

June 2024

Review of Shelter Aid for Elderly Renters Program and the Rental Assistance Program



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BC Housing

1701- 4555 Kingsway

Burnaby, British Columbia

V5H 4V8 Canada

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Executive Summary

BC Housing conducted a review of the Shelter Aid for Elderly Renters (SAFER) program and the Rental Assistance Program (RAP) in 2021-2022. SAFER and RAP are key BC Housing programs supporting low-income seniors and low-income families with children. SAFER launched in 1977 while the Rental Assistance Program started in 2006.

PURPOSE OF REVIEW

This review looks at:

- › The impact of the SAFER program and Rental Assistance Program on recipients
- › The degree to which the programs are achieving the intended outcomes as outlined in the Program Frameworks
- › Any opportunities to use these programs to improve housing affordability in BC.

Specific research questions posed:

- › How successful is BC Housing at meeting its client service objectives and are there opportunities to enhance the overall customer service experience?
- › What is the impact of these rental assistance programs on the lives of recipients?
- › To what extent are SAFER and RAP successful at achieving their intended outcome of making renting in the private market more affordable for low-income seniors and working families and children?
- › Are there any barriers that reduce access to these programs among BC Housing's targeted populations?
- › Using an equity analysis lens, are there additional barriers that impact how diverse and vulnerable groups of people access SAFER and RAP?
- › What opportunities are there to enhance the future delivery of these programs and are there other alternative service models that should be considered?

METHODOLOGY

We gathered information from SAFER and Rental Assistance Program recipients through surveys sent by mail to all households receiving program benefits as of March 31, 2021. Additionally, we conducted interviews with key informants from organizations that support SAFER and RAP prospective recipients.

KEY FINDINGS OF REVIEW

BC Housing's SAFER and RAP make it more affordable for eligible households to rent in the private market by reducing their Shelter-to-Income-Ratio (STIR). Statistics Canada (2021) defines STIR as "the proportion of average total income of household which is spent on shelter costs" (n.p.). SAFER and RAP both improve quality of life by reducing the housing affordability gap for recipients. As a result, people can invest more in other aspects of their life such as physical and mental health, care of children and pursuit of further education/employment. While SAFER and RAP help to make housing more affordable, a significant affordability gap for many SAFER and RAP recipients exists.

SAFER and RAP support seniors and low- income working families that can live independently. People using the programs successfully find and retain housing in the private market with financial assistance. These programs should not be considered a one-size-fits-all approach. The findings identified several challenges for households with more complex needs who face additional barriers to find and retain housing. Some aspects of the current eligibility criteria create barriers for certain marginalized populations. These include:

- › Those who access other government supports, forcing those households to access other forms of rental assistance programs and/or;
- › Social housing that has less restrictive eligibility criteria but may provide less overall assistance than SAFER and RAP.

ALIGNMENT WITH PROVINCIAL RENT SUPPLEMENT FRAMEWORK

There are numerous rent supplement programs available in the Province of BC in addition to SAFER and the Rental Assistance Program. Many of these programs have been in existence for some time. Others, such as the Canada Housing Benefit BC were launched more recently. We want to avoid duplication of programs going forward. To make sure all rent supplement programs achieve the greatest outcomes for the people they serve, the Government of BC endorsed a principle-based rent supplement framework. While the SAFER and Rental Assistance Program review was initiated before the Framework was endorsed, this report will incorporate the five principles in the discussion of the findings and recommendations. The principles are that rent supplements be:

- › **Portable:** allows clients to choose where they live;
- › **Stackable:** supplements stack on top of other income and tax benefits;
- › **Targeted:** address high priority needs while managing costs;
- › **Accessible:** programs are easy to access and navigate;
- › **Achieves affordability:** programs have a consistent methodology for depth of subsidy and is adjusted to reflect market needs.

The review determined that both programs align well with four of the five principles, with stackability as the exception. This is because the program frameworks do not permit those receiving housing benefits through other programs to be eligible for SAFER and RAP.

NEXT STEPS

Many of the recommendations outlined in this report have significant budget implications. A report will be developed to address how each recommendation has been actioned.

1. Introduction

In 2021, BC Housing initiated a review of the Shelter Aid for Elderly Persons (SAFER) program and the Rental Assistance Program (RAP). Both rent supplement programs are part of the options made available for low-income British Columbians to assist with housing affordability in the private rental market. We engaged Urban Matters CCC Ltd. as the consultant to conduct the review and report the findings. This report supplements the findings with additional analysis, and discussion of the alignment of both programs with the Provincial Rent Supplement Framework. The Framework was released after the review was underway and did not inform the review approach or the initial report produced by Urban Matters CCC Ltd. The Provincial Rent Supplement Framework focuses on five key principles for all rent supplement programs offered in the province of British Columbia. All rent supplements should:

- › **Be Portable:** allows clients to choose where they live;
- › **Be Stackable:** supplements stack on top of other income and tax benefits;
- › **Be Targeted:** address high priority needs while managing costs;
- › **Be Accessible:** programs are easy to access and navigate;
- › **Achieve affordability:** programs have a consistent methodology for depth of subsidy and is adjusted to reflect market needs.

Rent supplements provide payments to low-income households struggling with housing affordability in the private rental market. BC Housing administers SAFER and the Rental Assistance Program in addition to the rent supplements under the Canada-BC Housing Benefit program, the Homeless Prevention Program, and the Homeless Outreach Program.

2. Program Overviews

SHELTER AID FOR ELDERLY RENTERS (SAFER)

Since 1977, the Shelter Aid for Elderly Renters (SAFER) program has provided monthly assistance to help make rents more affordable for eligible British Columbian seniors with lower incomes living in the private rental market. Program enhancements were implemented for both programs in March 2014 and September 2018 to increase the maximum rent ceilings and expand eligibility. Between 1977 and March 2015, the program was governed by the *Shelter Aid for Elderly Renters Act* and Regulations. The Act and Regulations were repealed on April 1st, 2015. Since April 2015, a Program Framework and related Policy Manual has governed the program. These documents define the roles and responsibilities of BC Housing in the delivery and management of this program.

The Program Framework outlines the following goal, objectives, outcomes, and principles:

Goal

To increase choice, stability, and quality of life for seniors by expanding the range of housing options and improving opportunities for continued independence.

Objectives

1. Provide low-to-moderate income seniors with rental assistance to make renting in the private market more affordable.
2. Provide timely processing of applications and response to inquiries.

Outcomes

1. Greater ability for eligible seniors to maintain housing in the private market due to a reduced Shelter-to-Income Ratio (STIR).
2. Eligible seniors are provided with a housing option other than subsidized housing and have greater ability to choose which community they live in.

Principles

1. Consistency and fairness in service delivery
 - a) BC Housing will provide consistent and fair service to all Applicants and Recipients.
 - b) The program will integrate with, and be consistent with, other government programs to the greatest extent possible.
2. Program is accessible and responsive to all eligible seniors
 - a) All eligible seniors will have an equal opportunity to access the program.
 - b) Every effort will be made to respond to the diverse needs of seniors and reduce barriers to access (e.g., language, physical ability, etc.).
3. Choice, portability, and self-sufficiency
 - a) Benefit is not tied to a unit; eligible seniors choose where to live in the private market.
 - b) If an eligible senior moves, the Benefit is portable as long as all eligibility requirements continue to be met.
 - c) The confidentiality of participating seniors is respected.

4. Transparency and accountability

BC Housing will:

- a) Develop and maintain program policies and procedures.
- b) Maintain reliable and consistent records.
- c) Provide clarity to program Applicants and Recipients regarding program requirements.
- d) Monitor the program to confirm that services are delivered effectively and meet the program's objectives.
- e) Establish quality assurance guidelines for processing applications.

RENTAL ASSISTANCE PROGRAM (RAP)

Launched in 2006, the Rental Assistance Program provides monthly financial assistance to help make rents more affordable for lower income families in B.C. These families have at least one dependent living at home in the private rental market. Like SAFER, a Program Framework and Policy Manual govern the program. The Framework and Manual outline the goal, objectives, outcomes, and principles of the program.

Goal

To increase choice, stability, and quality of life for low-income working families by expanding the range of housing options and improving opportunities for continued independence.

Objectives

1. Provide low-income families with rental assistance to make renting in the private market more affordable.
2. Provide timely processing of applications and response to inquiries.

Outcomes

1. Greater ability for eligible families to maintain housing in the private market due to a reduced Shelter-to-Income Ratio (STIR).
2. Eligible families are provided with a housing option other than subsidized housing and have greater ability to choose which community they live in.

Principles

1. Consistency and fairness in service delivery
 - a) BC Housing will provide consistent and fair service to all applicants and recipients.
 - b) The program will integrate with, and be consistent with, other government programs to the greatest extent possible.
2. Program is accessible and responsive to all eligible families
 - a) All eligible families will have an equal opportunity to access the program.
 - b) Every effort will be made to respond to the diverse needs of families and reduce barriers to access (e.g., language, physical ability).
3. Choice, portability, and self-sufficiency
 - a) Benefit is not tied to a unit; eligible families choose where to live in the private market.
 - b) If an eligible family moves, the benefit is portable as long as all eligibility requirements continue to be met.
 - c) The confidentiality of participating families is respected.
4. Transparency and accountability

BC Housing will:

- a) Develop and maintain program policies and procedures.
- b) Maintain reliable and consistent records.
- c) Provide clarity to applicants and recipients regarding program requirements.
- d) Monitor the program to confirm that services are delivered effectively and meet the program's objectives.
- e) Establish quality assurance guidelines for processing applications.

PROGRAM CHARACTERISTICS

The following table provides a summary of the defining characteristics of both rent supplement programs.

Table 1: Defining Characteristics of SAFER and the Rental Assistance Program

	Shelter Aid for Elderly Renters (SAFER)	Rental Assistance Program (RAP)
Eligibility Criteria	<ul style="list-style-type: none"> Canadian citizen, permanent resident (not under a private sponsorship agreement), or applied for refugee status Must be BC resident for the past 12 months Must be paying more than 30% of gross household income towards rent 	<ul style="list-style-type: none"> Must have a gross annual core household¹ income of \$40,000 or less of which some must be income from employment or an employment replacement² income source. Must file a tax return Asset limit of \$100,000 Must have at least one dependent child³
Coverage Details	<ul style="list-style-type: none"> Calculated on a sliding scale that gives the most benefit to recipients with the least income. Covers between 90% and 30% of the difference between 30% of gross core household income and an Adjusted Rent (the lesser of actual rent paid and maximum rent ceiling based on the household's location in the province). 	
Rent Ceilings	Subject to regional maximum rent ceilings: <ul style="list-style-type: none"> Zone 1 (Metro Vancouver) <ul style="list-style-type: none"> Singles: \$803 Couples: \$866 Zone 2 (Non-Rural BC) <ul style="list-style-type: none"> Singles: \$767 Couples: \$836 Zone 3 (Rural BC) <ul style="list-style-type: none"> Singles: \$734 Couples: \$800 	Subject to regional maximum rent ceilings: <ul style="list-style-type: none"> Zone 1 (Metro Vancouver) <ul style="list-style-type: none"> Family of three or fewer: \$1,108 Family of four or more: \$1,250 Zone 2 (Non-Rural BC) <ul style="list-style-type: none"> Family of three or fewer: \$1,086 Family of four or more: \$1,136 Zone 3 (Rural BC) <ul style="list-style-type: none"> Family of three or fewer: \$1,067 Family of four or more: \$1,117

¹ Core household is defined in the Program Framework as the Applicant, their Spouse (if applicable), and their Dependent Children.

² Employment replacement income includes sources such as Employment Insurance, Worksafe BC wage loss, employer short term illness and injury.

³ Dependent child is defined in the Program Framework as a child, stepchild, adopted child, or legal ward under age 19; or a child of any age who, because of mental or physical infirmity, is considered a dependent for income tax purposes; or a child under age 25 who has provided proof of attending school full time; and is unmarried and not in a common-law relationship.

