% in 2023 (568 seniors). A total

of 216 seniors (38%) reported experiencing homelessness for the first time as a senior.⁴⁵

With the data currently available, the most we can say is that for every senior that is homeless, there are approximately 19 more who are precariously housed. However, because both statistics underestimate the scope and size of the problem, homelessness and housing precarity among seniors in 2023 are likely to be considerably higher.

4.6 Housing Precarity in the Rural and Remote Context

It is important to recognize that experiences of housing precarity in rural and remote communities may differ from those in urban communities. Generally, there are higher rates of home ownership in these communities; however, while having a house is a significant asset, the costs of home maintenance and modifications can prevent seniors from remaining in their own homes. In BC, about 4% of senior homeowners (35,075) and 28% (950) of Elders in housing provided by a First Nation band are living in housing that is inadequate and requires major repairs.⁴⁶ Furthermore, while the costs of rents tend to be lower outside of the Lower Mainland and other major metropolitan areas, the costs of food, gas, and utilities are usually higher in rural and remote communities.

Downsizing or moving into housing that is closer to family or services may not be possible due to the lack of housing options in the community and the low values of many rural properties. A recent analysis of data from the 2021 Census found that there is a lack of diversity of housing stock in non-metropolitan areas in BC. Mismatches frequently exist between the size of households and the types of housing that are available, which are often larger and more expensive than required (e.g., a single senior may be living in a detached house due to the lack of smaller housing options).⁴⁷



5. Interview Findings

5.1 The Significant Toll of the Housing Crisis on Seniors in BC

Living in unsheltered, substandard, or unsafe housing situations

“We’re seeing seniors who are living in their cars, seniors who are living in their storage lockers... seniors who were going out to the airport, and because they were dressed kind of nice, they could spend a night out there.”

(Senior Volunteer)

Most of the interviewees talked at length about the growing number of seniors who are unsheltered or living in substandard or unsafe housing situations because they have no other housing options available to them.

They provided examples of seniors who are:

- Staying with abusive family members or roommates;

- Living in rodent-infested buildings;
- Living in housing without heat, electricity, or plumbing;
- Staying in cars, moving trucks, or storage lockers;
- Living unsheltered on the streets or in homeless shelters; and
- Camping in the woods, even during the middle of winter.

Several of the interviewees spoke about how in the current housing market, senior renters are often afraid to make complaints, which allows landlords to take advantage of them and get away with offering terrible living conditions. Seniors, particularly senior women, who are staying with family or friends, are vulnerable to abuse due to the lack of any other housing options.

Substandard housing was also a concern for homeowners, particularly for rural, remote, and Indigenous communities. Multiple examples were provided of seniors living without heating, plumbing and/or electricity, either because their housing lacks access to the infrastructure, or because they cannot afford them. An example was provided of an older man living in a trailer who had lost his job, and as a result, he went through a winter of minus 40-degree weather with no electricity or heat. Declines in health and

physical abilities that can occur with age make it more difficult for seniors to cope with such conditions (e.g., physical frailty can lead seniors to no longer be able to chop wood).

“I’ve had people that we’ve just had to move into emergency housing because their circumstances are so bad. And, you know, for instance, they have inadequate insulation, a broken window, no heat except for a woodstove. And as they get more and more frail, they’re not capable of managing the woodstove.”

(Service Provider)

Homeless for the first time in their lives at the age of 60 or 70

“We are in a housing crisis. But we’re also in an income disparity crisis. And so, it is important to emphasize, these are folks that worked, and worked hard all their lives and provided for themselves, and are now finding themselves in a place where they can’t manage.”

(Service Provider)

For some seniors, housing precarity and homelessness are chronic issues that have impacted them over the life course. Interviewees noted that, as our population ages, the homeless population is aging as well.

There are also, however, a growing number of seniors who are finding themselves homeless, or on the verge of homelessness, for the first time in their 60s or 70s. The lived experience story in Box 7 highlights this point. A range of factors can tip a precariously housed senior into homelessness, including eviction or renoventions, death of a partner, loss of income, and mental health or physical health issues. Multiple interviewees highlighted that they are seeing more and more seniors who were steadily employed for most of their lives, and they never imagined they would be unable to afford housing later in life. Interviewees described how seniors are shocked when they end up on the verge of homelessness for the first time late in life, as they believed the housing and retirement income systems would take care of them in their old age.

“The emotional outlook of our clients is overwhelmingly dark. It’s, there’s a lot of language around: I failed, I didn’t want a handout, I thought I did everything right. Yeah, so there was a belief that there was a support structure in place. And I find that for seniors the shock of like, what do you mean, there’s no housing? What do you mean, there’s no support?”

(Service Provider)

Box 7. Lived Experience Story: Lucy

Lucy became homeless at the age of 73 when, due to the pandemic, she was unable to retain her long-time job. After a year of burning through her savings to keep her \$1,100 per month housing, she was given two months' eviction notice. She struggled to reach out to family and friends because of the shame she felt and the concern of being a burden.

When it was time for Lucy to move out of her apartment, she went to a homeless shelter, but upon arrival she felt unsafe and uncomfortable due to the substance abuse and other activities taking place at the shelter. When Lucy could no longer stay at the shelter, her last option was to sleep in her car. She didn't sleep very much during these times as she was aware of her vulnerability and the men nearby also sleeping in their cars. Three weeks after moving into her car she was taken to the hospital after a blood clot formed in her legs that nearly took her life. Following this experience, she was brought to a different shelter operated out of a motel and she was treated very poorly there.

These experiences had huge impacts on Lucy's mental, spiritual and emotional health. She felt anxious, she didn't have energy and was losing weight. Lucy felt embarrassed and ashamed. She often wondered how she had landed in her situation, having raised 3 children as a single mother and worked full-time for many years. The stress took a huge toll on her body, *"It made me think I aged 10 years. I just looked in the mirror. I didn't recognize that woman."*

Thanks to a few non-profits, Lucy was able to get some support for gas cards and food. Today, she lives in a low-cost housing facility for women. She is inspired and determined to make a difference in her community in the little ways she can, by sharing love and encouragement with the people around her. Even with her limited income, she still finds ways to bless others, whether it is surprising a stranger by paying for their Tim Hortons bill or giving someone a compliment.

While Lucy is grateful to have secured affordable housing, she knows that many other seniors are still struggling and are forced to make enormous health sacrifices to maintain or acquire their housing. *"When I'm thinking of housing for seniors, you know, when you have to make a decision whether you want to get your medications or eat that month, or if you're paying rent, that's pretty, pretty scary."*



Compromised access to other basic necessities

Interviewees described how the high cost of housing often leaves seniors in impossible situations where they must choose between paying for housing and other essential needs. Even though an individual may be housed, this can occur at the expense of meeting other health and safety needs.

“But we do hear a lot of the time people say, you know, I’m prioritizing my rent over food. And that’s why there’s now such a need for Meals on Wheels and subsidized food for seniors, because when they’re on fixed incomes, they can’t afford both. So even if they are housed, I think it’s important to kind of highlight that, those essential needs of shelter, and warmth, as well as like sustenance are kind of pitted against each other.”

(Service Provider)

Food security was a particular concern, with some interviewees reporting increased use of food banks, Meals on Wheels, and other low-cost and free food programs by seniors due to the rising cost of living. However, the interviewees also noted the limitations of currently available food security supports, including a lack of low-cost and free food, food that is not culturally appropriate, and lack of cooking and meal preparation support. For example, an interviewee stated that while their community’s food bank is supposed

to be open four days a week, usually they offer information and referral services on the fourth day because they run out of food by then.

The inability to afford prescription medications was also a key concern. An example was provided by an interviewee of an older gentleman who has been experiencing chronic pain for many years, but is unable to afford his prescribed pain medications due to the high costs of housing. Multiple interviewees also stated that when clients are unable to afford medications for pain or mental health conditions, this can lead them to turn to alcohol or street drugs to address their unmet needs.

The physical, mental, and emotional toll of housing precarity

The interviewees said housing precarity and homelessness have significant negative impacts on the physical, mental, and emotional health of seniors. One interviewee succinctly summed this up by stating that “homelessness is healthlessness.” Multiple interviewees described the physical, mental, and emotional toll that housing precarity was having on their clients.

“So, they really are quite a bit more vulnerable, not just income wise, but medically, they’ve often lived harder lives. Like more transient lives. There’s a lot of people who maybe have been close to being homeless before. But there’s also a lot of women who’ve never been homeless that we’ve been seeing too. And they’re facing the streets

for the first time at the age of like 68, or 70, which is very terrifying for them, rightfully so. And just living with the stress of the housing insecurity, it plays a huge toll, especially if they're not eating. And then their physical health goes downhill. And of course, it compounds with their mental health."

(Service Provider)



Seniors who are experiencing housing precarity are often already experiencing other forms of vulnerability (e.g., poverty, mental health problems, chronic medical conditions, addictions) that housing precarity further exacerbates. Interviewees particularly emphasized the mental health impacts, including stress, anxiety, shame, fear, anger, and depression. Self-neglect and unhealthy coping mechanisms, such as turning to alcohol or drugs, were reported as common among clients.

Disturbingly, it was also reported that some seniors were considering suicide or medical assistance in dying due to their feelings of hopelessness about their situation. One interviewee stated her team had been referring so many seniors to their organization's mental health and counselling services that they had introduced new training for staff on the mental health needs of seniors.

"And I would say, well, over half of our clients talk openly about the question of whether or not they want to live anymore, and the burden that they feel like in the current system."

(Service Provider)

Loss of community and social supports

The housing crisis has caused seniors to be displaced from their long-standing communities due to evictions, renovictions, redevelopments, and rising rents. The displacement of seniors was reported to be occurring in both urban and rural communities. Examples were provided of seniors forced to move multiple times in the same year. Interviewees described how the loss of their community (e.g., friends, social activities, health services) can be devastating for seniors.

"The issue for us is really, that these older folks who have lived in our community for decades, who are being renovicted, are not going to be able to stay in their own communities. And what we know about that is that as people get pushed out of their communities, that those protective relationships that have kind of helped them through, get severed. And it causes additional issues in people's lives."

