

## COUNCIL MEMBERS' MOTION

### 7. Making SAFER More Helpful for Low Income Seniors

Submitted by: Councillor Swanson

#### WHEREAS

1. BC has the highest rate of poverty among seniors across Canada. Between 2000 and 2015, the number of seniors living below the poverty line in the province doubled, to 70,990<sup>1</sup>;
2. The Shelter Aid for Elderly Renters (SAFER) program, managed by BC Housing, provides a subsidy to seniors to “make rents affordable for BC seniors with low to moderate incomes.” Seniors aged 60 and up who pay more than 30% of their before tax monthly household income towards rent and do not earn more than the maximum monthly income are eligible for the benefit. The SAFER program provided rental assistance to 25,000 seniors in 2019-2020<sup>2</sup>;
3. 94% of SAFER recipients are single and have an average annual income of less than \$20,000<sup>3</sup>;
4. The average subsidy received by SAFER applicants decreased by 4% from 2019-2020, to \$207<sup>3</sup>;
5. The maximum benefit a senior can be eligible for is determined by region and by the cost of an applicant’s rent (not including the costs of tenant’s insurance, utilities, or other associated fees). The “rent ceilings” are said to reflect the different costs for rent in different areas of BC. The maximum rent ceiling for the Vancouver region is \$803 for seniors living alone and \$866 for couples<sup>4</sup>;
6. Rent ceilings have not kept pace with rising rents. They were last raised in 2018. From 2018-2020, the average rent for a 1-bedroom apartment in Vancouver increased by 7.4%<sup>4</sup>;
7. Residents of non-profit housing co-operatives are not eligible for SAFER. Many co-ops report that they have exhausted the subsidy funds provided by the Federal Government for those who pay more than 30% of their before tax monthly household income. Low-income seniors, unable to pay “low-end of market” rents are essentially rendered ineligible for this type of housing<sup>4</sup>;
8. In the 2020 Rental Market Survey, CMHC found that the average rent for a 1-bedroom apartment in Vancouver was \$1,515. Average rent for studio apartments in 2020 was \$1309<sup>5</sup>. CMHC has also reported that rents increase an average of 20% on tenant turnover so units for rent are about 20% more than units that are rented. A senior looking for a new place would face this kind of increase;

9. The maximum amount a single senior can earn to be eligible for the benefit is \$2,550 in before-tax monthly income in Vancouver. Maximum for couples is \$2,750<sup>4</sup>; A SAFER recipient earning the maximum monthly income and receiving the maximum benefit (for a total of \$3353 before tax), and paying the average rent for a 1-bedroom in Vancouver, would still be paying over 45% of their income in rent;
10. A household is considered to be in core housing need when housing is not: adequate (does not need major repairs), suitable (has enough bedrooms for the household), or affordable (costs less than 30% of before-tax income). Data from the 2016 census shows that Metro Vancouver has the second-highest rate of seniors living in core housing need, or below-standard housing, of metropolitan areas across Canada: 19.7%. Affordability is the number one issue for these households<sup>6</sup>;
11. Seniors who are women and living alone are particularly vulnerable to housing insecurity<sup>6</sup>;
12. Subsidized housing for seniors is not being constructed fast enough to meet demand, and many seniors must rely on the private rental market. In 2019-2020, there was an 11% increase in the number of applicants to BC Housing for a subsidized place to live. The median wait time for these applicants as of March 2020 was 1.7 years, an increase of 13% over the March 2019<sup>7</sup>;
13. The 2020 Homeless Count found that seniors (aged 55+) are the fastest growing demographic of homeless people, and make up one quarter of all homeless people in Metro Vancouver<sup>8</sup>;
14. For those seniors spending 50-99% of their incomes on rent in 2016, “The risk of homelessness exists for over 15,000 households ... This number has increased by 49% over ten years, from 10,385 senior households in 2006; and
15. The City of Vancouver’s Seniors Advisory Committee voted to ask Council to pass this resolution.

THEREFORE BE IT RESOLVED THAT Vancouver City Council requests the Mayor to call on the provincial government to revise the SAFER program so that the maximum rent ceiling for SAFER are raised to the CMHC average rents for Vancouver;

FURTHER THAT Vancouver City Council requests the Mayor to call on the provincial government to amend the SAFER program so seniors who are members of housing co-ops and paying low end of market rent, and who are not receiving other subsidies are eligible to apply.

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1. <https://www.sparc.bc.ca/wp-content/uploads/2020/11/BC-Seniors-Poverty-Report-Card.pdf>  
<https://www.bchousing.org/housing-assistance/rental-assistance/SAFER>

2. <https://vancouversun.com/health/seniors/its-heart-breaking-more-and-more-b-c-seniors-asking-for-help-with-depression-homelessness>
3. <https://www.bchousing.org/publications/Shelter-Aid-For-Elderly-Renters-Brochure.pdf>
4. <https://www03.cmhc-schl.gc.ca/hmip-pimh/#Profile/59/2/British%20Columbia>
5. <https://www.canada.ca/en/employment-social-development/corporate/seniors/forum/report-seniors-housing-needs.html> (Table 3a/4)
6. <https://www.seniorsadvocatebc.ca/app/uploads/sites/4/2020/12/MonitoringReport2020.pdf> (p.ii)
7. <https://vancouversun.com/news/homeless-count-numbers-collected-pre-isolation-dont-paint-the-real-picture>
8. [http://www.metrovancouver.org/services/regional-planning/PlanningPublications/MV\\_Housing\\_Data\\_Book.pdf](http://www.metrovancouver.org/services/regional-planning/PlanningPublications/MV_Housing_Data_Book.pdf)

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