	Shelter Aid for Elderly Renters (SAFER)	Rental Assistance Program (RAP)
Maximum Benefit Levels	<p>Zone 1</p> <ul style="list-style-type: none"> • Singles \$558.00 • Couples \$614.70 <p>Zone 2:</p> <ul style="list-style-type: none"> • Singles \$525.60 • Couples \$587.70 <p>Zone 3:</p> <ul style="list-style-type: none"> • Singles \$495.90 • Couples \$555.30 	<p>Zone 1</p> <ul style="list-style-type: none"> • Family of three or fewer: \$727.20 • Family of four or more: \$855.00 <p>Zone 2</p> <ul style="list-style-type: none"> • Family of three or fewer: \$707.40 • Family of four or more: \$752.40 <p>Zone 3:</p> <ul style="list-style-type: none"> • Family of three or fewer: \$690.30 • Family of four or more \$735.30
Delivery	<ul style="list-style-type: none"> • Direct deposit to recipients' bank account on the last business day of the month • BC Housing approves applications and administers payments • Recipients must keep their information updated throughout the year and reapply annually 	
Taxability	<p>Non-taxable benefit that is considered as social assistance under the Income Tax Act. As of 2021, a T5007 Statement of Benefits Tax slip will be issued to any recipient who receives more than \$500 in a tax year.</p>	
Portability	<p>The supplement is attached to the recipient allowing the recipient to move while maintaining their supplement. When a recipient moves, they are required to notify BC Housing by phone of their new address and mail in the Tenancy Agreement or rent receipt as proof of the new address and rent amount.</p>	
Duration	<p>No limit so long as recipients reapply every year and eligibility criteria continue to be met.</p>	
Entitlement	<p>Available to any household meeting eligibility criteria</p>	
Target Population	Seniors (60 years +)	Working families with at least one dependent child

3. Program Recipient Characteristics

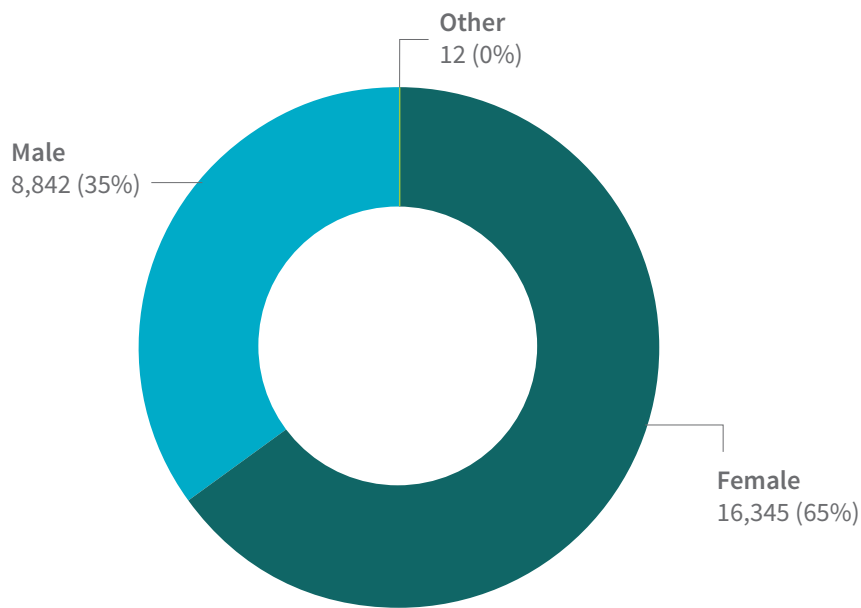
Both programs have standard characteristics due to the eligibility criteria. However, there remains additional characteristics that help understand the impact of SAFER and RAP. This section outlines those characteristics. Information about demographic questions that are unavailable in BC Housing’s information management system for both programs (such as racial identity) was made available through survey responses.⁴

SAFER

At the end of March 31, 2021,⁵ there were 25, 199 SAFER recipients. Although there are SAFER recipients across the province, a significant number reside in the Metro Vancouver region (49%) and, to a lesser degree, in the Capital Region District (10%), the Central Okanagan (7%) and the Fraser Valley (7%). The average number of years enrolled in the SAFER program is six, with the average monthly benefit being \$198.02.

The following figures outline characteristics⁶ based on gender identity, Indigeneity, age, size of household, accommodation type, and income distribution. The numbers are found using information contained in the information management system through which SAFER is administered by BC Housing as of March 31, 2021.

Figure 1 Number of SAFER recipients by gender



⁴ This data omission from BC Housing’s information management systems will be rectified through the implementation of the *Anti-Racism Data Act* requirements in 2023-2024.

⁵ Data from this period is used as opposed to more current numbers as this was the information used for the survey and subsequent data analysis.

⁶ Collection of racial identity does not currently occur and therefore cannot be reported based on the information pulled from the information management system.

Figure 2⁷ Number of SAFER recipients who self-identify as Indigenous

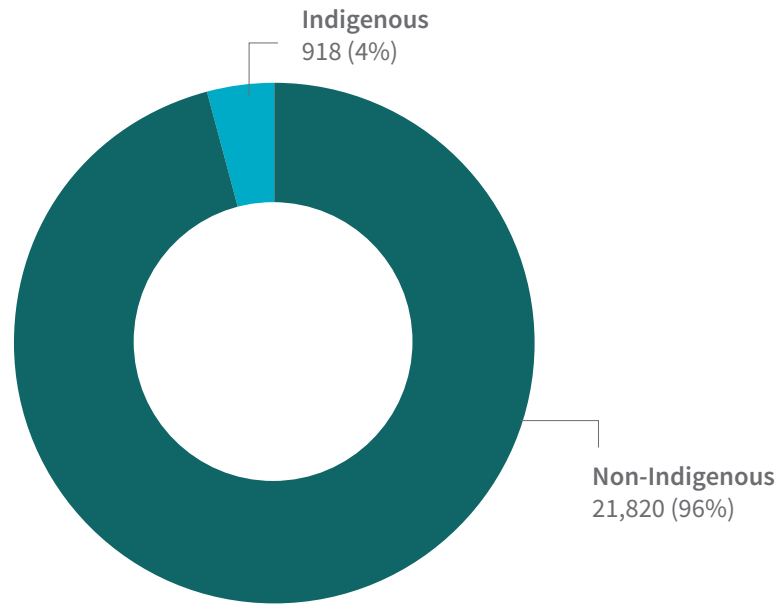
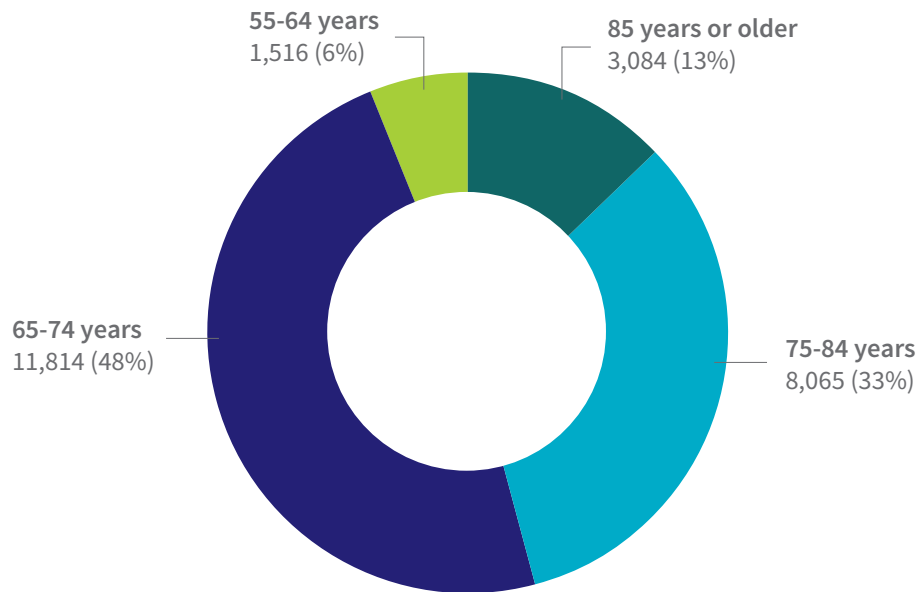


Figure 3 Number of SAFER recipients by age



⁷ 2,461 recipients did not answer or stated that they preferred not to answer this question on their SAFER application or reapplication form.

Figure 4⁸ Number of SAFER recipients by accommodation type

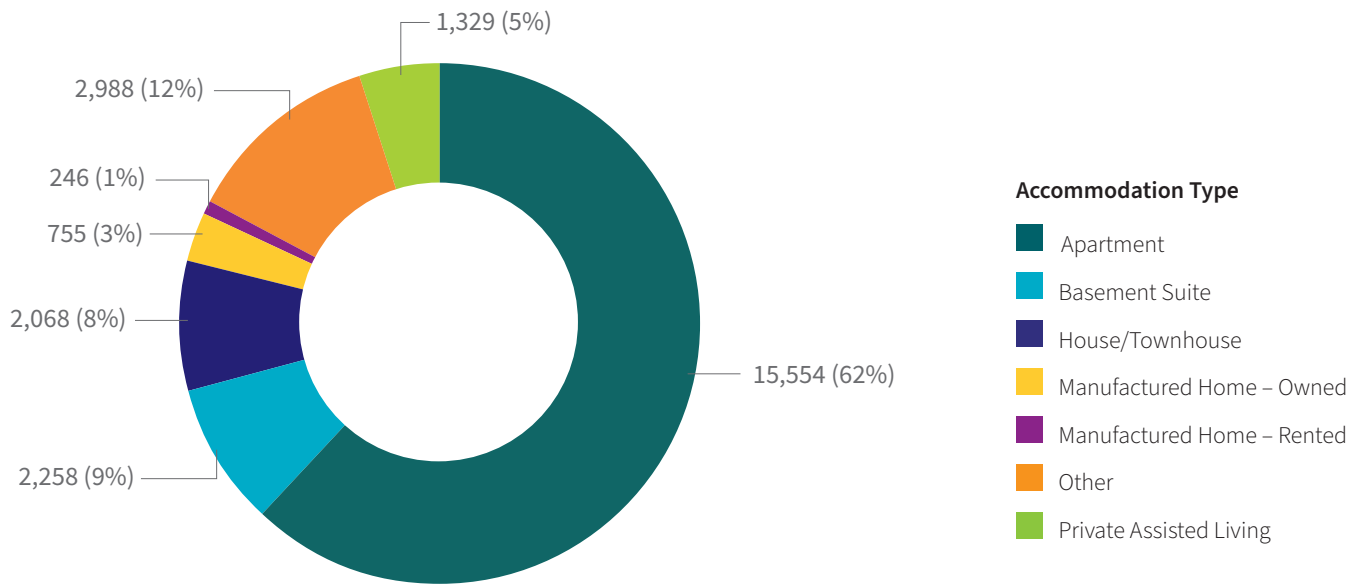
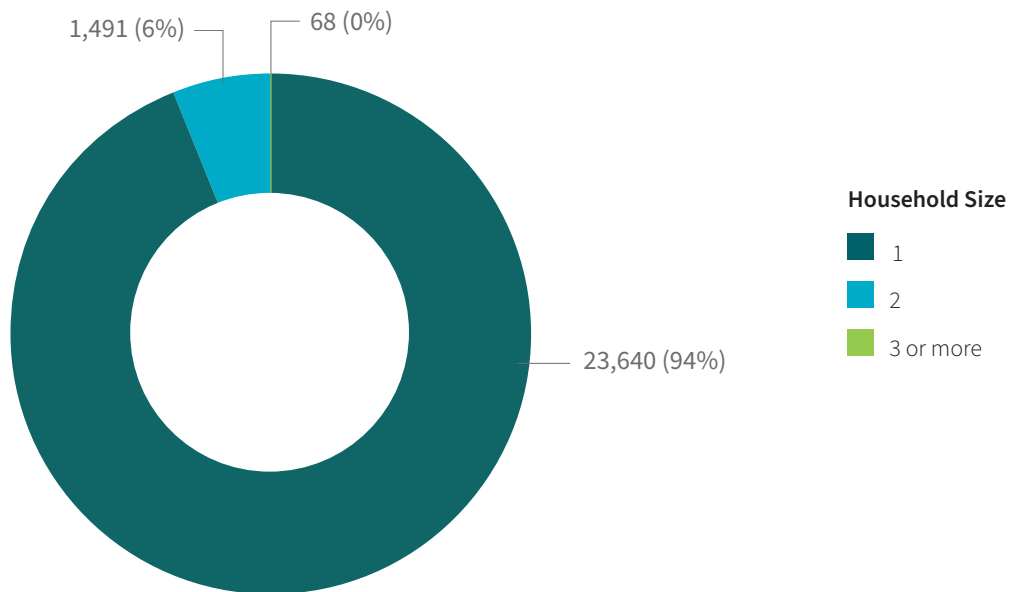
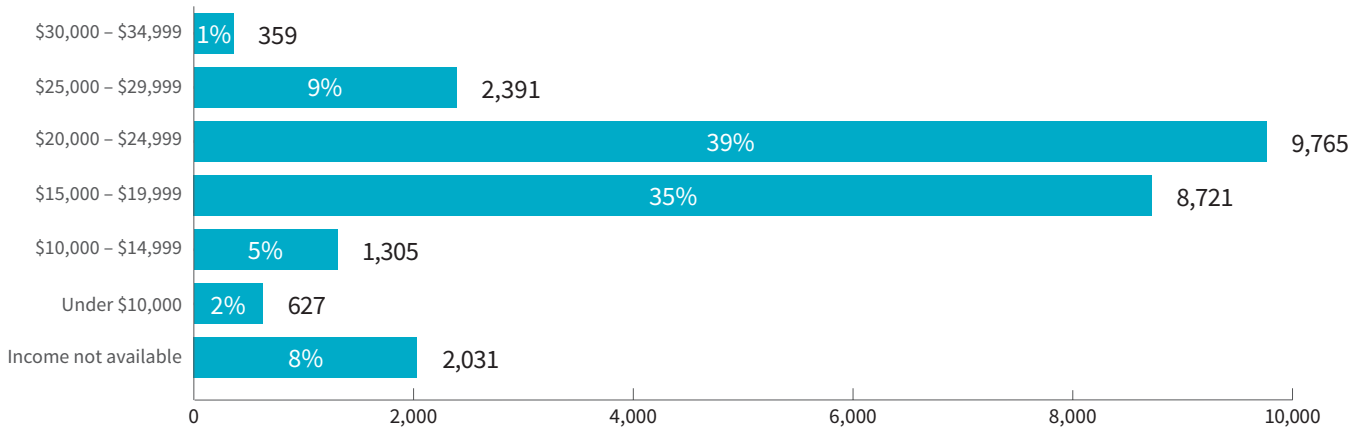


Figure 5 Number of SAFER recipients by household size



⁸ Other can consist of hotel/motel and room and board type accommodations.