(Service Provider)

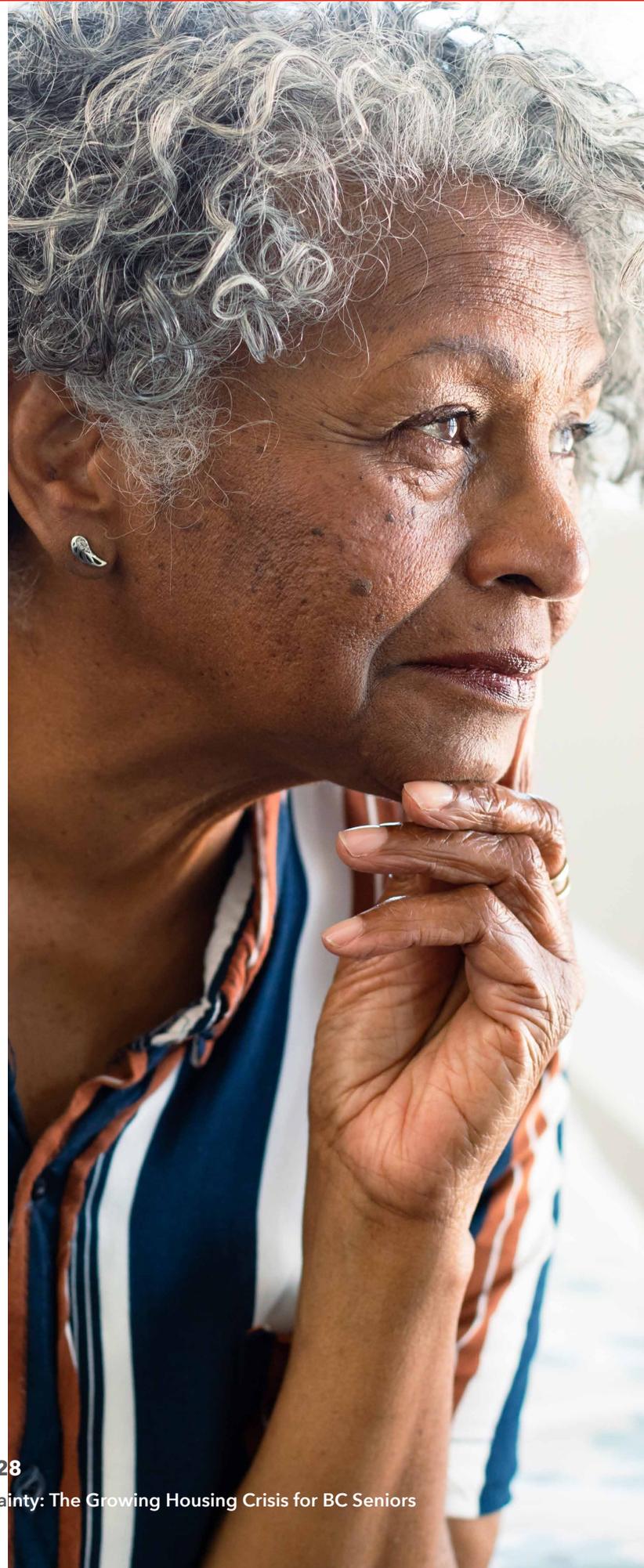
In particular, seniors who live alone or lack family support may struggle to build social support networks if they are forced to relocate to a new community. An interviewee described how they have some clients who no longer live in their community but continue to travel one or two hours by public transportation in order to access their services and connect with their friends.

The impacts of intersecting vulnerabilities

Interviewees highlighted how intersecting vulnerabilities and sources of discrimination can influence and intensify the housing challenges faced by seniors.

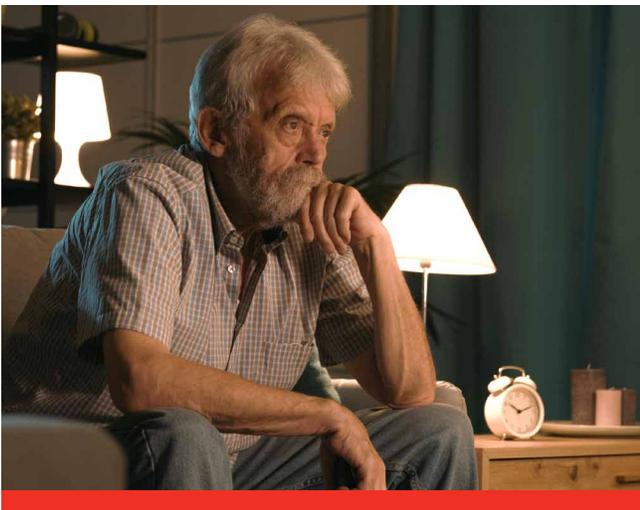
Gender influences experiences of housing precarity, with older men and women reported to have different housing experiences. Several interviewees observed that older men were more likely to be living unsheltered on the streets or camping, while older women were more likely to be able to couch surf with family and friends or live with roommates. It was highlighted that women are more vulnerable to violence and abuse and may stay in abusive relationships or trade sex to maintain their housing. Income was particularly emphasized as a factor contributing to the housing precarity experiences of women. Additionally, a couple interviewees raised the concern about the lack of safe and inclusive temporary and transitional housing options for 2SLGBTQIA+ seniors, and in particular transgender seniors.

Interviewees also identified that there is lack of culturally and linguistically appropriate housing and support services for immigrant and ethnocultural seniors. For immigrant seniors with limited English language skills, language barriers can be a significant challenge. Furthermore, seniors who have come to Canada as sponsored immigrants are fully reliant on their sponsors (i.e., do have access to most government benefits) and have few options for alternative housing, which can put them at risk for abuse.



Similar concerns were also raised about services for Indigenous Elders, with an interviewee noting available housing and supports may not be culturally safe. Furthermore, the interviewee emphasized the need to recognize the enduring impacts of colonialism and how residential schools, the 60s scoop, the cultural genocide of Indigenous peoples, and other injustices of colonialism contribute to Indigenous Elders' experiences of housing precarity today.

Other interviewees highlighted the unique context of housing precarity experiences within rural, remote, and Indigenous reserve communities and reinforced the concerns that were previously discussed in [Section 4.6](#) about rising costs of living for both renters and homeowners, home maintenance and repair needs, and the lack of diversity in housing options available. For example, one interviewee noted that they recently had several senior clients who had to sell their homes and move into rentals. Interviewees also talked about the need for more funding for homeowners in order to address home maintenance issues that compromise their health and safety. While there are programs available for home improvements and modifications, these programs are not appropriate for small repairs or low-income seniors who cannot afford to pay upfront and wait to be reimbursed.



“When I’m trying to find help for some of these people, it’s that we have these programs that are designed to assist people who are basically middle class who can afford to pay, you know, 10 grand, even if it’s with a temporary loan, to get a heat pump put in and then get reimbursed for it. But if someone has no money, they can’t even get their window that’s broken fixed.”

(Service Provider)

Overall, it was reported that these communities have fewer health, housing, and support services available. There also can be significant financial and time costs associated with accessing needed services. For example, it was observed that for Elders from remote reserve communities, it can cost \$30 just to drive into town to buy groceries, attend medical appointments, or access social services.

The lack of accessible and affordable rental housing also significantly disadvantages seniors living with disabilities, who usually have lower incomes and more limited housing options than other individuals. Older apartment buildings, which are often the most affordable, tend to lack elevators and other accessibility features. Stairs can be a significant barrier for people who use mobility devices (e.g., wheelchairs, walkers). The lived experience story in Box 8 highlights the impacts that intersecting vulnerabilities can have on housing precarity experiences.

Box 8. Lived Experience Story: David

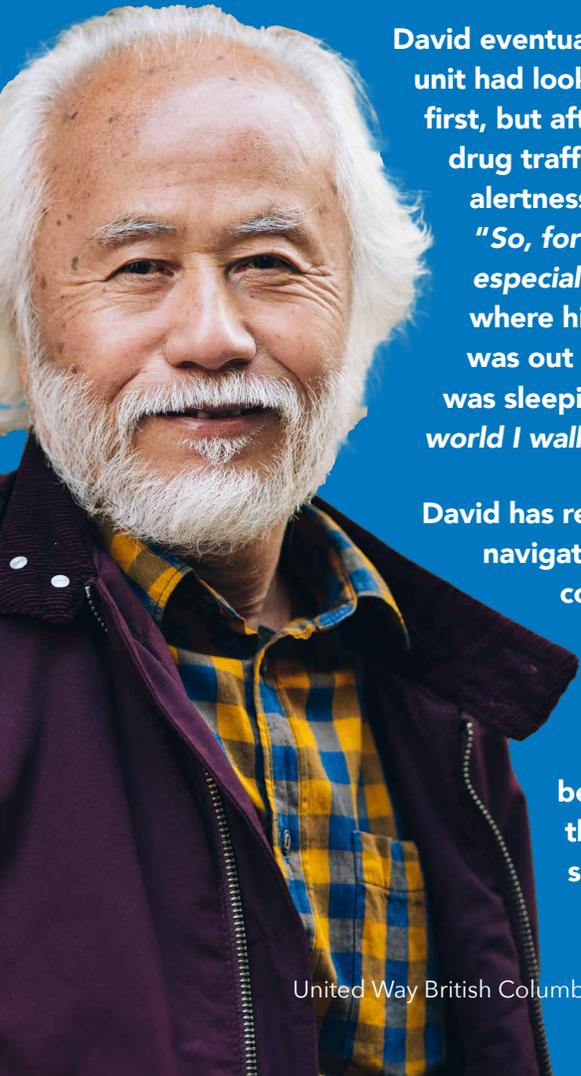
David's story highlights the experience of an older person with a disability trying to navigate the housing affordability crisis. David enjoyed his well-paying career for many years until he noticed he was developing a visual impairment. Unfortunately, this unexpected disability led to David losing his long-term job which he had been planning to continue for several years before retiring.

Around this time, David almost became homeless, not because he couldn't afford a place, but because his visual impairment meant he could not search for and attain a rental unit at the competitive pace that the market requires. *"I was almost homeless looking for a place. And with visual impairment, I had a heck of a time tracking down vacancies, getting support to help me track down vacancies and then getting to appointments to meet if there was one. And I was finding that there were so few places available. I was running around trying my best catching buses and by the time I get to a place and meet the landlord, it was basically gone."*

With affordable housing being so sparse and competition for units high, David was aware that his age, disability, and involuntary retirement made his chances of finding housing low. *"The fact that I could no longer work and in my age -- given the choice of 20 candidates for a vacant apartment, I was not in the top five. Ever. So, the housing shortage just completely throws a curveball at anybody who doesn't fit the bill."*

David eventually found a rental unit, but things took another turn downhill. The unit had looked very promising; it was a clean building and seemed fine at first, but after a little time, David realized that the building was riddled with drug trafficking, theft, and violence. There was a steady level of fear and alertness he had to maintain because people knew he was partially blind. *"So, for some reason, if you have a disability that's visible, it makes you especially vulnerable. You are a target."* There were several occasions where his money, keys, and other small belongings were stolen while he was out of his unit. Even his own security was not safe. Once, while he was sleeping in his home, his belongings were stolen. *"And so, it was the world I walked into, it was unbelievable. Nothing safe, nothing was secure."*

David has received valuable aid from local non-profit organizations in navigating the housing system and securing safer accommodation compared to his previous home. Unfortunately, his visual disability makes him a target for break-ins, posing ongoing challenges. While local non-profit organizations have been supportive, their extensive client bases restrict their ability to offer intensive individual assistance. David wishes additional resources could be allocated to local non-profit organizations, thereby enhancing their capacity to ensure that seniors like him can live safely and be supported in affordable housing environments.



5.2 The Moral Distress and Burnout of Housing and Service Providers

Staff and Volunteers are Burning Out

Due to the lack of low-income rental housing available, interviewees reported that staff and volunteers experience significant moral distress when a senior comes to them and there are no housing options. Homeless shelters were reported to regularly operate at capacity, therefore even finding a shelter bed can be very difficult. While staff and volunteers can try and help by making phone calls, getting people on waitlists, providing information, etc., it is deeply frustrating and distressing when they know the reality is that the senior is probably going to end up homeless. Multiple interviewees commented that our housing and health care systems are broken.

“I was just so distressed by it. Some seniors or volunteers were close to tears. And also, I would say it’s very hard because it makes you feel helpless, because I can get people to fill out SAFER, I can do that in a minute, but I know at the end of the day, that person still is going to be homeless.”

(Senior Volunteer)

Burnout was a concern for many organizations, due to heavy workloads and inadequate resources, as well as the difficult nature of the work. Several interviewees noted that their organizations had staff members currently on mental health leave or who had left their

positions due to the stress and trauma of their work. At a homeless shelter in a rural community, it was reported that they have 50 beds, but can only use 30 beds due to lack of staffing. This interviewee raised the point that we can build more beds and housing, but we also need to be able to staff it. Multiple interviewees identified the importance of organizations having adequate funding so they can provide more mental health and wellness supports for staff. Organizations that rely on volunteers also noted that while there are many amazing volunteers, it can be difficult to retain them due to the intense nature of the work (and in some cases using volunteers may be inappropriate for high needs clients).

One interviewee spoke about the lasting impacts burnout has, and how while you may be able to eventually return to work, once you have experienced burnout there are lasting changes to the lens through which you view the world. Staff and volunteers also may experience direct or vicarious trauma due to the difficult situations they deal with, which can involve seniors experiencing abuse, mental health crises, and violence. Multiple interviewees stated that working with precariously housed and vulnerable seniors has increased their anxiety around their own housing security and aging experience.

“I would say we’re like, myself, but I’m beyond the state of burnout. I’m operating in some alternate reality. And at this point, the last seven months have been the most challenging I’ve had in all of my career. And I’ve been working with this population for 15 years or so.”

(Housing Provider)



Lack of Support from the Health System to Address Mental Health Needs

Interviewees from communities across the province decried the gaps in services to address the mental health needs of seniors, including addictions, cognitive impairments and dementia, and psychiatric conditions. The gaps in mental health services in rural communities were especially dire. For example, in one rural community, it was reported people needed to travel 5-6 hours by bus in order to access addictions detox and treatment services.

“Two of [my clients in a shared rental house] are schizophrenic, and they need more care than they’re getting. But they’re falling through the cracks in the mental health system, because they’re not getting mental health support because they’re housed... But just because you’re housed doesn’t mean you don’t need supports to help you live well.”

(Service Provider)

“And there are really not any mental health services in the community. We have a mental health department, but I know a woman, one of my clients who’s supposed to be a client of mental health, and she can’t even get them to call her back... So, she calls me. And she’s suicidal for cripesakes.”

(Service Provider)

In rental housing, individuals with unmanaged mental health concerns can be a serious safety concern to themselves, as well as the other tenants and staff in the building. When CBSS or housing providers try to seek help for these seniors, interviewees reported there is often a lack of responsiveness from the health care system – either due to lack of capacity, the mental health issues not being deemed serious enough, or poor coordination between services. Examples were provided of tenants who had assaulted other tenants and staff, destroyed property, or caused fires due to unmanaged mental health issues. Unfortunately, housing providers sometimes find themselves with no other option but to evict the tenant.

“But as a landlord, we occupy a very small space in terms of what we can action on behalf of the tenant, or in support of other tenants, when a tenant’s behavior is increasingly adverse. We cannot remove someone from a building, we rely on health,

law enforcement and the RTB. And when those three systems don't work, or are not open to working with us, it creates untenable situations and leaves people at risk, greater risk, not just tenants or their family members or contractors who are going into the buildings but also our staff."

(Housing Provider)

Hoarding was also raised in several interviews as very difficult to address, due to the complex and cross-sectoral nature of the issue (i.e., behaviour is a mental health concern, but also can be a municipal bylaw issue, pet issue, fire safety issue, etc.) and there is a lack of integrated support services.

Enhanced Collaboration is Required Between the Health, Housing, and CBSS Sectors

Interviewees recognized that clients of the health, housing and CBSS sectors often overlap, and in order to support seniors to age in place, coordination and supports are required from all sectors. However, there are often no mechanisms in place for collaboration or for streamlined communications between the CBSS, health, and housing sectors.

In addition to the mental health service concerns described previously, a key concern raised by multiple interviewees was around hospital discharges, with examples provided of seniors being:

- Discharged back into the community only to find out they had no housing (e.g., landlord

had evicted them because they had been in the hospital for so long);

- Sent directly to homeless shelters because they were homeless; or
- Discharged back into their current housing when they clearly required a higher level of care.

These situations leave CBSS or housing providers scrambling to find ways to support extremely vulnerable seniors. In some communities, interviewees reported they had been successful in building relationships with health services so that they could effectively coordinate services with them and address issues such as inappropriate discharges, but in others, coordinating with health services was a persistent challenge.

Interviewees also raised concerns about seniors who clearly had care needs that exceeded their current housing situation. In several communities, it was reported that home support staff would not go into homeless shelters, leaving the untrained shelter staff with the responsibility of assisting frail seniors with bathing or other activities of daily living. Interviewees also raised concerns about inappropriate expectations around the role of rental housing staff (e.g., requests to be emergency contacts for seniors without family) and the lack of mechanisms to transition individuals from rental housing into assisted living or long-term care facilities when their needs increase.

5.3 A Continuum of Housing Supports Are Required

Seniors, and particularly those who are homeless and precariously housed, need access to a continuum of housing options depending on their housing situation and level of support need – including access to housing navigation services, homeless shelters, transitional and



temporary housing, subsidized rent-geared-to-income and other low-income rental housing units, supportive housing, assisted living facilities and long-term care facilities. The most persistent concern of interviewees was that the current continuum of housing supports do not serve seniors well, due to gaps in the continuum as well as a lack of senior-specific supports and housing options.

Growing need for housing navigation services for seniors

Interviewees highlighted how the needs of seniors experiencing housing precarity and homelessness can differ from other groups, therefore navigation and support services primarily targeting people with mental health and addictions needs or street-entrenched individuals may not be appropriate for seniors. The demand for housing navigation and related supports for seniors (e.g., applying for benefits, filling out forms, filing taxes, outreach, etc.) was observed to vastly exceed the current capacity of most CBSS organizations. The movement of services and information online in recent years has intensified the need for navigation supports for seniors, who have lower digital literacy levels than the rest of the population. Interviewees noted that it can take a couple of hours just to look up and communicate needed information to a client, and clients who have complex cases or require more intensive one-on-one supports may require multiple interactions over several weeks or months to address their needs.

“I would say I noticed quite a bit of moral distress, spiritual distress among staff -- like I feel it myself too. Because my job description isn't to be a housing navigator and I do it because the need's there and we're here to serve older adults, but my job is not to be really that frontline. And I'm still spending probably about 10 hours a week doing this on top of my other work.”

(Service Provider)

The current shelter system is not serving seniors well

Multiple interviewees reported that homeless shelters in their community are regularly at capacity and it is difficult to place people in them. Furthermore, interviewees expressed concerns about the safety and accessibility of homeless shelters for seniors. Homeless shelters were not considered to be a safe place for frail seniors, particularly if they have a physical disability or cognitive impairment. One interviewee highlighted the accessibility issues at their homeless shelter (e.g., use of bunkbeds, no elevator or ramp access).

“I’ve advised strongly against sending any seniors [to our homeless shelter] that have not been [previously] involved with us, because they will be taken advantage of. It’s not a safe place. It’s a very dangerous place. And especially if you have any sort of mobility challenges, people will rob you, that has happened here. We had a senior who came to us a couple of years ago, and he was in a walker and people robbed him and would just take his stuff, and he couldn’t do anything about it, unfortunately.”

(Housing Provider)

Seniors need access to safe and supported low-income rental housing options

In communities across the province, interviewees highlighted the lack of low-income rental housing in BC, and in particular, the lack of subsidized rent-geared-to-income units. Concerns were raised both about the insufficient number of new units being built and the loss of existing units. Long wait lists of two, three or four or more years for subsidized rent-geared-to-income housing were common in many communities. While there are private rental market subsidies available (e.g., SAFER), the interviewees noted the amounts are inadequate to meet the needs of seniors.

“And so, we just see this influx of people that are in absolute crisis because they know that they have a very limited time and that their application for BC Housing, or their going into BC Housing, probably won’t be realistic and so [they’re] looking to us and are coming to us and just saying, “what are our options?” And unfortunately, we don’t say this to people, but on our side, we know that there are none. And I’ve said this multiple times on my team before, I honestly cringe whenever these kinds of things happen, because we have a very limited ability, if anything, to respond.”

(Service Provider)

While the limited availability of units was the primary concern, and has been well documented in [Section 4](#), interviewees also noted that the low-income rental housing options that are available are not necessarily appropriate for seniors. Multiple interviewees expressed concerns over the lack of senior-specific buildings, and the tendency to house vulnerable low-income seniors in places where many of the other residents struggle with mental health and addiction challenges.

“And finally we were able to find her some housing, but she had to move to another neighbourhood. There’s a BC Housing site right there, which was incredibly frightening for her. She found the neighborhood to be such that she wasn’t comfortable. The neighbourhood is a very interesting area, I’d love to live down there, but I have lots of resources. But for somebody who is living in supported housing in that area, there’s a lot of drug use in that area, there’s a lot of homelessness in that area. And she found it very, very anxiety provoking to be forced into that kind of an environment. And in fact, the building she’s living in has a lot of drug users and mental health issues within the building. And so, we are still in touch with her, but it is very anxiety provoking for her - and I would say not appropriate, mixed housing for a senior.”

(Service Provider)

Many of the interviewees also identified the need for more supports to help vulnerable seniors in low-income rental housing to maintain their tenancies and feel safe and supported. Seniors

within low-income rental housing buildings often have higher health and social needs. For example, one housing provider reported that one in five seniors in their rental buildings have no family or friends to call for support during an emergency.

Interviewees observed that there are some evictions or emergencies that could be prevented if a senior had more support (e.g., senior is in the hospital so fails to pay rent, housekeeping concerns). In many communities, there are only a small number of low-income rental housing providers, so once a senior has burned their bridges with one provider, it is difficult to find other housing options. Housing providers themselves are quite limited in regard to the supports they can provide, given their mandates and current legislation. In addition, tenants often are reluctant to seek help from their landlord given concerns that disclosing issues may affect their tenancy.