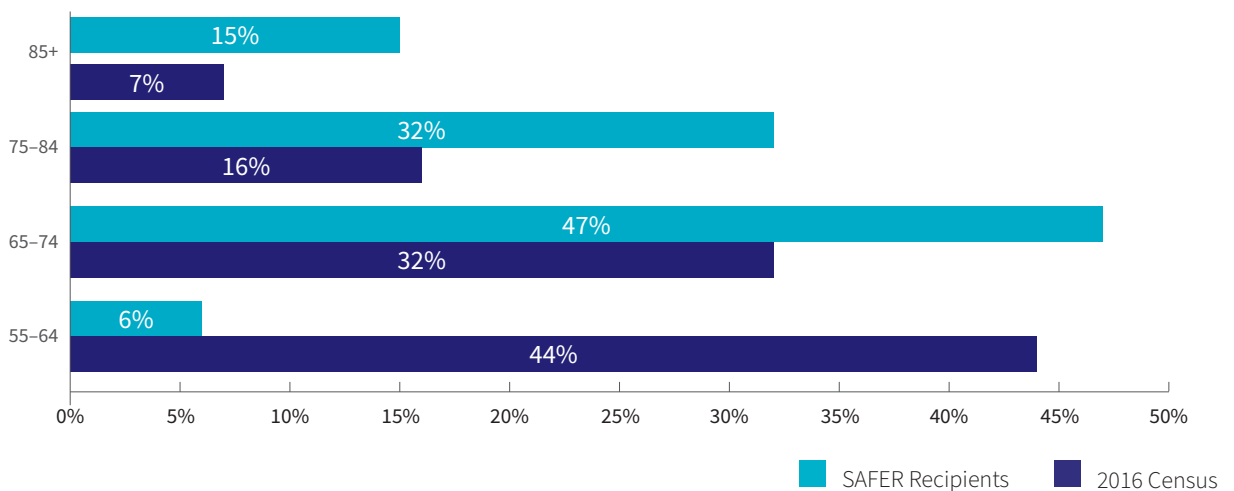
Figure 6 SAFER Recipient Households - Income Distribution



When looking at these characteristics compared to the general population of British Columbia (using the Census 2016 data), there is a strong representation of groups that have been traditionally marginalized and considered a priority population in housing need⁹:

- › Four percent (4%) of SAFER recipients identify as Indigenous, compared to six percent (6%) of all BC residents.
- › A much higher proportion of SAFER recipients are women (65%) compared to the general population of all ages (52%). Thirty-five (35%) of SAFER recipients are men, compared to 48% of the general population. The number of SAFER recipients who did not identify as women or men is less than one percent and this was validated by survey results.
- › SAFER recipients are more likely to be older seniors than the distribution of seniors in BC overall (see Figure 7).

Figure 7 Age distribution of SAFER recipients compared to general population in BC



⁹ The National Housing Strategy (Government of Canada, 2018) identifies the following marginalized populations as priority vulnerable groups: survivors (especially women and children) fleeing domestic violence; seniors; Indigenous peoples; people with disabilities/disabled people; those dealing with mental health and addiction issues; veterans; LGBTQ2+; racialized groups; newcomers (including refugees); individuals and families experiencing homelessness; and young adults.

RENTAL ASSISTANCE PROGRAM

As of March 31, 2021 there were 8,311 RAP recipients. More than half of the total number of recipients are in Metro Vancouver (55%). The Capital Regional District (9%) and the Fraser Valley Regional District (8%) were the next largest. The average monthly benefit was \$402 with the average number of years enrolled in the program being 4.5 years.

The following figures outline characteristics¹⁰ based on gender identity, Indigeneity, age, size of household, and accommodation type according to the information contained in the information management system through which RAP is administered by BC Housing as of March 31, 2021.

Figure 8 Number of Rental Assistance Program recipients by the gender

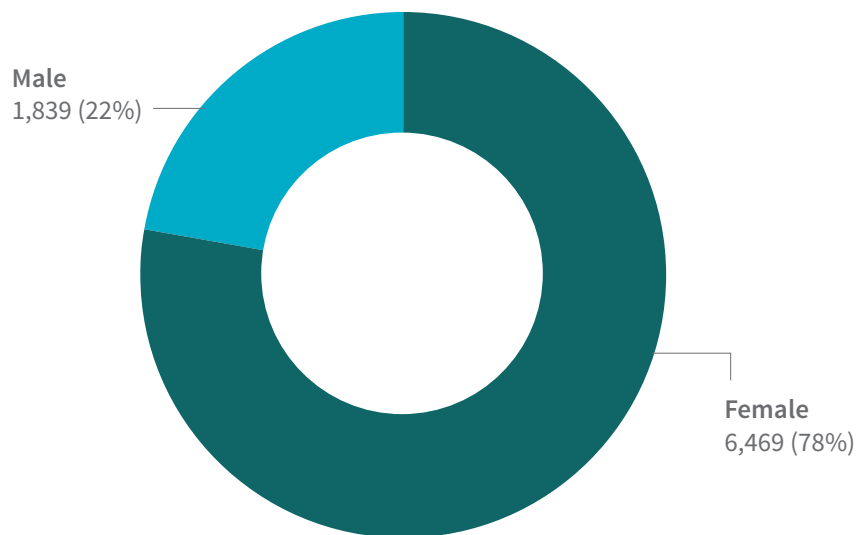
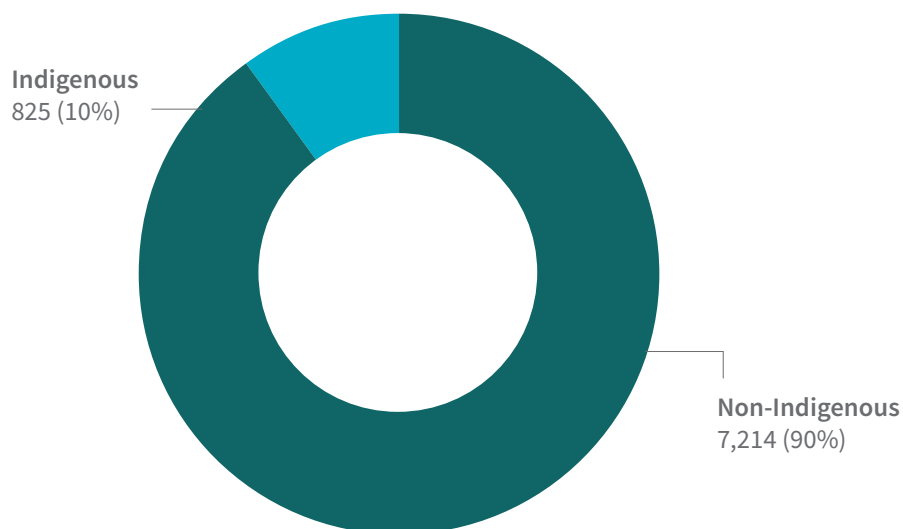


Figure 9¹¹ Number of Rental Assistance Program recipients who self-identify as Indigenous



¹⁰ Collection of racial identity does not currently occur and therefore cannot be reported based on the information pulled from the information management system.

¹¹ 272 recipients did not answer this question on the RAP application or reapplication form.

Figure 10 Number of Rental Assistance Program recipients by age

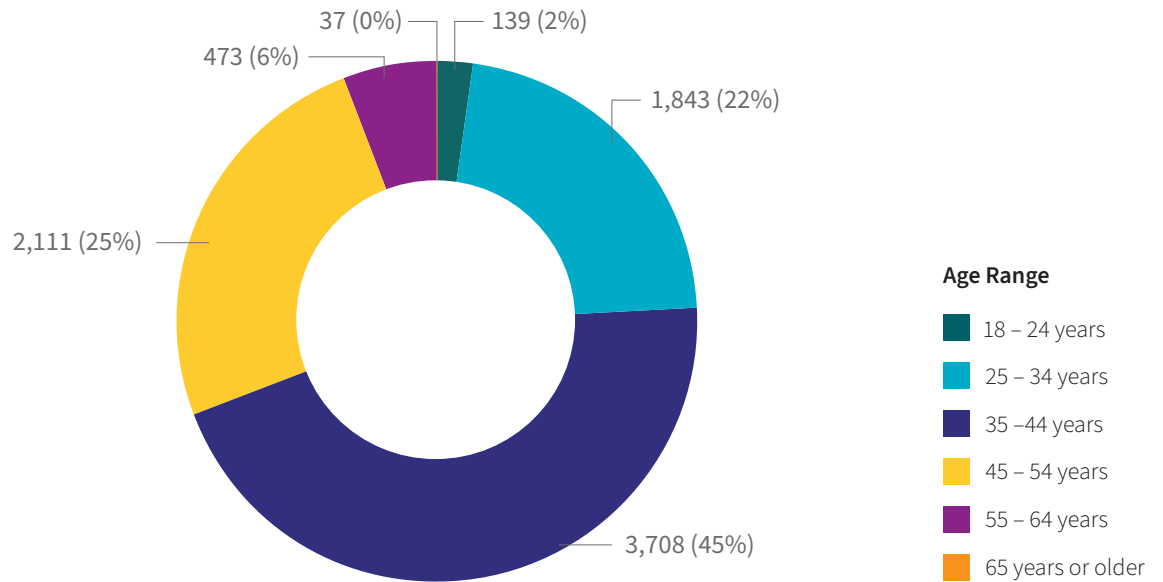
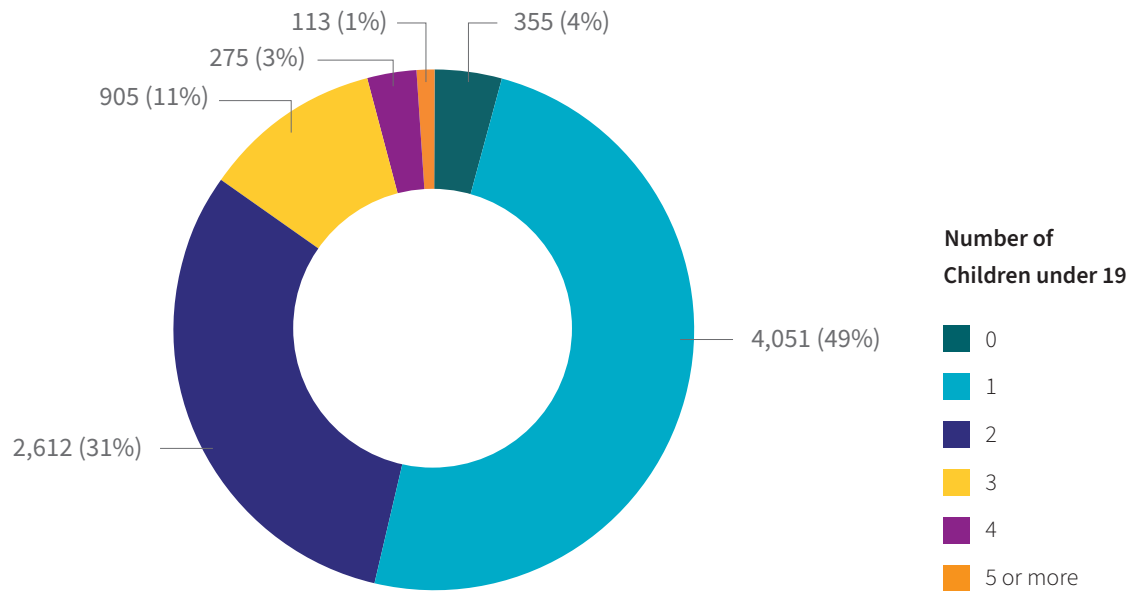
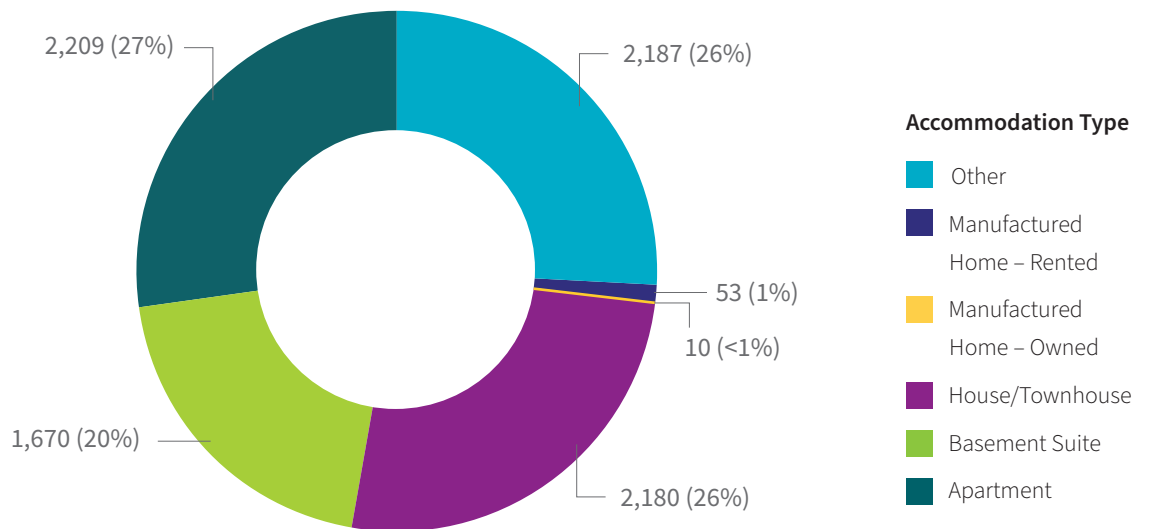