“The expectations placed on landlords by health workers, tenant family members, and tenants themselves are often beyond organizational and legislated capacity. We’re also seeing fewer resources to refer tenants to for support or it’s harder to access. We as landlords, we’re not acting, we’re not eligible for a lot of the program funding that social services agencies are, or community based senior service agencies are. Because our mandate isn’t programming. Our mandate is housing.”

(Housing Provider)



6. Seniors Housing Precarity Goals and Recommendations

There is an urgent need for multigovernmental and intersectoral collaboration to ensure that seniors have access to housing that is appropriate and affordable and are supported to navigate the housing system, maintain their health and tenancies in rental housing, and age in place. We have identified six goals, with specific recommendations for each of these goals. The first three goals address the need for more low-income rental housing stock in BC for all age groups, while the last three goals focus specifically on the needs of the seniors' population. Our hope is that governments at all levels, housing providers, the health care system, the CBSS sector, and other partners will begin working together towards these goals and recommendations.

We also want to acknowledge that inadequate income is an important root cause of housing precarity for low-income seniors, with one in four seniors having an income below \$21,800.³ While the focus of this report is housing, and it is beyond its scope to explore in-depth the financial security of seniors, we strongly support the recommendations that have been made by the Office of the Seniors Advocate in her report *BC Seniors: Falling Further Behind*³⁷ to improve the financial security of seniors at the Provincial level. We also recognize the need at the Federal level to enhance GIS and other income supports for seniors.

Goal 1: To increase access to subsidized rent-geared-to-income housing for low-income people of all ages (i.e., where tenants pay no more than 30 percent of their income on housing).

As outlined in this report, the vast majority of rental housing in BC is unaffordable for low-income seniors. Furthermore, the growth of subsidized rent-geared-to-income housing (which provides guaranteed affordability for all seniors) has stagnated and is not keeping pace with the growth of the seniors' population.

Recommendation 1.1: The Federal and Provincial Governments need to prioritize and significantly increase their investments in non-profit housing developments.

It is widely recognized that to increase the affordability of building rental housing, using non-profit developers creates the largest potential cost savings – between 20 to 30 percent of total construction costs.⁴⁸ This is due to non-profit developers having no expectations of developer profits, as well as the availability of preferential financing options.

The Office of the Federal Housing Advocate makes a similar point arguing that the financialization of housing is a key factor contributing to the loss of housing affordability in Canada.⁴⁹ Financialization refers to the growing dominance of private for-profit interests in housing markets, which leads to markets where maximizing profits takes precedence over government's role in ensuring access to affordable housing for low-income people.

If you look at the evidence, it is clear that we cannot count on for-profit developers to build the housing we need to support low-income renters.

In Metro Vancouver, it has been estimated that the 1-bedroom apartments in a new building would need to rent for between \$1,942 to \$2,970 per month depending on land costs and type of construction to be a worthwhile project for a private developer. On the other hand, a non-profit developer would require rentals of \$1,357 to \$1,995.⁵⁰ However, even with the provision of low or no-cost land, the lowest rents that non-profit developers can offer (\$1,357) are still unaffordable for many low-income seniors, illustrating the need for provincial and federal investments to further offset costs and allow for the provision of subsidized rent-geared-to-income units.

Since the Federal Government largely withdrew from its role in developing and funding rental housing in the early 1990s and downloaded these responsibilities onto the provinces and municipalities, there has been a severe lack of investment in building rental housing across Canada.⁴⁹

At the provincial government level, the end of a major program to fund new subsidized rent-geared-to-income housing in 2002 further decreased investments in subsidized housing in BC, though in recent years there have been some positive investments made, such as the development of the Community Housing Fund.⁵¹ The Community Housing Fund is intended to fund the development of 20,000 new affordable rental homes by 2031/32 in addition to funding for 6,000 units specifically targeted at seniors or families. Under the Community Housing Fund requirements, 70% of units will need to be rent-geared-to-income, while 30% will be market rents.⁵² While this is a positive step, further investments are still required from the Province of BC to keep pace with demand and population growth. In 2021 alone, the Community Housing Fund received applications to build 13,000 units, but was only able to fund 2,600.⁵³

Housing experts assert that there is a pressing need for greater investments from the Federal and Provincial Governments to support the

capital and operating costs of subsidized rent-geared-to-income housing.^{48,54}

Recommendation 1.2: Local governments develop and utilize all the tools that are available to them, building on best practices from local governments in BC and elsewhere, to support non-profit developers to build low-income rental housing.

While increased Federal and Provincial funding is essential for the development of low-income rental housing, there are multiple zoning, development, and financial policy levers that local governments can use to encourage the development of low-income rental housing.

Key challenges to building new housing include time, costs, and uncertainty,⁵⁵ so any steps local governments can take to address these challenges enhance the capacity of non-profit developers to build low-income rental housing.

The Community Social Planning Council recently released a toolkit of *Local Government Levers for Housing Affordability*⁵⁵ that outlines policy levers available to local governments to address housing affordability. Similar policy levers are also recommended in the Institute on Municipal Finance & Governance's *The Municipal Role in Housing* report.⁵⁶ Examples of key policy levers include rental only or inclusionary zoning, policies to fast-track developments, waiving and lowering development fees, and property tax exemptions (see Box. 9).

Box 9. Examples of Local Government Policy Levers

Rental Only or Inclusionary Zoning: In BC, municipalities have the power to implement rental only zoning that requires an area, building, or portion of a building to be used for rentals only. Inclusionary zoning can also be used to encourage or require new developments or re-zoning projects to include low-income rental housing. New Westminster is an example of a municipality in BC that is using rental only zoning to protect and create new rental housing stock.

Fast-Tracking Developments: Changes to the Local Government Act in 2021 now allow municipalities in BC 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.

Waiving or Reducing Development and Permit Fees: In some communities, permit and development fees can make up almost 20% of the costs of building housing, therefore 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 low-income rental housing.

Property Tax Exemptions: Municipalities have the option of waiving or reducing property taxes for a set period of time, which can enhance the financial viability of rental housing projects. For example, Victoria and Langford currently offer property tax exemptions for 10 years to low-income rental housing projects.

Sources: Local Government Levers for Housing Affordability⁵⁵; The Municipal Role in Housing⁵⁶

Recommendation 1.3: All levels of government work together to enable access to publicly owned land that can be provided for free or at a low cost to non-profit housing developers.

In some communities, local governments may have suitable, unused publicly owned land that can be offered for free or at a low cost to non-profit housing developers. For example, in Kelowna, researchers have mapped out 230 plots of suitable government and non-profit land that could be used for new housing developments.⁴⁸ However, not all local governments have such land; therefore, partnerships and support from other levels of government are also required to support land acquisition and the potential use of crown land or other government-owned land.⁵⁴ It has been estimated that free land can reduce the costs of new housing developments by between 15 to 25 percent.⁴⁸

Goal 2: To retain the existing stock of low-income rental housing for all age groups.

In addition to creating new low-income rental housing stock, another key priority is to retain the current stock that exists. As described previously in [Section 4](#), BC is currently experiencing the loss of many subsidized rent-geared-to-income housing units due to expiring operating agreements, as well as the loss of other affordable rental and low-cost housing options on the private market due to redevelopments and rising rental costs.

Recommendation 2.1a: The Federal Government increases available financial supports for subsidized housing buildings with expiring operating agreements.

Expiring operating agreements are a significant threat to the continued viability of subsidized

rent-geared-to-income housing in BC, with the receipt of Provincial and/or Federal Government subsidies tied to these agreements. As noted previously, in BC the operating agreements for almost 30,000 housing units will expire by 2033.⁴⁰ While the Province of BC has committed to continuing to fund its share of federal/provincial cost-shared projects, even after operating agreements expire,⁴⁰ greater federal investments are needed to protect existing subsidized rent-geared-to-income housing.

Recommendation 2.1b: The Provincial Government continues to support the development of housing acquisition programs.

Housing acquisition programs are an effective strategy that has been implemented internationally and in Canada (e.g., Toronto, Quebec, Downtown Eastside of Vancouver) to purchase existing rental housing or properties (e.g., hotel, motels) that can be transformed into low-income rental housing.⁵⁷ 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 step.⁵⁸ It has been estimated that this fund will protect the affordability of approximately 2,000 homes across the province.⁵⁹

Recommendation 2.2: Provincial and local governments must take steps to protect the housing security of renters in the private market, including implementing vacancy controls (i.e., limits on rent increases between tenancies) and strengthening tenant protections. These must be implemented in a way that avoids unintended negative consequences for non-profit housing providers.

The majority of renters live in private market rental housing. One in five senior-led renter

households are already at risk of homelessness, and if rents continue to increase, more seniors and people of all age groups will be at risk. There is an urgent need for action to be taken to enhance housing security and affordability for renters in the private market.

As described in [Section 4.3](#), there are limits on rental increases set by the Provincial Government each year. However, the lack of vacancy controls to limit rent increases between tenancies provides landlords with a convenient loophole to circumvent these rent controls. As noted previously, in Greater Vancouver the average rent for a newly vacant unit is 43% higher than for occupied units.³⁵ Vacancy control was in place previously in BC until 1983, and it has been recommended that the Provincial Government reinstate vacancy controls.^{60,61}

We recognize that vacancy controls could potentially have a negative impact on non-profit housing providers given that raising rents in between tenants is one of the only ways they can keep up with the rising cost of operations within the current economic environment. 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. Consultations would need to be undertaken with non-profit housing providers in order to determine the best way to implement vacancy controls.

Steps also need to be taken to strengthen protections for renters from renovations and redevelopments. A recent report found that BC has the highest rates of eviction in Canada, with 11% of renter households experiencing an eviction over 2016-2021. BC's higher rates of eviction are primarily driven by more no-fault evictions (i.e., evictions for personal use, renovation or repair, sale of the property, or redevelopment).⁶²

As of 2021, landlords must apply to the Residential Tenancy Branch for pre-approval to

issue evictions for renovations. A similar eviction approval system could also be introduced by the Provincial Government for evictions due to "personal or family" use to ensure they are being conducted in good faith.⁶³ Municipalities can also take the initiative to introduce tenant assistance policies that require developers to provide displaced tenants with supports such as financial compensation, moving or relocation assistance, and/or a unit in the new building. Tenant assistance policies are already in place in municipalities such as Victoria and Burnaby.⁵⁵



Recommendation 2.3: The Provincial Government introduce a home repairs grant program to support seniors to age in place in adequate housing.

In our interviews, we heard about seniors living in housing with significant heating, plumbing, electrical, or structural issues. This was particularly a concern in Northern BC and the Interior due to the cold winters experienced in these regions. Currently, the Province of BC only offers a Home Renovation Tax Credit (of little use to low-income seniors due to their lack of financial capacity to pay for repairs upfront) and the Rebate for Accessible Home Adaptations program through BC Housing (focuses on modifications to increase accessibility, not home repairs like fixing broken windows or leaky roofs). Several Canadian provinces offer grant programs for home repairs for seniors, and the Province of BC could implement a similar program. For example, Nova Scotia provides grants of up to \$6,500 for minor home repairs for low-income seniors.³⁷

Goal 3: To develop multisectoral community tables, coalitions, or alliances to identify common housing issues and develop community-driven solutions.

Recommendation 3.1: Local governments provide adequate and sustainable funding for the establishment of community tables/coalitions/alliances to address housing and homelessness in local communities.

The context within which housing precarity and homelessness occurs in different regions and communities within BC is unique – housing solutions for the Downtown Eastside of Vancouver might look very different from solutions for vacation destinations in the Okanagan or rural communities in Northern BC. It is clear, though, that housing precarity and homelessness are complex and multisectoral issues, requiring coordinated efforts from multiple sectors. Even more important, solutions need to be rooted in the community and co-developed with people experiencing housing precarity and homelessness.

In order to develop effective community-driven solutions, coordinated planning and advocacy must occur between the broad range of partners who interact with and influence the lives of people experiencing housing precarity and homelessness, including but not limited to local governments, housing providers, the health care system, and youth, immigrant, Indigenous, and senior-serving organizations.

Community tables/coalitions/alliances already exist in some communities in BC, such as 100 More Homes Penticton and the Alliance to End Homelessness in the Capital Region (see [Appendices 5](#) and [6](#) for descriptions of these initiatives). Key to the success of both initiatives has been funding to provide backbone

organizational support to ensure the sustainability of the table/coalition/alliance.

While community tables/coalitions/alliances usually do not directly engage in building housing themselves, they can play a key role in supporting advocacy for subsidized rent-geared-to-income housing, community planning, public education to destigmatize homelessness and rental housing developments, and enhance coordination of services for homeless or precariously housed individuals.

A key priority for these tables/coalitions/alliances should be to advocate for the development and retention of low-income rental housing in their community by promoting strategies such as those outlined in Goals 1 and 2. To specifically support the needs of seniors, steps can also be taken, such as the formation of seniors housing working groups.

The Provincial Government has also begun introducing housing targets for select municipalities in BC under its Housing Supply Act which was introduced in 2022. Ten initial municipalities were selected in spring 2023 and an additional 8-10 will be selected in the fall. The Province of BC will work with the municipalities to assess local housing needs and select targets, and then monitor progress and provide supports to address any barriers. If necessary, compliance measures can be utilized.⁶⁴ Local community tables/coalitions/alliances could work with the selected municipalities to develop community-focused strategies to meet housing targets.



Goal 4: To increase financial assistance for low and moderate-income seniors living in private market rental housing by introducing needed changes in the SAFER program.

Recommendation 4.1: The Provincial Government increase SAFER amounts to ensure they accurately reflect the rental market, and thereafter annually review and adjust the amounts. Steps should also be taken to expand and streamline access to the program.

Many of the policy solutions proposed so far will require time to be implemented, however, we know that there are precariously housed seniors who need assistance now. The SAFER program can provide valuable financial assistance to low-income senior renters in BC who are currently struggling to make ends meet. However, as has been noted in this paper and by the Office of the Seniors Advocate of BC,³⁷ there are limitations to the SAFER program. The most significant limitation is that current rates do not reflect the private rental market and there are no regular adjustments made to the subsidy to account for increases in costs of living. Both the Office of the Seniors Advocate³⁷ and the Union of BC Municipalities⁶⁵ have recommended that SAFER amounts be increased to reflect the current rental market, and then annually reviewed and adjusted. Currently, the SAFER program is under review, and we are hopeful that changes can be made to increase the accessibility and effectiveness of this program.

For example, in order to ensure SAFER aligns with the rental market, the rent ceilings could be tied to average rents for the zone based on Canada Mortgage and Housing Corporation (CMHC) data. Currently the rent ceiling for SAFER is \$803 for zone 1 communities

(Greater Vancouver)³⁹ but the average rent for a 1-bedroom apartment is \$1,543 in Greater Vancouver, almost double what the rent ceiling is. As a result, when calculating a SAFER subsidy, the \$740 in rent above the \$803 rent ceiling is currently not taken into account. SAFER rent ceilings should be increased to current CMHC average rental amounts, and thereafter annually adjusted based on either CMHC data, annual allowable rent increases, or inflation.

Furthermore, to ensure SAFER stays in line with the changing incomes of seniors, the income ceilings for SAFER should be tied to the average income of a senior. SAFER also should be available for co-op rental housing, providing that the housing is not subsidized rent-g geared-to-income. Steps also need to be taken to increase awareness among seniors of SAFER and identify ways to streamline access (e.g., expedite the application process to decrease wait times, remove the need to re-apply each year).

Goal 5: To increase access to housing with supports (both social and health supports) to ensure low-income seniors can maintain their housing tenancy and improve their health and well-being.

In our interviews, the need for a full continuum of affordable housing options to be made available to seniors was emphasized. On one end of this continuum is living independently in your own home, while at the other end are health care options such as assisted living or long-term care.[‡] In telephone and online surveys conducted by the City of Vancouver for their seniors housing strategy, approximately half of seniors reported interest in living in seniors housing with supports.⁵

[‡] While assisted living and long-term care facilities are beyond the scope of this paper, we recognize and support the urgent need to increase access to these types of housing.

Research from Canada and the USA suggests that seniors living in low-income rental housing often experience significant vulnerabilities – including food insecurity, multiple chronic conditions, activity limitations, loneliness, poor mental health, and limited family support.⁶⁶ Furthermore, approximately 23% of low-income seniors report having a low or moderate level of social support.⁶⁷

Low-income rental buildings represent an important setting where we can provide vulnerable seniors with services to support their tenancies and well-being. Based on the feedback from our interviews, we have identified three strategies to enhance supports for seniors living in low-income rental housing: 1) external community agencies supporting the provision of on-site tenant supports and social connection activities; 2) services like meals, housekeeping, laundry and recreation activities built into the housing itself through the currently underused seniors supportive housing model; and 3) enhanced coordination and collaboration between health and housing, particularly to support the mental health needs of seniors.

Recommendation 5.1: The Provincial Government develop funding streams to support community-based organizations providing on-site tenant and social connection supports to vulnerable seniors living in low-income rental housing.

In our interviews, it was noted that housing a vulnerable individual is not enough, you also need to provide them with the supports required to stay healthy and housed.

Research with Canadian service providers recommends integrating support services into seniors housing that can assist seniors with needs such as housekeeping, tenant education, social connection, food security, and form and tax

assistance.^{68,69} The integration of these types of services into housing has been recognized as a proactive strategy to support aging in place and prevent evictions and homelessness.⁶⁶

The extent that housing providers in BC can provide supports to vulnerable tenants is limited due to regulations related to their role as landlords, as well as their organizational willingness and capacity. However, examples have emerged of innovative programs where external community-based organizations provide on-site tenant support and social connection programs to vulnerable rental housing tenants. One example is the Whole Way House model that provides on-site community building programs and tenant support services at ten non-profit affordable and transitional housing buildings in Vancouver, Burnaby, and Surrey ([See Appendix 7](#) for a full description). Another example is the Downtown Eastside SRO Collaborative that provides tenants living in single room occupancy (SRO) units with practical supports, a voice in decision making, and employs tenants to connect and help their neighbours ([See Appendix 8](#) for a full description).

Due to the large clusters of seniors in low-income rental housing buildings, and often higher levels of need, there is the potential to have significant positive impacts if investments are made by the Provincial Government to develop programs to provide social supports to residents of these buildings. It is important that these programs be delivered in ways that are linguistically appropriate and culturally safe for the residents they serve and inclusive and safe for marginalized and underserved population groups.

Recommendation 5.2: The Ministry of Housing expand access to seniors supportive housing.

BC has a very small subsidized rent-g geared-to-income Seniors Supportive Housing program. It

was introduced in 2007/08, and over four years, 856 affordable housing units were converted to Seniors Supportive Housing.[§] Residents pay a monthly rent equivalent to 50% of their income for housing and hospitality services (at least one daily meal, light housekeeping, laundering of towels and linens, 24-hour emergency response, and weekly social and recreational activities).

While a number of the original Seniors Supportive Housing units still remain today, there have been no subsequent investments in this program with the focus shifting to supportive housing models for individuals with mental health and addiction concerns.

Given our aging population and the increasing need for support services for seniors, the Provincial Government should re-invest in the Seniors Supportive Housing program.

Recommendation 5.3a: Regional health authorities provide access to multidisciplinary mental health teams to support seniors to stay housed.

In our interviews, mental health crises were identified as one of the main reasons a senior may no longer be able to safely remain in their home. Research suggests that mental health conditions are a key factor contributing to at-fault tenant evictions and are often a root cause of issues such as hoarding and clutter, lack of unit maintenance, and landlord-tenant conflicts.^{67,70} There is a need for proactive multidisciplinary supports to be made available to seniors to address mental health conditions and prevent evictions like these from occurring.

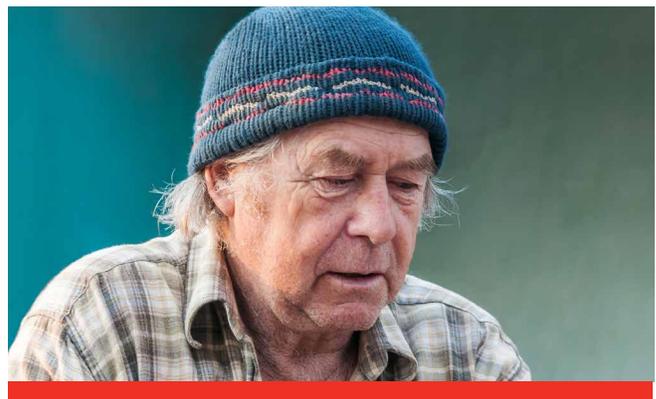
Seniors are also particularly vulnerable to hoarding and clutter issues as a result of having a lifetime of accumulated possessions that

[§] Based on the BC Housing Annual Service Plans which reported 196 units converted in 2007/08, 491 in 2008/09, 114 in 2009/10, and 55 in 2010/11.

can be difficult to fit into an apartment if they downsize.⁶⁹ Due to the complexity of hoarding issues, coordinated community approaches that involve actors from a range of sectors (e.g., multidisciplinary mental health, housing, fire services, bylaw officers, animal control) are considered one of the most effective responses.^{71,72} For example, in 2011 the City of Vancouver formed the the Hoarding Action Response Team (HART), in partnership with Vancouver Coastal Health, although demand for this service exceeds current staffing and resource levels.

Recommendation 5.3b: The Ministries of Housing, Health, and Mental Health and Addictions must work together to develop policies and processes to improve the coordination of services for seniors living in low-income rental housing.