Figure 11¹² Number of Rental Assistance Program recipient households by number of children in household under 19 years



¹² The definition of dependent child for this program is: a person under 19 years of age; a person under 25 years of age and are a full-time student at a secondary school, university, or vocational institute; or a person of any age because of a mental or physical disability as defined by Canada Revenue Agency (which means they are a dependent for tax purposes). Therefore, the 355 households without children under the age of 19 will have dependent children falling under one of the other categories within the definition.

Figure 12: Number of Rental Assistance Program recipient households by accommodation type




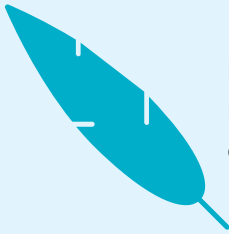


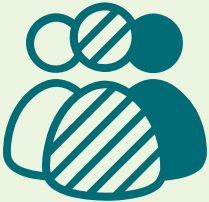




The analysis highlights a broad cross-section of households belonging to marginalized and vulnerable groups among program participants. This is in addition to the existing economic need for all program participants. Demographics that stand out among recipients, and who may require further research to understand their specific experiences, include single-parent women-led households, people with a disability/disabled people, those who identify as non-white and those who use a language other than English at home.

RAP survey respondents who identified with a racial identity other than white represented a higher proportion of recipients (50%) than the BC population (30%). The SAFER survey respondents were predominantly single senior women who speak English as their main language at home. This diversity in the program participants demonstrates that housing affordability disproportionately impacts marginalized populations, many of whom are considered priority vulnerable groups under the National Housing Strategy and Homes for BC.¹³

¹³ The new strategy from the Government of B.C. is called Homes for People.

Table 2: Demographics of program participants compared to the general BC population¹⁴

Compared to the general BC population over 60 years, SAFER program recipients were: ¹⁵	Compared to the general BC population, RAP recipients were:
 <p>More likely to be women (65% of program recipients, compared to 52% of BC residents)</p>	 <p>More likely to be women (78% of program recipients, compared to 51% of BC residents)</p>
<p>Have a disability (only 34% of survey respondents indicated that no one in the home has a disability, compared to 58% (65+) in British Columbia)¹⁶</p> 	 <p>More likely to be Indigenous (10% of program recipients, compared to 6% of BC residents)</p>
 <p>Speak English as their main language at home (88% speak English at home compared to 79% of BC residents over 65 years)</p>	 <p>Speak a language other than English at home (70% of survey respondents speak English at home, compared to 79% of BC residents)</p>
 <p>Are comparable to the overall BC population in their ethnic or visible minority identity, except that there are far fewer survey respondents who identify as East Asian (7% of survey respondents and 13% of BC residents) or Southeast Asian (2% of survey respondents and 4% of BC residents)</p>	 <p>More likely to identify as ethnic and racial identities that were not White (50% of survey respondents, compared to 30% of BC residents)</p> <p>Have a disability or be living with someone with a disability (38% of survey respondents do not have a disability, compared to 21% of BC residents between the ages of 15 and 65)</p> 

¹⁴ Where available, BC Housing's program participant information was used to compare the makeup of the rental assistance programs to the BC population. Where this information was unavailable, survey respondent information was used. The 2016 Census was used to compare the characteristics of program participants against the population as a whole (regardless of age or family status), unless indicated otherwise.

¹⁵ SAFER recipients are slightly more likely to be Indigenous (4% of program recipients compared to 3% of BC residents over 65 identified as Indigenous).

¹⁶ Statistics Canada. Table 13-10-0374-01. Persons with and without disabilities aged 15 years and over, by age group and sex, Canada, provinces, and territories. doi.org/10.25318/1310037401-eng

4. Research Approach

The project was guided by a Research Advisory Committee comprised of staff from BC Housing and the then Ministry of Municipal Affairs and Housing (now the Ministry of Housing). The committee met three times to provide direction at critical milestones in the process.

The objectives of this project were to understand the following questions:

- 1. Measuring Success:** To what extent are SAFER and the RAP successful at achieving their intended outcome of making renting in the private market more affordable for low-income seniors and working low-income families and children?
- 2. Impact on Lives:** What is the impact of these rental assistance programs on the lives of recipients?
- 3. General Barriers:** Are there any barriers that reduce access to these programs among BC Housing's targeted populations?
- 4. Equity Barriers:** Using an intersectional lens, are there additional barriers that impact how marginalized populations access and experience the SAFER and Rental Assistance Programs?
- 5. Enhancement Opportunities:** What opportunities are there to enhance the future delivery of these programs?

SURVEYS

A survey was sent to all recipients across both programs. This ensured perspectives from recipients of both SAFER and the RAP were elevated during the review. The survey design encouraged recipients to share information about their experience with the program (in which they are enrolled). The survey also obtained additional demographic information that is not captured in the administrative data held by BC Housing.

Paper surveys were distributed to 25,199 SAFER recipients and 8,311 recipients of RAP. Respondents had the option to respond online using the URL provided on the paper copy, or by mailing back their completed survey using an envelope with prepaid postage provided. For SAFER, Urban Matters received a total of 10,086 responses, representing 40% of all program recipients; this included 1,901 online and 8,815 paper surveys. For RAP, Urban Matters received 1,360 responses, representing 16% of all program recipients. This included 765 online surveys and 595 paper surveys.

Online surveys for both programs were available from October 22, 2021 to November 12, 2021. Paper surveys were accepted until December 3, 2021 to allow for the additional time needed to send via post. All data was received and analyzed by Urban Matters CCC. The survey tools can be found in Appendix A.

FOCUS GROUPS

To obtain information from administrators of the program, Urban Matters arranged two focus groups. The first involved 10 BC Housing staff members involved in program administration; the second was with eight staff members from the BC government who oversee the program at the policy level. Appendix B includes the questions that guided the conversation for the focus groups.

KEY STAKEHOLDER INTERVIEWS

Fourteen interviews were conducted with stakeholders who support clients accessing SAFER or RAP. The stakeholders represented organizations involved with seniors, supports for families, and supports for marginalized populations including newcomers, people with disabilities/disabled people, racialized people, and Indigenous peoples.

ENVIRONMENTAL SCAN

Researchers conducted an environmental scan and included a literature review and policy review to inform the understanding of SAFER and RAP. This was in the context of similar and alternative rental assistance programs, including how these programs measure outcomes and consider issues of equity and access.

As part of the environmental scan, researchers identified a sample of comparable programs across Canada. Key informant interviews with program staff to understand how other jurisdictions deliver programs, evaluate success of programs, and remove barriers for recipients were conducted. These interviews help inform potential areas for improvement for SAFER and the RAP. These interviews were completed with representatives of the Government of Manitoba's Rent Assist program and the Government of Alberta's Rent Assistance Benefit.

RESEARCH LIMITATIONS

Steps were taken to engage those enrolled with the program as well as others working with it. That said, there are some research limitations identified which may have impacted or influenced data collection and/or the interpretation of the findings:

1. Surveys are an important tool for collecting information. However, surveys, like all research tools, come with limitations. In this instance, researchers conducted the survey in English only which may have created barriers for those who cannot read English. There were also only written options (paper or online), thereby creating barriers for those with literacy challenges.

Participation in the survey was voluntary and the findings may have a selection bias as participant's interest in the topic increases the likelihood of them completing it. Surveys do not provide the opportunity for the researcher to follow up to ask clarifying questions in response to a written statement which may limit more nuanced feedback. Furthermore, survey respondents are likely to interpret questions in different ways, particularly if they have literacy challenges.

2. Researchers conducted the focus groups, surveys, and most of the interviews during what is now considered the second year of the COVID-19 pandemic. While some income related stress may have been alleviated through access to COVID-19 benefits such as Canada Emergency Response Benefit (CERB), other stressors were very present, particularly for the target populations for both SAFER and RAP. For seniors, many were increasingly isolated due to health considerations and restrictions. For families, some were managing children schooling at home in addition to navigating the uncertain terrain of employment and health implications. This circumstance may have contributed to the response rate for the survey and the current experience with the two programs.
3. This evaluation provides a cursory comparison of the level benefit provided by SAFER and the RAP in relation to actual incomes and cost of living in BC. The evaluation scope did not include a detailed affordability analysis. This evaluation discusses the affordability shortfall in detail but is limited by the lack of affordability analysis.
4. Investigating how the current rent ceilings and eligible income levels are contributing to housing choice is a known characteristic of the programs. For this reason, it was not a part of the scope for this evaluation.
5. Lower income households who are eligible but not program participants are the invisible stakeholder on this project. These may include households who are not aware of the program, face barriers to applying, or did not think the benefit was worth it the time and effort involved. This project sought whenever possible to identify potential barriers facing these households. However, by the very nature of the fact that they are not enrolled, their voices are missing from this process and from the information BC Housing has about these households.

5. Key Findings and Discussion

This section summarizes the key findings that emerged through this review of the SAFER and RAP from the survey, focus groups, and interviews. Those findings are grouped as follows:

- › The impact of being enrolled in SAFER and RAP;
- › The general barriers limiting program access;
- › Customer service experience; and
- › Each program's eligibility criteria.

IMPACT ON PROGRAM RECIPIENTS

We looked at the impact these rent supplement programs had on the lives of recipients. The impact can be considered generally positive with some significant considerations to ensure the programs still meet their stated goals.

- › Generally, BC Housing's rent supplement programs make it more affordable for eligible households to rent in the private market by reducing their Shelter-to-Income-Ratio (STIR).
- › While SAFER and RAP help to make housing more affordable, there is still a significant affordability gap for many SAFER and RAP recipients.
- › Increasing rents and low vacancy rates are eroding the benefits of both programs for many recipients.
- › Survey respondents and stakeholders report that the current rent ceilings are too low given the current rental market resulting in challenges of affordability.
- › An expensive rental market limits the portability of the rent supplement and the suitability of available housing options.
- › BC Housing's rent supplement programs generally help to improve recipients' quality of life. By reducing the affordability gap, people can focus on other aspects of their life such as physical and mental health, care of children and pursuit of further education/employment.