Finally, a consistent concern that was raised in the interviews was the lack of integration and coordination of housing and health services. This was particularly a concern around mental health services and hospital discharge processes. The need for intersectoral collaboration between the housing and health sectors has been strongly articulated by the Health Officers' Council of BC.⁸ We recommend that the Ministries of Housing, Health, and Mental Health and Addictions work together to address these issues.



Goal 6: To ensure that housing navigation supports, the shelter system, and transitional and low-income rental housing are, not only adequately funded, but also accessible, safe, and appropriate for seniors who are homeless or precariously housed.

Throughout the interviews, a common theme was the need to recognize that seniors have unique needs and there should not be a one-size fits all approach to providing housing and supports in BC. Interviewees emphasized how the current continuum of housing services may not be accessible, safe, or appropriate for seniors.

Recommendation 6.1: The Ministry of Mental Health and Addictions continue to support and expand access to the SHINE program.

The interviewees made apparent the need for senior-specific housing navigation services. There is currently a high level of demand for these services in communities across BC, yet many CBSS have limited capacity to offer the in-depth navigation supports that are required by seniors. In BC, SHINE (Seniors Housing Information and Navigation Ease) is an innovative housing navigation program that is led by the Seniors Services Society of BC located in New Westminster. The program is available in additional communities through partnerships with 9 organizations across the province. SHINE represents an important addition to the continuum of services that are available to support seniors who are homeless or precariously housed. [Appendix 9](#) describes the SHINE program in more detail.

Recommendation 6.2: The Ministry of Housing should provide funding for needed renovations to increase the accessibility and safety of existing homeless shelters and low-income rental housing.

In Canada, it is estimated that 38% of seniors aged 65 and up have a disability, and 24% have a mobility disability.⁷³ As a result, the accessibility of temporary and permanent housing is a key concern for seniors (e.g., presence of elevators, ramps, accessible bathrooms, etc.). In our interviews, we heard that people living with disabilities (particularly mobility disabilities) often have very limited housing options due to the lack of accessible rental housing units and shelter beds. For example, BC Housing reported that in 2022, there were 1,087 people waiting for a wheelchair accessible housing unit.⁷⁴

Accessibility issues are particularly a concern for older buildings (both low-income rental housing buildings and homeless shelters), which will need to be renovated or retrofitted to better meet the needs of our aging population in BC. Improvements to the accessibility of these buildings will also significantly benefit younger individuals living with disabilities, in addition to seniors.

Furthermore, a common concern that was raised in the interviews is the tendency to house vulnerable low-income seniors in buildings with population mixes that are not safe and appropriate for seniors. We recognize the need for discussions and solutions to address this issue and ensure that seniors feel safe and secure in their housing.

Recommendation 6.3: The Ministry of Housing should invest in transitional housing models for seniors.

Physical and cognitive declines that can occur with age may place seniors at increased risk of

being victims of abuse or crimes when placed in mixed use low-income rental housing or homeless shelters. This emerged as a common concern in our interviews and has been echoed in other Canadian research.⁶⁸ Furthermore, concerns were also raised about the fact that frail seniors are usually unable to access home support services in homeless shelters as home support staff often will not provide services in shelters.

Therefore, we recommend that the Ministry of Housing expand investments in transitional housing models for seniors to provide an alternative to homeless shelters and allow seniors, and particularly those experiencing homelessness for the first time later in life, to safely transition from temporary to permanent housing. The Temporary Housing Program from Seniors Services Society of BC is an example of a transitional housing model for seniors ([see Appendix 10](#)).

Endnotes

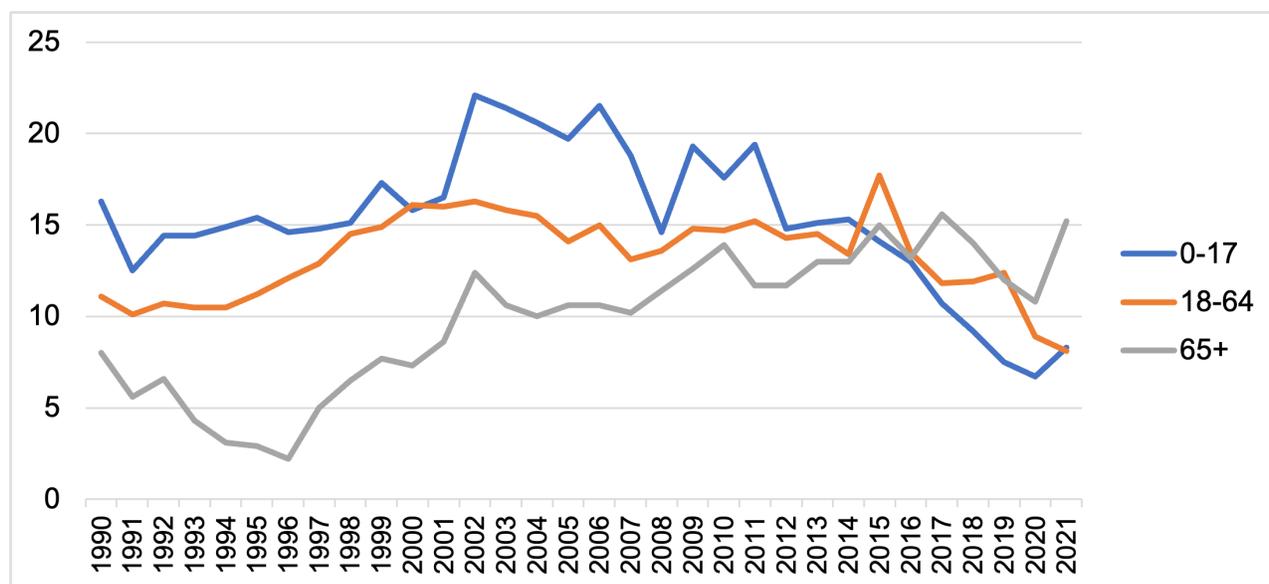
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Appendix 1. Prevalence of Low-Income After Tax in British Columbia by Age Group, 1990-2021



| Year | 0-17 | 18-64 | Seniors (65+) |
|------|------|-------|---------------|
| 1990 | 16.3 | 11.1 | 8 |
| 1991 | 12.5 | 10.1 | 5.6 |
| 1992 | 14.4 | 10.7 | 6.6 |
| 1993 | 14.4 | 10.5 | 4.3 |
| 1994 | 14.9 | 10.5 | 3.1 |
| 1995 | 15.4 | 11.2 | 2.9 |
| 1996 | 14.6 | 12.1 | 2.2 |
| 1997 | 14.8 | 12.9 | 5.0 |
| 1998 | 15.1 | 14.5 | 6.5 |
| 1999 | 17.3 | 14.9 | 7.7 |
| 2000 | 15.8 | 16.1 | 7.3 |
| 2001 | 16.5 | 16.0 | 8.6 |
| 2002 | 22.1 | 16.3 | 12.4 |
| 2003 | 21.4 | 15.8 | 10.6 |
| 2004 | 20.6 | 15.5 | 10.0 |
| 2005 | 19.7 | 14.1 | 10.6 |

| Year | 0-17 | 18-64 | Seniors (65+) |
|------|------|-------|---------------|
| 2006 | 21.5 | 15.0 | 10.6 |
| 2007 | 18.8 | 13.1 | 10.2 |
| 2008 | 14.6 | 13.6 | 11.4 |
| 2009 | 19.3 | 14.8 | 12.6 |
| 2010 | 17.6 | 14.7 | 13.9 |
| 2011 | 19.4 | 15.2 | 11.7 |
| 2012 | 14.8 | 14.3 | 11.7 |
| 2013 | 15.1 | 14.5 | 13.0 |
| 2014 | 15.3 | 13.4 | 13.0 |
| 2015 | 14.1 | 17.7 | 15.0 |
| 2016 | 13.0 | 13.5 | 13.2 |
| 2017 | 10.7 | 11.8 | 15.6 |
| 2018 | 9.2 | 11.9 | 14.0 |
| 2019 | 7.5 | 12.4 | 12.0 |
| 2020 | 6.7 | 8.9 | 10.8 |
| 2021 | 8.3 | 8.1 | 15.2 |

Data Source: Statistics Canada. Table 11-10-0135-01 Low income statistics by age, sex and economic family type. Accessed September 21, 2023. <https://doi.org/10.25318/1110013501-eng>

Note: The low-income measure used is low-income measure after-tax.

Appendix 2. Government Retirement Income Benefits

Most low-income seniors rely on government income benefits (i.e., OAS, GIS, and the BC Seniors Supplement) for their income. Individuals aged 65 and up who have been living in Canada for at least 10 years are eligible for OAS. GIS and BC Seniors Supplement are additional benefits for qualifying low-income seniors.

In September 2023, the annual income from OAS/GIS/BC Seniors Supplement that a single low-income senior would receive was:

- \$1,841.35 per month for seniors aged 65-74 (\$22,096.20 annually)
- \$1,911.21 per month for seniors 75+ (\$22,934.52 annually)

| | Monthly Amount | Annual Amount |
|--|--|--|
| Old Age Security | \$698.60 (ages 65-74) \$768.46 (ages 75+) | \$8,383.20 (ages 65-74) \$9,221.52 (ages 75+) |
| Guaranteed Income Supplement | \$1,043.45 | \$12,521.4 |
| BC Seniors Supplement | \$99.30 | \$1,191.60 |
| Total Income from OAS, GIS and BC Seniors Supplement | \$1,841.35 (ages 65-74) \$1,911.21 (ages 75+) | \$22,096.20 (ages 65-74) \$22,934.52 (ages 75+) |

Notes: Benefit amounts are from September 2023. BC Seniors Supplement and GIS show the maximum monthly amount for a single senior. Both OAS and GIS are adjusted regularly based on costs of living, while the BC Seniors Supplement is not and has only been increased once since introduced in 1987.