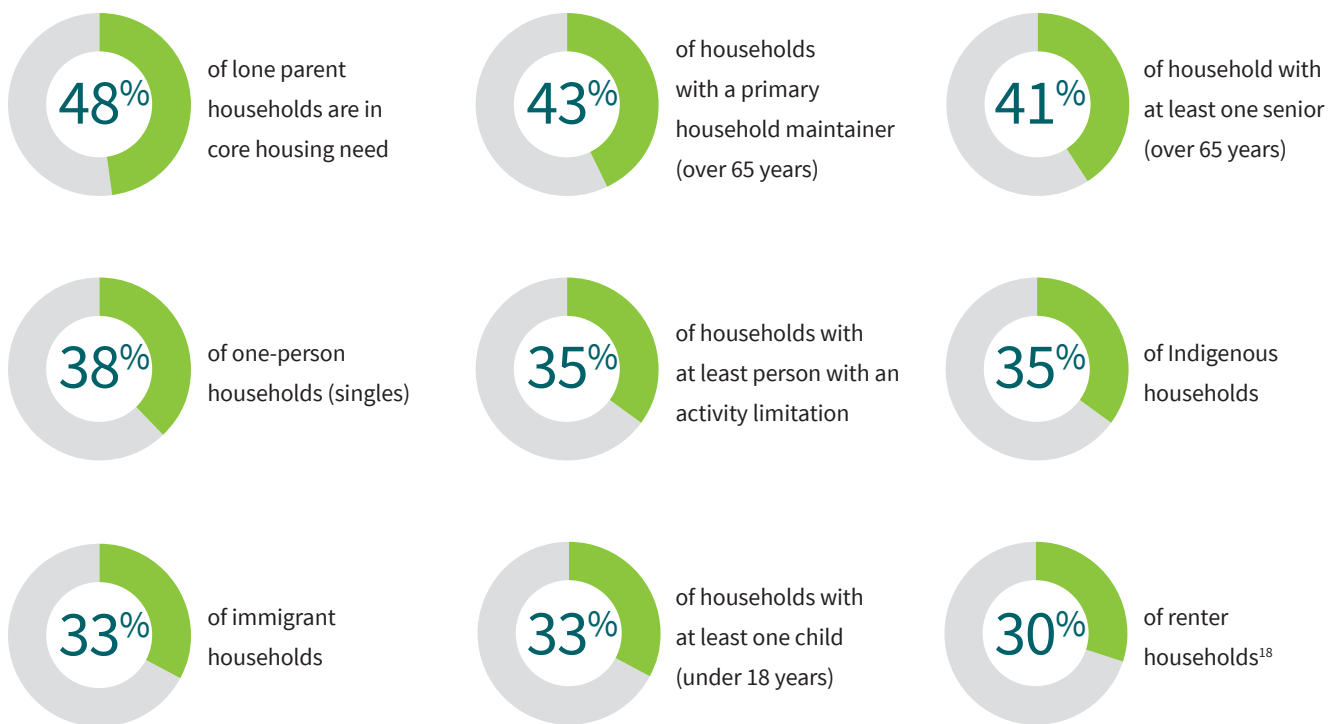
HOUSING OUTCOMES

AFFORDABILITY

One of the intended outcomes of both programs is for eligible seniors and working families to have a greater ability to maintain housing in the private rental market due to a reduced Shelter-to-Income Ratio (STIR). Some demographic groups are more likely to experience housing affordability challenges than others. This is due to personal, systemic, and structural factors affecting their ability to earn an income or access affordable rental housing. Determining who is experiencing housing challenges in the overall BC Population helps to understand the impacts of rental assistance programs.

Core housing need is one vital measure that highlights households who struggle with their housing but could not afford to move and stay in the same community. Core housing need information is available for age, household type, immigration status, activity limitations, Indigenous identity, and the presence of children in a household.

Based on information from the 2016 Census, several key demographics stand out as experiencing high rates of core housing need among renter households across BC:¹⁷ Appendix C includes more detailed information regarding core housing need.



This list is a starting point for understanding which populations are experiencing housing need. The list also determines which demographics in need are served by SAFER and RAP, and which are not.¹⁹

The subsidy provided through SAFER and RAP covers a portion of the gap between 30% of a household recipient’s income and the cost of the rent they pay, up to a set rent ceiling. This is known as a percent of gap model, which is designed to mitigate unintended inflationary consequences of rent supplement programs (Pomeroy, 2016; Finkel, 2005). The programs help on a sliding scale, where lower income households who are more in need of assistance receive more rental assistance than households that are closer to the income limits. As a result, through SAFER and RAP’s funding formula, recipient households may receive as little as 35% and as much as 90% of the gap in subsidy payments.

Although these programs improve housing affordability, there remains a significant affordability gap remaining for the average recipient household. The average Rental Assistance Program recipient has a STIR of 84%. The average SAFER recipient has a STIR of 62%. While SAFER and the RAP are designed to improve affordability for recipient households, they are not designed to provide enough assistance to make the rental units fully affordable. Households receiving SAFER and RAP are likely to still be living in core housing need. The Table below illustrates the existing affordability gap for both programs.

¹⁷ CMHC defines core housing need as a household whose housing falls below at least one of the adequacy, affordability, or suitability standards and who would have to spend 30% or more of its before-tax income to afford the median rent of an alternative unit that is acceptable.

¹⁸ CMHC, Housing Market Information Portal (census-based and NHS-based housing indicators and data), 2016.

¹⁹ The ability to undertake a demographic comparison is limited by the availability of demographic data. Other people not included in the analysis may include people leaving violent living situations, racialized groups, people who identify as 2SLGBTQIA+ and other equity-seeking groups.

Core housing need data is not available by health area. While general province-wide trends provide an important indication, further data analysis is required to ensure that regional differences are accounted for.

Table 3: Affordability Gap Analysis – Average SAFER & Rental Assistance Program Recipient (Q4 2020–21)

Average Recipient	SAFER	Rental Assistance Program
Gross Average Monthly Income	\$1,703	\$1,822
30% of Gross Average Monthly Income	\$511	\$547
Average Actual Rent	\$1,052	\$1,525
<i>Shelter-to-Income Ratio (Rent as % of Monthly Income)</i>	62%	84%
<i>Affordability Gap</i>	-\$541	-\$978
Average Rent Supplement	\$195	\$402
Monthly Rent with Rent Supplement	\$854	\$1,123
<i>Shelter-to-Income Ratio (Rent as % of Monthly Income)</i>	50%	62%
<i>Affordability Gap</i>	-\$343	-\$578

As of March 31st, 2022, the average benefit for SAFER recipients was \$195.41 and the average benefit for RAP participants was \$322.87. There were 11,833 SAFER households with a monthly benefit above \$195.41. There were 2,583 Rental Assistance Program recipients with a monthly benefit above \$322.87.

Providing more assistance to households who are more in need of support is considered beneficial from a vertical equity perspective. As Mendelson explains:

Vertical equity can be defined as treating households in dissimilar circumstance inversely and proportionately to the quality of their circumstances. Households that are a lot better off should get a lot less benefits and households that are a little less better off should get a little less benefit from a vertically equitable program (2016, p. 15).

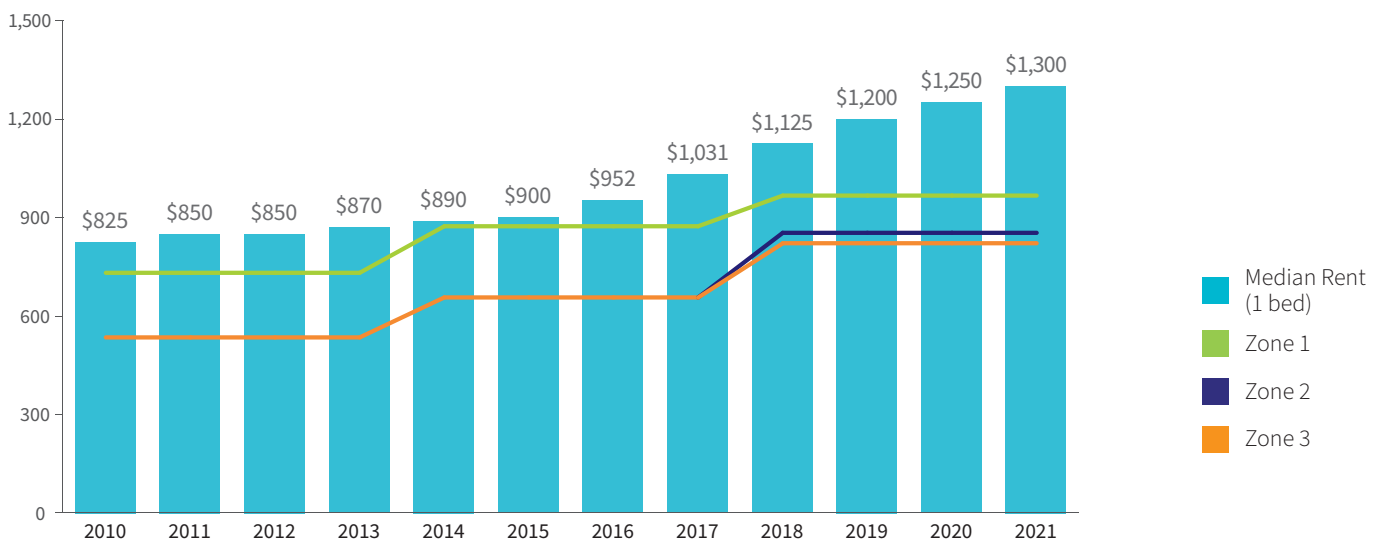
Households living close to the income limit are in need of significant rental assistance. A SAFER recipient with a household income just under the income limit would only receive \$25 per month. A RAP recipient with a household income just below the income limit would receive \$50 per month. As of March 31st, 2022, there were 714 SAFER households and 216 Rental Assistance Program households receiving the minimum payment. This means that 30% of those households' gross incomes are close to the rent ceiling limits, and therefore are unable to receive more subsidy based on the current program framework.

This becomes even more important in a tight rental market. Increasing rents and low vacancy rates across BC are eroding the benefits of rental assistance programs for recipients. This was a recurring theme that emerged across the responses from the surveys and stakeholder interviews. The level of financial assistance provided can vary a great deal depending on the current rental market. If recipients are unable to find reasonably priced units within the rent ceilings established by the program in which they are enrolled, affordability is further compromised. The recipient will have to rent a more expensive unit and spend a higher proportion of their income on housing. Given that the affordability gap is only calculated up to the rent ceiling for SAFER and RAP, any increases in rent beyond the rent ceiling does not result in an increase in benefits. Additionally, the annual rent increases allowed under the *Residential Tenancy Act* further erodes the benefits they receive as the rent of a home under the rent ceiling rises above it.

Focus group participants reported that income limits and rent ceilings were historically more in line with the actual cost of renting in BC communities. This meant that RAP and SAFER programs were able to help clients achieve a significant improvement in their housing affordability. This was demonstrated through decreases in housing registry applications when the Rental Assistance Program was initiated in 2006, and again in 2018 when the benefit amount increased across both programs.

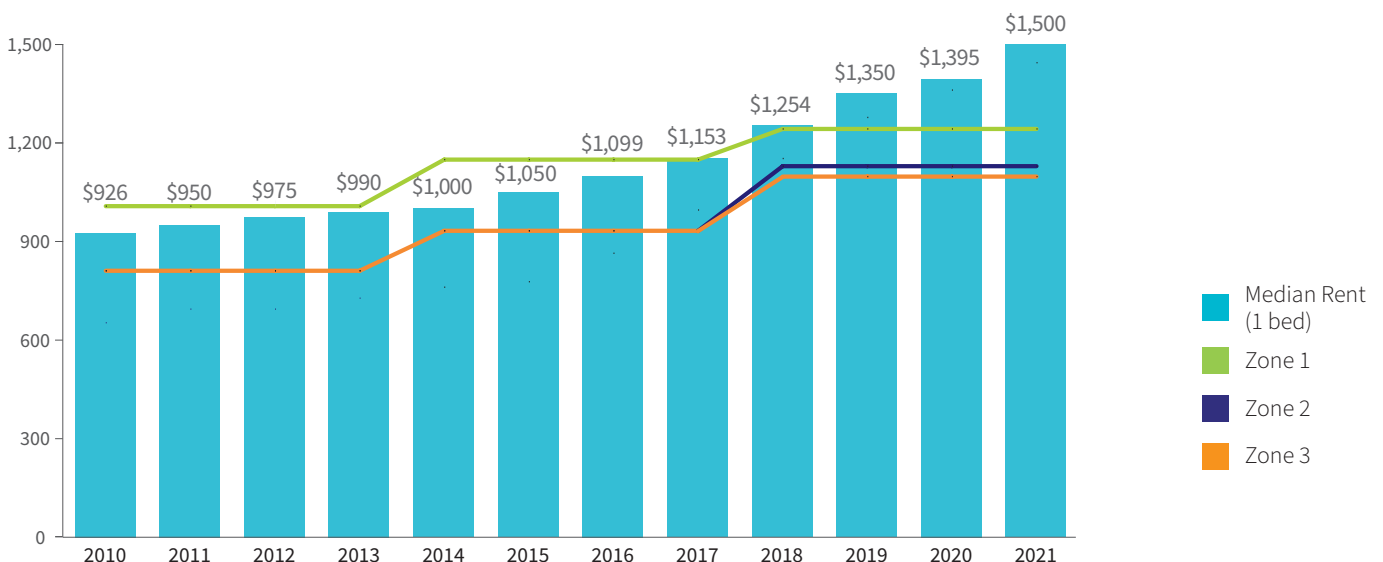
The impact of these programs, however, has declined over time as housing costs have increased dramatically across the province while rent ceilings and maximum eligible incomes have not been adjusted accordingly. As illustrated in the following figures, the median rents for 1-bedroom units, 2-bedroom units and 3-bedrooms in British Columbia continue to increase and now exceed existing rent ceilings.

Figure 13: Median Rent for a 1 Bedroom Across BC and SAFER Rent Ceilings by Zone, 2010-2021



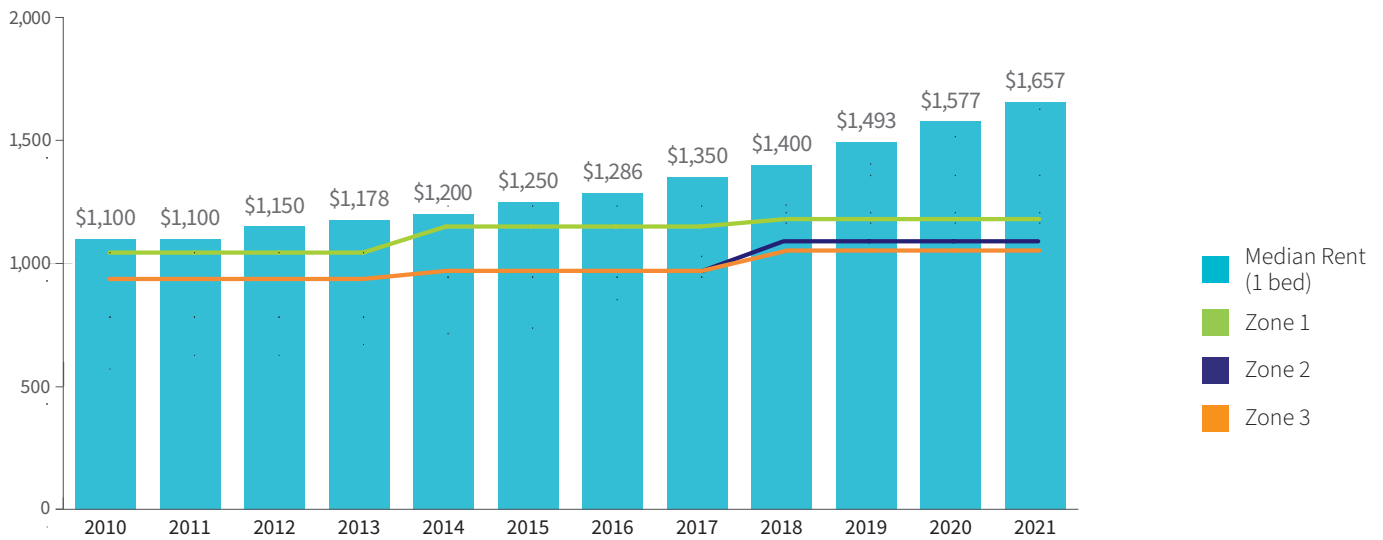
Source: Median rent data from CMHC Market Information Portal; Program's rent ceilings provided by BC Housing.

Figure 14: Median Rent for 2 Bedrooms Across BC and Rental Assistance Program Rent Ceilings by Zone, 2010-2021



Source: Median rent data from CMHC Market Information Portal; Program's rent ceilings provided by BC Housing.

Figure 15 : Median Rent for 3 Bedrooms Across BC and Rental Assistance Program Rent Ceilings by Zone, 2010-2021



Source: Median rent data from CMHC Market Information Portal; Program's rent ceilings provided by BC Housing.

Recipients of both programs are in danger of entering into homelessness or seeking affordable options that may result in living in unsuitable or unsafe housing should rents continue to increase. On top of this recipients have other inflationary pressures on basic needs. This is a considerable concern for existing recipients. Over half of both SAFER respondents (52%) and RAP respondents (55%) indicated that they were concerned about their rent increasing.

“RAP has been good for my family till now, but there is always a concern about rent going up, or eviction.”

– Rental Assistance Program recipient

“

“I feel like the amount I get per month is too low for the housing market where I live. If I ever have to move from my current housing, I will not be able to afford it even with RAP. A 2-bedroom suite is upwards of \$1800 per month and RAP only gives me \$400. I work 3 part time jobs to make ends meet.”

– Rental Assistance Program recipient

“

“Although any money helps, every time I get a little increase in GIS, SAFER lowers the amount of help. So, I never really feel I'm safe. Also, cost of living has gone up so much that I have little money left for food, electricity etc. I rent you say for this area, I would like to know where I could find such a low rent!!!??? It just doesn't exist. Your rents are way too low!! That said, as I said, I am happy just getting at least some help. It just would be nice to not have to worry about being able to eat or not!”

– SAFER recipient

Both SAFER and RAP have program budgets and are entitlement-based programs where all eligible applicants who complete their application will receive a rent supplement. This is one of the challenges articulated at the policy makers focus group in setting the programs' rent ceilings. As a result, variations in program enrollment levels and rent ceilings have the potential to result in significant changes in program spending.

A review of the literature on rent supplements in Canada has identified that BC RAP's rent ceilings have historically been influenced by available budget and program enrollment estimates (Bendaoud, 2021). Since the program operates within a program budget, an increase to the rent ceilings (and the level of assistance) would require either an increase in government funding or a shift from an entitlement-based program to a rationed program (meaning that not everyone who is eligible may get it if the program reaches its maximum enrollment/budget).

At the time of this review, 71% of SAFER recipients and 80% of RAP recipients paid rent exceeding the rent ceilings. As illustrated in the following tables, the average actual rent is \$500 above the rent ceiling for RAP recipients and \$342 above the rent ceiling for SAFER recipients.

Table 4: SAFER Program Rent Ceilings by Zone and Family Size, 2022

	Zone 1	Zone 2	Zone 3
Single	\$803	\$767	\$734
Couple	\$866	\$836	\$800
Average Actual Rent of a SAFER Recipient	\$1052		
Households Paying Rent Exceeding Rent Ceiling (% of Recipients) *	15,936 (71%)		
Average Rent Above Rent Ceiling	\$342		

*These figures exclude room and board situations and adult sharers because of uncertainty over how rent is split.

Table 5: Rental Assistance Program Rent Ceilings by Zone and Family Size, 2022

	Zone 1	Zone 2	Zone 3
Family of 3 or less	\$1,108	\$1,086	\$1,067
Family of 4 or more	\$1,250	\$1,136	\$1,117
Average Actual Rent of a Rental Assistance Program Recipient	\$1,525		
Households Paying Rent Exceeding Rent Ceiling (% of Recipients) *	5,904 (80%)		
Average Rent Above Rent Ceiling	\$500		

*These figures exclude room and board situations and adult sharers because of uncertainty over how rent is split.

With respect to the rent ceilings, respondents shared their frustration in the survey:

“I think that the ceiling amount for rent doesn’t reflect these modern times. The ceiling being a max of \$900/month when new 2-bdr place is \$1300-1500. It is hard to find housing, then sign an agreement to then apply when you don’t know how much assistance you’ll get, plus you wait 3 months.”

“

– Rental Assistance Program recipient

“I am so grateful for this program. The staff have been very helpful. My only concern is that the program bases the average cost of renting at rates that are long outdated. The program estimates a 2 bedroom in Penticton would be no higher than \$1100 whereas when I had to move last July, I was fortunate to find a place for \$1400 and the rates have only gone up since. My landlord could easily rent my place for over \$2000 today. Please update your information based on actual rental prices.”

“

– Rental Assistance Program recipient

“My only criticism is that the rent ceiling is way too low. Rents are through the roof for seniors and senior benefits are hardly adequate to cover living expenses.”

“

– SAFER recipient

“Definitely rent ceilings are WAY TOO LOW for an expensive city like Vancouver. They need to be raised to more realistic levels.”

“

– SAFER recipient

“I don’t think SAFER grants have kept up with inflation and rent increases – your SAFER grant should at least be automatically linked and increased to the annual rate of inflation, every year, like CPP or OAP. SAFER rent ceilings are very unrealistic (especially in large urban areas), but this would require you doubling the amount of budget SAFER program has, to truly respond to current rents in the province.”

– SAFER recipient

Recipients and service providers repeatedly suggested that rent ceilings should be indexed to inflation to ensure that they are responsive to current rental market rates. Recipients also suggested that the rent ceilings should consider the fact that landlords can increase their rent each year based on the guidelines set out by the Residential Tenancy Branch and these increases vary in response to inflation (Government of British Columbia, 2022). There are some challenges to using the 30% indicator for affordability. This causes a challenge for setting rent ceilings for rental assistance programs. For example, a higher-income household could choose to spend more than 30% of their income on housing and technically live in unaffordable housing, but that would be a personal choice as opposed to a necessity and would not require rental assistance.

A goal of policy makers designing rent supplement programs is to determine how much a household must pay to afford “modest housing.” The Caledon Institute of Social Policy’s 2016 report focused on rent supplements highlighted that:

There are many different ways to define modest housing. Following both the example of Manitoba and the 2008 Working Group, 75 percent of median market rent seems to be a reasonable demarcation of a modest rent. Using the usual 30 percent guideline, we can define housing as affordable for a given household if 75 percent of median market rent is 30 percent or less of household income. We can therefore say that a housing allowance program has ensured affordability when the sum of 30 percent of household income plus the housing allowance is greater or equal to a modest rent – which we here set at 75 percent of median market rent. To what extent would each of the options ensure affordability for low-income households? (Mendelson, 2016 p. 14)

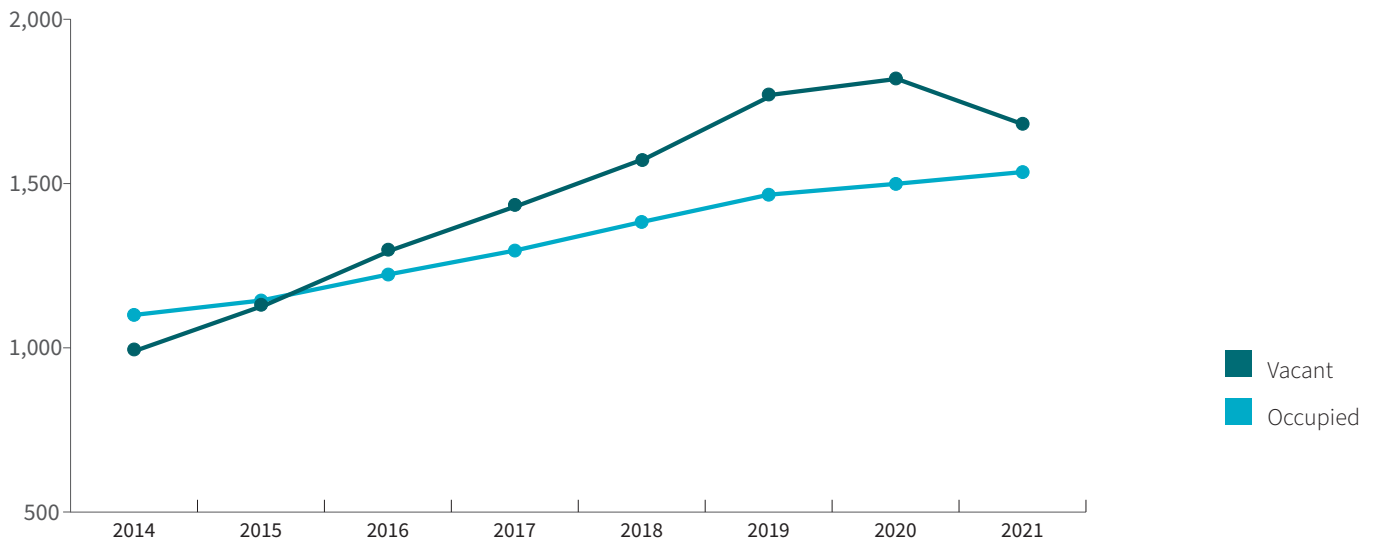
If the BC programs were to adopt the 75 percent of median market rent standard²⁰, a rough estimate of a province-wide rent ceiling (based on 2021 data) could be \$975 for a 1 bedroom for a senior on SAFER. This is higher than current rent ceilings for SAFER which range between \$734 to \$866 depending on the zone and whether the applicant is a single senior or a senior couple. A small family (3 people) on RAP would likely require a 2 bedroom. Seventy-five percent (75%) of median market rent for a 2 bedroom would be approximately \$1,125. This is also higher than the current rent ceilings which range between \$1,067 and \$1,108 depending on which RAP zone a household lives in. Families with four or more people on RAP have rent ceilings ranging between \$1,117 and \$1,250. This is comparable to 75 percent of a median market rent for a 3 bedroom (\$1,243) across the province.