Appendix 3. Average Monthly Rental Cost for a 1-Bedroom Apartment by Community

| Community | Average Rental Cost for 1 Bedroom Apartment (2022) |
|-----------------|--|
| Abbotsford | \$1,142 |
| Burnaby | \$1,418 |
| Campbell River | \$1,157 |
| Chilliwack | \$1,022 |
| Colwood | \$1,226 |
| Coquitlam | \$1,343 |
| Courtenay | \$1,233 |
| Cranbrook | \$844 |
| Dawson Creek | \$825 |
| Delta | \$1,140 |
| Duncan | \$982 |
| Esquimalt | \$1,269 |
| Fort St. John | \$772 |
| Kamloops | \$1,169 |
| Kelowna | \$1,287 |
| Langley | \$1,240 |
| Langford | \$1,592 |
| Maple Ridge | \$1,102 |
| Mission | \$1,010 |
| Nanaimo | \$1,230 |
| Nelson | \$923 |
| New Westminster | \$1,338 |
| North Vancouver | \$1,643 |
| Parksville | \$1,284 |
| Penticton | \$1,023 |

| Community | Average Rental Cost for 1 Bedroom Apartment (2022) |
|----------------|--|
| Pitt Meadows | \$1,529 |
| Port Alberni | \$819 |
| Port Coquitlam | \$1,393 |
| Port Moody | \$1,610 |
| Powell River | \$821 |
| Prince George | \$923 |
| Prince Rupert | \$961 |
| Richmond | \$1,459 |
| Quesnel | \$652 |
| Saanich | \$1,299 |
| Salmon Arm | \$951 |
| Sidney | \$1,447 |
| Squamish | \$1,421 |
| Surrey | \$1,365 |
| Terrace | \$1,008 |
| Vancouver | \$1,629 |
| Vernon | \$1,002 |
| Victoria | \$1,336 |
| West Kelowna | \$1,595 |
| Williams Lake | \$807 |

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

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

Appendix 4. Seniors Living in Unaffordable Housing or Precariously Housed, By Community

| Community | Living in unaffordable housing (spending 30% or more of income on housing) | | Precariously housed (spending 50% or more of income on housing) | |
|-----------------|--|------------|---|------------|
| | Number | Percentage | Number | Percentage |
| Abbotsford | 1,450 | 50% | 400 | 14% |
| Burnaby | 2,685 | 45% | 1,145 | 19% |
| Campbell River | 535 | 55% | 145 | 15% |
| Castlegar | 65 | 37% | 20 | 11% |
| Central Saanich | 165 | 51% | 50 | 15% |
| Chilliwack | 1,155 | 51% | 335 | 15% |
| Colwood | 170 | 61% | 105 | 38% |
| Comox | 260 | 64% | 75 | 19% |
| Coquitlam | 1,285 | 50% | 570 | 22% |
| Courtenay | 490 | 58% | 170 | 20% |
| Cranbrook | 235 | 43% | 55 | 10% |
| Creston | 115 | 59% | 30 | 15% |
| Dawson Creek | 225 | 54% | 20 | 5% |
| Delta | 740 | 41% | 335 | 18% |
| Duncan | 155 | 49% | 30 | 10% |
| Esquimalt DM | 475 | 56% | 185 | 22% |
| Fernie | 65 | 48% | -- | -- |
| Fort St. John | 115 | 38% | 25 | 8% |
| Gibsons | 130 | 68% | 40 | 21% |
| Hope | 100 | 56% | 15 | 8% |
| Kamloops | 1,110 | 50% | 350 | 16% |
| Kelowna | 2,400 | 62% | 970 | 25% |
| Kimberley | 95 | 45% | 15 | 7% |
| Kitimat | 35 | 32% | -- | -- |
| Ladysmith | 130 | 53% | 40 | 16% |

| Community | Living in unaffordable housing (spending 30% or more of income on housing) | | Precariously housed (spending 50% or more of income on housing) | |
|--------------------|--|------------|---|------------|
| | Number | Percentage | Number | Percentage |
| Lake Country | 120 | 45% | 55 | 21% |
| Langford | 470 | 53% | 255 | 29% |
| Langley DM | 630 | 47% | 275 | 21% |
| Langley | 665 | 58% | 265 | 23% |
| Maple Ridge | 655 | 42% | 220 | 14% |
| Merritt | 120 | 55% | 30 | 14% |
| Mission | 215 | 38% | 70 | 13% |
| Nanaimo | 810 | 47% | 265 | 18% |
| Nelson | 155 | 44% | 55 | 16% |
| New Westminster | 1,270 | 48% | 445 | 17% |
| North Cowichan | 400 | 52% | 130 | 17% |
| North Vancouver DM | 695 | 51% | 290 | 21% |
| North Vancouver | 1,385 | 60% | 725 | 31% |
| Oak Bay | 385 | 50% | 125 | 16% |
| Parksville | 375 | 53% | 150 | 21% |
| Penticton | 1,095 | 62% | 370 | 21% |
| Pitt Meadows | 150 | 43% | 65 | 19% |
| Port Alberni | 385 | 56% | 115 | 17% |
| Port Coquitlam | 550 | 57% | 205 | 21% |
| Port Moody | 175 | 38% | 45 | 10% |
| Powell River | 230 | 47% | 105 | 21% |
| Prince George | 840 | 45% | 260 | 14% |
| Prince Rupert | 115 | 28% | 15 | 4% |
| Quesnel | 195 | 43% | 25 | 5% |
| Revelstoke | 50 | 48% | -- | -- |
| Richmond | 2,150 | 50% | 960 | 22% |
| Saanich | 1,155 | 49% | 435 | 18% |
| Salmon Arm | 300 | 50% | 95 | 16% |
| Sechelt | 150 | 45% | 50 | 15% |

| Community | Living in unaffordable housing (spending 30% or more of income on housing) | | Precariously housed (spending 50% or more of income on housing) | |
|----------------|--|------------|---|------------|
| | Number | Percentage | Number | Percentage |
| Sidney | 330 | 63% | 140 | 27% |
| Smithers | 40 | 29% | -- | -- |
| Sooke | 135 | 55% | 50 | 20% |
| Squamish | 180 | 50% | 75 | 21% |
| Summerland | 140 | 68% | -- | -- |
| Surrey | 3,385 | 44% | 1,225 | 16% |
| Terrace | 80 | 29% | -- | -- |
| Trail | 145 | 43% | 30 | 9% |
| Vancouver | 10,440 | 46% | 4,375 | 19% |
| Vernon | 1,155 | 61% | 460 | 24% |
| Victoria | 3,180 | 55% | 1,225 | 21% |
| View Royal | 150 | 51% | 60 | 20% |
| West Kelowna | 280 | 58% | 160 | 33% |
| West Vancouver | 1,045 | 62% | 575 | 34% |
| Whistler | 25 | 31% | -- | -- |
| White Rock | 890 | 67% | 375 | 28% |
| Williams Lake | 150 | 38% | 40 | 10% |

Data Source: BC Non-Profit Housing Association. Canadian Rental Housing Index. 2023. Accessed September 21, 2023. <https://www.rentalhousingindex.ca/en/#intro>

Notes: All numbers have been rounded. Numbers marked -- have been suppressed by Statistics Canada due to the small sample size.

Appendix 5. 100 More Homes Penticton

[100 More Homes Penticton](#) is a collaborative initiative that recognizes the intersecting vulnerabilities that can lead to homelessness and the need for integrated approaches to address homelessness. The collaborative was formed in 2016 by 25 community partners in Penticton, including the City of Penticton, Interior Health, BC Housing, the RCMP, Osoyoos Correctional Centre, United Way British Columbia, and local non-profits delivering housing and support services for vulnerable community members.

United Way British Columbia serves as the backbone organization for the collaborative. United Way BC's role as a neutral convening organization that can bring partners together and provide staff support to ensure the consistency of the work has contributed to the success of the collaborative. The 100 More Homes steering committee meets monthly to work towards their goal to prevent homelessness in Penticton. While the collaborative does not directly build housing, they act as a forum for advocacy for affordable housing and homelessness solutions and support the development of integrated approaches.

The 100 More Homes partners have successfully supported each other to apply for funding to enhance access to supportive housing in the community and there are now just under 200 units of supportive housing in Penticton. There is also a permanent homeless shelter in the community and there was a winter shelter for a period of time.

Additionally, the collaborative has helped Penticton develop coordinated access, an approach for communities to develop real-time data on housing supply and demand (e.g., number of available shelter beds) and implement standardized and streamlined processes for providing housing. The collaborative has also been working on the development of a by-name-

list, a real-time list of individuals experiencing homelessness in the community. A Community Active Support Table (CAST) was also formed to bring together stakeholders to support vulnerable people in the community. To address the stigma associated with homelessness, some of the collaborative partners have developed a series of videos highlighting the stories of people who have experienced homelessness.

Despite the progress that has been made by the collaborative, homelessness continues to be a challenge in Penticton. Originally, the collaborative was named 100 Homes Penticton, but after they were able to meet their goal of housing 100 individuals (in fact they housed 133 individuals in the first 18 months) their name was updated to 100 More Homes Penticton. This was in recognition of the ongoing need to provide housing and homelessness supports in their community, as at the same time new supportive housing units were being built, other housing options for low-income individuals (e.g., motels, RV sites) were being lost.

In 2022, 100 More Homes entered into a 3-year memorandum of understanding with the City of Penticton to collaborate on homelessness and housing planning. The work of the 100 More Homes initiative had outgrown the capacity of the volunteer members sitting at the table. To further the priorities of the table, and to meet the ongoing housing needs from the City of Penticton, it was identified that a full time Strategy Coordinator would be best placed to coordinate the community partners, develop a community-driven strategy, and be the Systems Planning Organization in housing and supports for Penticton. With 100 More Homes recognized by the municipality as the leader in Penticton and the surrounding region for housing and homelessness, a mouthpiece and organized advocacy approach is created. The non-profit

sector is recognized as key to the development of a fully rounded housing continuum – from shelter provision to supportive housing, to complex care housing, to affordable housing and market rentals. The 100 More Homes initiative can navigate many different partners, funders and relationships as a neutral backbone that collaboratively builds solutions to the housing crisis the communities in the South Okanagan find themselves in.

Appendix 6. Alliance to End Homelessness in the Capital Region

The [Alliance to End Homelessness in the Capital Region](#) is a multisectoral alliance that works to develop community-owned solutions in the Capital Region. The Alliance originated from a municipal taskforce set up in 2007 by the Mayor of Victoria. In 2008, to build on the work of the taskforce and respond to the housing, homelessness, and mental health challenges identified, the community formed the Greater Victoria Coalition to End Homelessness. The Coalition evolved into the Alliance in 2023.

The Alliance centers its work around people with lived experiences of homelessness and develops the Community Plan to engage all partners in aligning their respective efforts. Funding to support the Alliance is provided by Island Health, the Capital Regional District, the City of Victoria, the Victoria Foundation, through grants, and the generosity of individual donors.

Members of the Alliance include housing providers, health and social service providers, non-profits, government, businesses, researchers, the faith community, people with lived and living experiences of homelessness, and the public.

The Alliance is governed by a Board of Directors that includes both appointed and elected directors from government and the community. The Board of Directors engages with the community through several statutory committees as well as advisory committees, such as the Health and Housing Steering Committee, comprised of partners who provide recommendations and advise for the implementation of the Alliance's initiatives. The work of the Alliance is also supported by six other tables: System Transformation Working Group, Lived and Living Experience Council, Community Data Dashboard, Community Engagement and Communications

Working Group, Youth Task Force, and other regional planning tables.