Further analysis could establish rent ceilings that are aligned with median market rent across the three Safer and RAP zones and reflect geographic differences in rental markets across BC. The cost of rent has increased in many smaller, more remote communities due to COVID-19 and the trend of working from home. This makes revisiting the allocation across different zones valuable. BC Housing staff suggested considering how the heat allowance factors into the subsidy formula. Perhaps it could be increased or allowed in addition to the rent ceiling, since it currently falls within the rent ceiling.

Households that are likely to be more vulnerable to rental market increases include those who live in large urban centres with higher rents and lower vacancy rates. In Metro Vancouver, the purpose-built rental apartment vacancy rate decreased from 2.6% in 2020 to 1.2% in 2021. Vacancies during the height of the COVID-19 pandemic increased. This proved to be an anomaly for the market, with the 2021 rate returning to close to the 2019 vacancy rate. As illustrated in the following figure extrapolated from CMHC’s *Rental Market Report: Canada and Selected Markets*, the average rent for occupied units in Metro Vancouver has been consistently lower than the average asking rent for vacant units in recent years (2022, p. 14).

²⁰ Manitoba Rent Assist calculates benefits based on the difference between 80% of Median Market Rent and 30% of net household income (Government of Manitoba, 2022).

Figure 16 : Average Rents of Vacant and Occupied Apartments in Metro Vancouver (all bedroom types), 2014-2021



Source: 2014-2020: *Average Apartment Rents (Vacant & Occupied Units)* (cmhc-schl.gc.ca);
 2021: *Rental Market Survey Data Tables* | CMHC (cmhc-schl.gc.ca) (Table 1.1.9)²¹

Current asking rents for vacant units are often higher than rental rates for already occupied units. As a result, Reported median rents tend to underestimate the actual cost of renting in the community. This is because they include renters who have been in their units for many years and have been relatively shielded from significant rent increases. The affordability gap is more likely to be greater for households which have recently moved, which are more likely to be households with growing families or newcomers to the province.

THREAT OF EVICTIONS

Households who have recently moved may not have done so always by choice. Evictions due to major renovations to the home/complex or because the landlord or family member of the landlord is moving into the home are also common and place already marginalized households in precarious situations. This is a real concern for recipients of the programs with 62% of RAP respondents and 74% of SAFER respondents highlighting concerns about increasing rents and 13% of RAP respondents and 7% of SAFER respondents worried about being evicted for non-payment of rent.

“With the current housing crisis, perhaps there could be additional information on handling evictions from our homes due to owners selling.”



– SAFER recipient

“At the moment, I have no concern, only if the building would be sold and the new owner would increase the rent more than it is allowed or renovation.”



– SAFER recipient

“ I need a house where I don’t have to worry about my house being sold.”

– SAFER recipient

²¹ The slight decline in asking rents in 2021 is due to a change in composition of the existing vacant rental supply as there was a decline in vacancy rates for more expensive downtown units and newly constructed units.

Interviews with service providers confirmed that marginalized populations in BC experience more challenges in their search for a suitable affordable rental unit than others. For example, there is a limited supply of affordable wheelchair accessible housing units for people who use mobility devices. This supply is even more limited if the household has multiple accessibility needs. It can also be challenging to find affordable units with enough bedrooms for larger multi-generational families. This can be more common for some newcomer families arriving in Canada as well as Indigenous families.

Many marginalized renters experience discrimination in the housing market. Due to low vacancy rates and competition for units, this creates a significant barrier. For example, service providers have indicated that some of their clients experience racial discrimination from potential landlords; this is particularly the case for people who are Black, Indigenous, or otherwise racialized. These findings are consistent with a Toronto study which found that African immigrants experience discrimination in the Toronto rental housing market (Teixeira, 2008). Mensah and Tucker-Simmons (2021) reviewed available research on racial discrimination within the Canadian housing market and found that housing discrimination exists, and this finding should not be a surprise “given the prevalence of discrimination in Canadian society, especially as it pertains to racialized people in employment, education and law enforcement” (p. 88).

Other service providers mentioned that sometimes landlords can be reluctant to rent to people with more complex needs or survivors of gender-based violence. The landlords consider them higher risk tenants that will put other tenants at risk or cause damage to the housing unit (if the violence continues or resumes). This is consistent with a US research study that found that domestic violence survivors are often “doubly victimized” in the housing market and are more often discriminated against and are at higher risk of eviction (especially if the abuse continues) (Lapidus, 2003).

PORTABILITY

Both programs aim to provide eligible seniors/low income working families with housing options that are not subsidized housing. The programs also aim to provide households with a greater ability to choose which community they live in. Rent supplement programs provide more choice relative to social housing units and allow recipients to find housing in the private market that is close to their social networks, school, work, and other amenities (Pomeroy, 2016; Bettencourt-McCarthy, 2015; Bendaoud, 2019).

While both SAFER and RAP allow recipients to choose where they live and what type of housing they live in, the current rental market is limiting housing choice and portability. Service providers report that many families have to leave their home communities and move further away from their existing social networks in search of more affordable housing in the suburbs/outlying communities (e.g., moving from Vancouver to the suburbs or from Metro Vancouver to the Fraser Valley). More than half of both SAFER (60%) and RAP (62%) recipient respondents indicated that the programs allow them to relocate when they needed to. However, approximately 10% of recipients in both SAFER and the Rental Assistance program were unhappy with their current living situation and report being unable to move because they are unable to afford the current rental listings. Therefore, the portability of the benefit does not currently translate to being able to relocate within the same type of housing or degree of affordability.

“We are in a housing shortage and rent has skyrocketed. Though the RAP makes paying rent much easier, I cannot afford to move when rent has increased 50-60%.”

“

– Rental Assistance Program recipient

“ I am afraid because if I need to find another place, schools might be far away for my children to walk to and from home. And not enough bedrooms or utilities included.”

“

– Rental Assistance Program recipient

“ Would like to move but income will not be enough. The rent (Comox zone 3) has gone up. SAFER needs to raise the assistance level.”

“

– SAFER recipient

“It will be very difficult as rents have doubled in this area, so SAFER would hardly compensate at the present rates of calculation of subsidies. Very limited subsidized housing in this entire area. I dare not to move!”

HOUSING ADEQUACY

Current housing having insufficient space. Of those who expressed concerns regarding their current housing, 30% of RAP respondents reported that their home does not have enough bedrooms for their needs. Seven percent (7%) of SAFER respondents indicated their current home is too small for their needs. Furthermore, 16% of RAP respondents and 11% of SAFER respondents reported that the home is in poor condition and in need of repairs. Five percent (5%) of RAP respondents reported that their home is too far away from jobs, stores, schools, etc. Seven percent (7%) of SAFER respondents reported their home is not well served by transit. The current private rental market conditions therefore also create burdens on those living in unsuitable or inadequate housing situations, even if some degree of affordability is achieved.

“ Our only concern is the lack of bedrooms but with rising rent prices, we are too afraid to move as rent would be over double; but my daughter and I could have our own rooms and more space.”

“

– Rental Assistance Program recipient

“ I am hoping to apply for assistance relocating to a bigger apt so that my daughter has her own room. We are currently sharing a bed in a one-bedroom. She is 10.”

“

– Rental Assistance Program recipient

“ This house is in poor condition and makes me stressed all time.”

“I was on RAP in early covid and had to file for bankruptcy. The wait for RAP was hard, and the cap was really hard. We have been underhoused for years. There are 4 of us living in two bedrooms. For me personally, the amount we were approved for was not as beneficial as it could have been.”



– Rental Assistance Program recipient

“Although the SAFER program is a tremendous benefit to me as a single senior, the amount is not enough for me to consider moving to better accommodations. I live in the cheapest place I can find and put up with the dilapidated building and poor/dirty condition of the building in general.”



– SAFER recipient

“All I can afford, even with SAFER, means I have to live in apartments where landlords don't care about doing repairs for me; washing outside windows, etc., but continue to raise rent each year.”

– SAFER recipient

According to the available literature on rental assistance, if rental supplements are too low, it can concentrate recipients with lower incomes in areas with limited access to transportation, services, and employment. This then reinforces the concentration of poverty in certain neighbourhoods and communities; the same concern raised for social housing complexes. It also makes the portability aspect of the benefit useless if portability cannot be realized. The lack of indexing annual rent increases will also negatively impact the type of unit that a household can afford over time (Bettencourt-McCarthy 2015, Cooper et al. 2020) and program enrolment numbers will decrease (Finkel et al. 2006).

The decline in enrollment has already been occurring. RAP enrollments consistently declined during 2017-2022. SAFER enrollments in 2022 were at a higher level than in 2017, however, there was a 6% decline from 2021's enrollment.

Table 6: SAFER Enrollment, 2017–2022

Year	2017	2018	2019	2020	2021	2022	Change
Number of Recipient Households	21,478	22,872	24,218	24,944	25,189	23,774	11%

Table 7: Rental Assistance Program Enrollment, 2017–2022

Year	2017	2018	2019	2020	2021	2022	Change
Number of Recipient Households	9,851	9,493	9,276	9,032	8,308	6,080	–38%

While the larger declines between 2021 and 2022 can be explained by increased household income due to CERB, the overall trend exemplifies the point made by Finkel et al. (2006). This does not mean, however, that the need has declined. As discussed in the section on general barriers below, there are still some significant gaps in the enrollment of all potential households eligible in the province. Still, the enrollment decline also reflects the overall challenge of relying solely on rent supplement programs, or demand side approaches.

Demand side approaches focus on the demand side of the housing demand vs supply continuum. These approaches include rental assistance programs that can help households afford the available rental units in the private market. They work best when accompanied by supply side approaches which invest in the construction of new housing units (Bettencourt-McCarthy, 2015). One of the critiques of demand side approaches is that they do not add housing supply and function best in contexts with higher vacancy rates. Without an increase in rental supply, a large increase in rental subsidies in a low vacancy market has the potential to result in rent inflation (Pomeroy, 2016; Bettencourt-McCarthy, 2015). As Pomeroy explains:

If the allowance is too large; it will have an inflationary effect on rents and will impose a higher subsidy expenditure on government. This effect can be controlled through the design of the assistance. Typically, this is a shared payment with the recipient required to cover some portion of the rent, which then provides an incentive to seek out the lowest possible available option that meets their requirements. (This is typically a percent of gap model, where the program pays for example 75% of the difference between 25% or 30% of their income and a maximum market rent) (2016 p. 5).

Some of the concerns about rental assistance programs resulting in potential rent inflation are based on a US study. That study looked at the impact of the US Housing Voucher program on rental rates in the 1990s. The research found that low-income households in US cities with larger numbers of housing voucher recipients experienced faster rent increases than other areas where housing vouchers were less prevalent (Bettencourt-McCarthy, 2015; Susin, 2002). It should be noted that US Housing Vouchers might be more likely to cause rent inflation than other rental assistance programs. This is because the Housing Vouchers are paid directly to the landlord and the subsidy is based on a full housing gap formula (as opposed to a partial housing gap formula) which decreases the incentive for the renter to seek out the lowest possible rent (Finkel et al., 2006; Mendelson, 2016). In addition, landlords that receive Housing Vouchers directly are more likely to become aware of program limits and the maximum rents they can charge.