Over 2019-2024, the Alliance has been focusing its efforts on five key outcome areas that were identified through a community planning process: 1) Support services, 2) Housing, 3) Advocacy and Awareness, 4) Prevention Support, and 5) Collaboration and Leadership. Examples of key successes achieved by the Alliance and its members include:

- Commencing development of a Community Data Dashboard to monitor regional housing inventory
- Offering Face 2 Face with Stigma workshops and other educational resources
- Supporting the Surfacing our Strengths: Co-Creating Strategic Solutions with Women+ At Risk of Violence and Homelessness Solutions Lab
- Partnering with BC Housing and Our Place Society to develop a Tiny Homes Village to provide temporary housing over 2021-2023 until construction is completed on supportive housing
- Implementing the Peer Housing Support program for people transitioning from homelessness to safe and stable housing

Moving forward, the mission of the Alliance is to support the vision of a region, province and nation where everyone has a safe place to call home as we reach functional zero "where experiences of homelessness are rare, brief, and non-recurring and that housing and supports are culturally adaptive, creative, caring, and person-centered."

Appendix 7. Whole Way House Model

The [Whole Way House \(WWH\)](#) model seeks to build healthy communities in housing. WWH is a non-profit organization that provides on-site community building programs and tenant support services at ten non-profit affordable and transitional housing buildings in Vancouver, Burnaby, and Surrey. The Whole Way House model has three pillars: 1) Re-connecting with others, 2) Re-building a sense of purpose and belonging, and 3) Re-centering by having access to on-site support services.

Six of their buildings target low-income seniors and veterans: Veterans Manor, Alexander House, Chelsea Tower, Chelsea Terrace, Granville House, and Shiloh Place. BC Housing funds the staffing for programs and services at five of these buildings, while Reaching Home funds the staffing at Shiloh Place. WWH also does fundraising for program resources such as food, transportation, etc.

Building trusting relationships with tenants is key to the success of the WWH model, and a Community Committee is formed for each building to help guide the approach and develop the monthly schedule of activities. Each new tenant is provided with a welcome basket with items such as cleaning supplies, linens, etc., to start their experience on a positive note. WWH offers a variety of community building programs that are designed to provide low-barrier opportunities for social connection and/or provide tenants with opportunities to contribute and find a sense of purpose.

Examples of community building programs include morning coffee, seated exercise classes, food programs, outings, visits if the tenant is in hospital, and room cleaning programs. The programs are run by staff to ensure consistency, but tenants are encouraged to contribute and share their skills through volunteering to teach

classes, help set up for activities, or assist with programs in other ways. External volunteers also support some of the programs.

The WWH model can play an important role in supporting tenants to age in place and preventing crisis-driven evictions. WWH's tenant support workers are regularly on-site to provide one-on-one support services such as information and referral, assistance with forms and applications for benefits, advocating for and helping to coordinate health care services, and mediating issues with landlords. Depending on the complexity of the tenants' needs, staff are on-site at each building between 3 to 7 days a week.

WWH views their position as an independent non-profit organization as a contributor to the success of the model, as tenants are often reluctant to ask for help or disclose health or personal issues to their landlord. Tenant support workers are in regular contact with the tenants, so they can monitor tenants' health and wellbeing and help connect them with health and community services as needs emerge. If care needs begin to exceed what can safely be provided in the building, the tenant support workers initiate conversations with the tenant about transitioning them to assisted living or long-term care. The tenant support workers also seek to proactively address or mediate issues that may put the tenancy of a senior at risk (e.g., arranging a volunteer team to assist with cleaning units, referral to adult guardianship programs if needed, helping to setup repayment plans if a tenant is behind on their rent).

WWH estimates that the cost of their model ranges from \$1 per tenant per day to \$8 per tenant per day depending on the needed intensity of programs and services. A preliminary 6-month evaluation of the WWH model was conducted by researchers from Simon Fraser

University at four pilot sites. Data was collected from 143 tenants at the pilot sites and 91 tenants from comparison sites. Due to the small sample size and short period of study, further research is required to determine the full impacts of the model, but there were promising results in several areas. At the pilot sites, a key finding was that the intervention resulted in increases over time in participants' sense of belonging, sense of purpose and meaning in life, and feelings that they were valuable to others. Positive trends were also observed for mental health and some types of social support, particularly for those with higher levels of participation in the activities and services. In the qualitative feedback, participants emphasized the impacts the programming has on their mental health and social connectedness, and how the program is a lifeline for lonely and isolated older adults.

“It pulled me right up to the surface. I wasn’t very sociable at all. Whole Way House was the best thing that’s happened because it helps your sanity. You get to be seen [rather than] sit in your room in solitary confinement all the time. They’ve got to keep this going. Don’t shut it down.”

“It gets me out of bed and it gives me something to do. I know somebody’s going to be down here and I can talk to people. I have a different outlook now on life. So, everything’s better. Everything.”

Appendix 8. SRO Hub Program – Tenant Based Initiatives

The [SRO Hub Program](#) is a unique model that supports tenants to have a voice in decision making and employs tenants to support other tenants living in their buildings. The program was established in 2020 in eight privately-owned SROs in the Downtown Eastside of Vancouver by the SRO Collaborative. Single room occupancy hotels (SROs) are a type of low-income housing that consist of a small room with no private bathroom or kitchen. In the SROs, approximately 50% of the tenants are aged 50 and up.

The SRO Hub Program is built upon community organizing principles, and empowers and supports tenants to build relationships, provide mutual aid, and collectively identify issues and solutions. Goals of the program include: 1) Preventing evictions and homelessness and 2) Improving the affordability, habitability, health, sense of belonging, and safety of SROs. When possible, the SRO HUB Program attempts to build relationships with landlords and demonstrate the value of the tenant-based initiatives, although the programs operate even if the landlords are not engaged or supportive.

Tenant-based initiatives include:

- Outreach organizers who routinely survey their neighbours to identify unmet needs and issues and connect them to resources;
- Food programs where tenants cook, and/or distribute food to their neighbours;
- Organizing to stop the effects of extreme heat;
- Fire prevention;
- Education on community organizing and tenant rights;
- Overdose response training and naloxone kits distribution;

- The BOLTS program provides maintenance and housekeeping supports (e.g., painting, decluttering) via peers; and
- Connecting Indigenous tenants to Elders and knowledge keepers and provision of holistic wellness supports.

The tenant who leads each initiative in their building receives a stipend or honorarium to support their work. SRO Collaborative staff do outreach in the buildings to understand their communities, identify potential tenant leaders, and offer them coaching and support.

To date, the tenant-based initiatives have been strongly embraced by the SRO tenants. For example, over April 2020 to October 2022, the BOLTS team completed 2,629 maintenance jobs and the food programs provided 44,000 prepared meals. The tenant based initiatives have immediate positive impacts on the tenants receiving the services (e.g., increase food security, prevent overdoses, create sense of pride in building), as well as those leading the initiatives.

“As I’ve just told you, I’m now elderly, officially, and uh, the great danger of being a single old man is isolation! And isolation and loneliness kills you, eventually. So, the SRO-C helps mitigate that; I’m connected, I have friends, I’m doing something, a sense of accomplishment.”

Some of the landlords are also beginning to see the value of the BOLTS teams and SRO Hub's community development approach.

The SRO Collaborative is currently working on a governance project whereby tenants in the participating buildings can be members of their Tenant Building Committee, and an Organizing Committee is formed to lead the tenant-based initiatives, which are developed based on tenant needs and interests, as well as available resources.

The [SRO Hub Tenant Organizing Roadmap](#) provides more information on the SRO Hub organizing process.

The tenant-based initiatives also contribute more broadly to building community and the capacity of the SRO Hub Program to advocate with landlords, government, and other policy-

makers. One example is the SRO Vacancy Control Bylaw implemented by the City of Vancouver to regulate how much landlords can increase rents between tenancies. Because the controls put in place by the province to limit annual rental increases only apply when a unit is tenanted, landlords have a strong motivation to renovict/evict longstanding tenants so they can significantly raise the rents. The SRO Collaborative worked with the City to develop an approach for the bylaw that does not put the onus on the tenants to make complaints, but rather requires landlords to submit rental data to the City. This data can be checked against data the SRO Collaborative collects from tenants to ensure landlords are being truthful. In the spring of 2022, two landlords challenged the right of the municipality to implement such a bylaw in court, with the court ruling in favour of the landlords in August 2022. However, an appeal is underway and scheduled to be heard in late 2023.

Appendix 9. Seniors Housing Information and Navigation Ease

[SHINE \(Seniors Housing Information and Navigation Ease\)](#) is a collaborative province-wide initiative that supports older adults aged 60+ at risk of homelessness to navigate housing, mental health, and addiction services. The program is jointly funded by the Ministry of Health and Ministry of Mental Health and Addictions. Seniors Services Society of BC is the lead organization for the initiative and collaborates with nine partner organizations (West End Seniors' Network, Nanaimo Family Life Association, Prince George Council of Seniors, Seniors Outreach Services Society, Langley Senior Resources Society, Brella Community Services Society, Beacon Community Services, OneSky Community Resources, and Richmond Cares, Richmond Gives) to offer SHINE programs in all five regions of the province.

Key components of the SHINE program include: 1) Housing navigation and information and referral, 2) Connecting seniors to other support services, and 3) Training and knowledge mobilization (e.g., offering housing navigation

training, educational podcasts, self-advocacy supports). SHINE housing navigators can assist seniors with housing needs such as advising on tenant rights, applying for housing and filling out forms, and mediation and conflict resolution with landlords. While SHINE was designed to support housing navigation, many of the seniors accessing the program have complex needs, and therefore also receive help with navigating a range of needs beyond housing (e.g., income benefits, digital technology literacy, health services).

In addition to providing assistance directly to individual seniors, SHINE also engages in advocacy to address process and policy issues that impact the housing stability of seniors. For example, the transition off of provincial disability or income assistance at age 65 to federal retirement income benefits was causing an income gap for some seniors. Therefore, SHINE advocated to the Ministry of Social Development and Poverty Reduction to ensure case managers will connect individuals turning 65 to federal retirement income benefits.

Appendix 10. Temporary Housing Program

The [Temporary Housing Program \(THP\)](#) is a program operated by Seniors Services Society of BC that provide short-term housing to Metro Vancouver seniors who are experiencing the loss of their home for a range of reasons (e.g., change in financial situation, building redevelopment, fleeing abuse). THP addresses the lack of senior-specific shelter options and fills a gap for seniors aged 60+ who are experiencing first-time homelessness.

Through the program, the senior can stay in a studio apartment for between 3-6 months, during which time a case worker works with them to organize their finances and secure permanent housing. Rent is 45% of the

individual's monthly gross income (or \$425 if they are a client of the Ministry of Social Development and Poverty Reduction).

Seniors Services Society of BC has developed strong relationships with many landlords which they are able to leverage when searching for housing options. After securing permanent housing, the case worker continues to provide support to the senior for up to three months.

Currently, the THP runs 15 units in New Westminster in partnership with BC Housing and there is very high demand for the units. There are plans to add an additional 38 units over the next two years.



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