BC uses a partial housing gap formula (or percent of affordability gap model) approach. A strength of this system is that landlords often do not understand how the subsidy formula works. They are less aware of the maximum rent they could charge, if they are aware at all that their tenant is receiving rental assistance. Yet, it becomes a disadvantage for recipients. Many survey respondents expressed frustration with not understanding the BC Housing's subsidy formula. This can limit their ability to fully leverage the programs.

With respect to the concern of rent inflation, “the Canadian provincial housing allowances do not result in rent inflation either for recipients or for the housing market as a whole” (Finkel et al., 2006, p. 28). It is notable that “Canada has not had a universally available housing allowance [until recently], so past experience may not be a reliable guide as to what would happen should a...broad-based housing allowance be implemented...in the meantime, the debate as to the effect on the rental market remains unresolved” (Mendelson, 2016, pp 16-17).

Any further investment in demand side approaches, such as deepening subsidies or raising rent ceilings, should also be complemented with supply side approaches designed. This will increase the supply of available rental housing. A percent of affordability gap model (or partial gap formula) approach has limitations. That said, the model is less likely to cause rent inflation than a full housing gap formula. Most notably, rental assistance programs that cover a portion of the affordability gap will improve affordability but will not completely pull the household out of core housing need. This is because the household is still paying more than 30% of their gross income on housing costs. However, rent supplements still play a key role in improving affordability. They reduce the number of households in severe core housing need and free up more of the household's income for other basic needs such as nutritious food (Finkel et al., 2006).

NON-HOUSING OUTCOMES

As illustrated in the figures below, a significant majority of survey respondents who use SAFER and RAP indicated that the program helped or improved the household’s financial situation. It also enabled them to have greater ability to afford other basic needs such as food. A significant majority of the respondents indicated that greater housing stability was achieved, being able to remain in their existing home, or being able to relocate as needed.



“Without the subsidy I could not afford to rent where I am and would probably not find future suitable rented space.”

– SAFER recipient

Figure 17: SAFER Survey Respondents Reported Benefits of Program

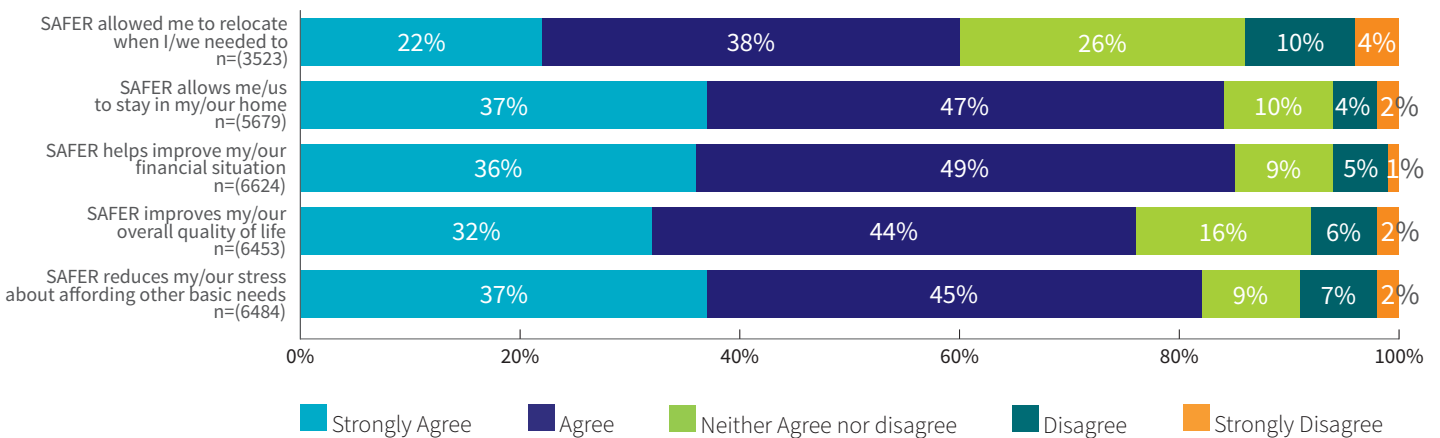
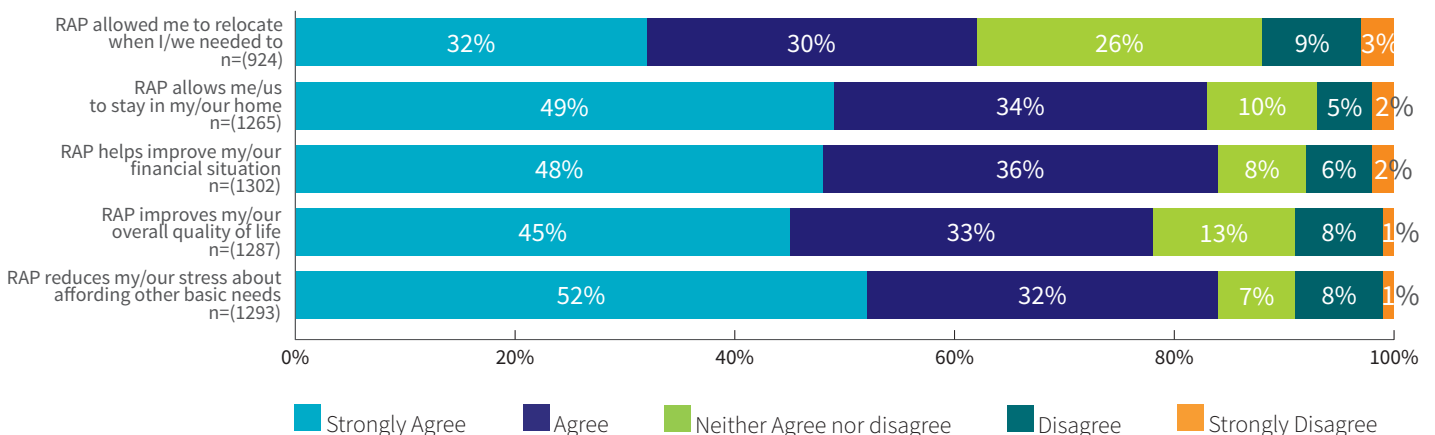


Figure 18: Rental Assistance Program Survey Respondents Reported Benefits of Program



Housing stability is a multi-dimensional key housing outcome (Frederick, et al., 2014). According to Frederick et al., (2014), it is a continuum with no stability on one end, meaning no access to suitable housing, and complete stability on the other end. Critical to understanding housing stability is the concept of housing security. When a household is experiencing complete stability or close to, it is also experiencing housing security. As we see with the following comment from a RAP recipient, improving housing stability also helps people remain in their home community close to their existing social networks and service providers.



“My experience has been phenomenal with BC Housing and for myself and 2 daughters. It has made it possible to live in safe areas and in appropriate housing suited for my family’s needs.

– Rental Assistance Program recipient

Access to SAFER helps seniors to remain in their home communities and age in place. Access to RAP helps families stay in their current neighbourhood close to their current schools and social networks.

These positive housing outcomes for rent supplement recipients are consistent with a recent study undertaken in the State of Connecticut. This study found rental assistance recipients were less likely to report housing instability, living in low-quality housing, and lack of autonomy related to housing. The research compared the outcomes of rent supplement recipients with those on waiting lists and those who were neither receiving housing assistance nor on waiting lists. “The large and highly significant effects remained after adjusting for demographic variables and factors that can impact access to rental assistance, such as recent employment, disability, having children in the household, recent drug use, a prior felony conviction, and recent incarceration” (Schapiro et al., 2021, p. 465).

Not only are positive housing outcomes achieved but so too are positive non-housing outcomes. Approximately 76% SAFER survey respondents and 78% RAP survey respondents reported that the programs improve their household’s overall quality of life. The World Health Organization (WHO) defines Quality of Life “as an individual’s perception of their position in life in the context of the culture and value systems in which they live and in relation to their goals, expectations, standards and concerns” (2022, n.p.). While they can be difficult to measure, non-housing outcomes achieved over time can include greater family stability, increased employment and labour force participation, and greater social inclusion (CMHC, 2019). Other non-housing outcomes can also include greater educational achievements for children in the household and improved mental and physical health (Pomeroy & Marquis-Bissonnette, 2016).

“The assistance my children and I have received via RAP has been key in maintaining housing stability and manageable cost of living. This has contributed to my ability, as a single parent, to pursue and obtain a law degree. Overall, I have been able to put myself and my children in a vastly better financial position.”

– Rental Assistance Program recipient

“

“It has been a life change of help. As I had to flee from physical abuse with a young baby and continuing to manage without going on welfare. Thank you for helping.”

– Rental Assistance Program recipient

“

“Being on SAFER before the GIS was increased meant I could buy decent food and pay bills without using my savings from the sale of my condo. Up until then my 4 pensions only paid the rent, leaving me with about \$50 for everything else.”

– SAFER recipient

These benefits are consistent with other research exploring the impacts of rental assistance programs on quality of life from other jurisdictions. In a study of Manitoba’s Rent Assist program, rental assistance recipients reported that improved housing stability reduced their stress. Housing stability also freed up more time to focus on physical mental and health, raising children and pursuing educational opportunities (Cooper et al., 2020). In the case of Connecticut, Schapiro et al. (2021) found that the expansion of rental assistance programs in the United States has the potential to improve poor health outcomes, address health inequities, and potentially reduce healthcare spending.

STIGMA AND DISCRIMINATION

Certain measures can reduce stigmatization and discrimination by landlords. For example, providing rental supplements directly to recipients looking for a rental unit on the private market, rather than indirectly to landlords. (Bendaoud, 2019). It also prevents upward pressure on rents as landlords will not be incentivized to raise rents based on subsidy availability.

In some cases, community partners reported that landlords are unwilling to rent to tenants on rental subsidy programs, viewing them as high-risk tenants. Fear of repercussions, from landlords, whether founded or not, may prevent some eligible applicants from accessing the programs. In the context of Manitoba’s program, some landlords were not willing to rent to people unless the rental subsidy is paid directly to the landlord (Cooper et al. 2020).

Despite the potential for stigma and discrimination, many survey participants expressed gratitude for the benefits and noted its positive impact on household finances. Respondents indicated that it allowed them to remain a tenant longer. This contributes to a positive relationship with a landlord in addition to maintaining a successful long-term tenancy.

BARRIERS LIMITING PROGRAM ACCESS

The program frameworks for both SAFER and RAP outline an expectation that all the programs are accessible to all eligible households. Therefore, it is important to look at the barriers to access, and determine which groups, if any, do not have adequate access. With respect to barriers, both recipients and stakeholders reported:

- › Limited public awareness of SAFER and RAP prevents some eligible households from accessing the programs.
- › The funding formula limits stacking of benefits and increases to Canada Pension Plan (CPP), Old-Age Security (OAS) and Guaranteed Income Supplement (GIS) can result in decreasing SAFER support.
- › Some households who are facing core housing need are excluded from SAFER and RAP because of eligibility criteria. This especially affects one-person households, and low- to moderate-income households who are facing unaffordability but earn slightly more than the income ceiling set by BC Housing.
- › Marginalized groups have different experiences with aspects of the SAFER and RAP than other recipients.
- › A lack of data on people who were turned away or whose applications were rejected limits the understanding of barriers to program access for marginalized populations.
- › Community partners, friends and family provide important support to marginalized populations who may be facing barriers in accessing the programs.
- › Recipients and community partners report that the application process is confusing and burdensome. This could be a barrier for some households. The application process can be a barrier for those with disabilities, those who do not have computer and printer access, who have low literacy, or do not read and write in English.
- › Community partners report limited engagement from BC Housing, despite their role in helping eligible recipients apply.
- › The requirement for a rent receipt in cases where an applicant does not have a lease is a significant constraint. We have heard this from recipients and community partners reporting on the limitations of this approach. With the prevalence of unpermitted secondary suites and roommate living situations, this hurdle may affect a significant number of households.
- › Direct-to-tenant supplements provide anonymity, but the stigma of receiving a rental subsidy can still impact tenant-landlord relationships.
- › The requirement for tax return information presents a barrier for some households and excludes low-income households that have not completed a tax return.
- › Households living in some housing types that may offer greater affordability are unaware of their eligibility or experience challenges in the application process.
- › Families with children appear to face greater barriers in the current application process.

PUBLIC AWARENESS

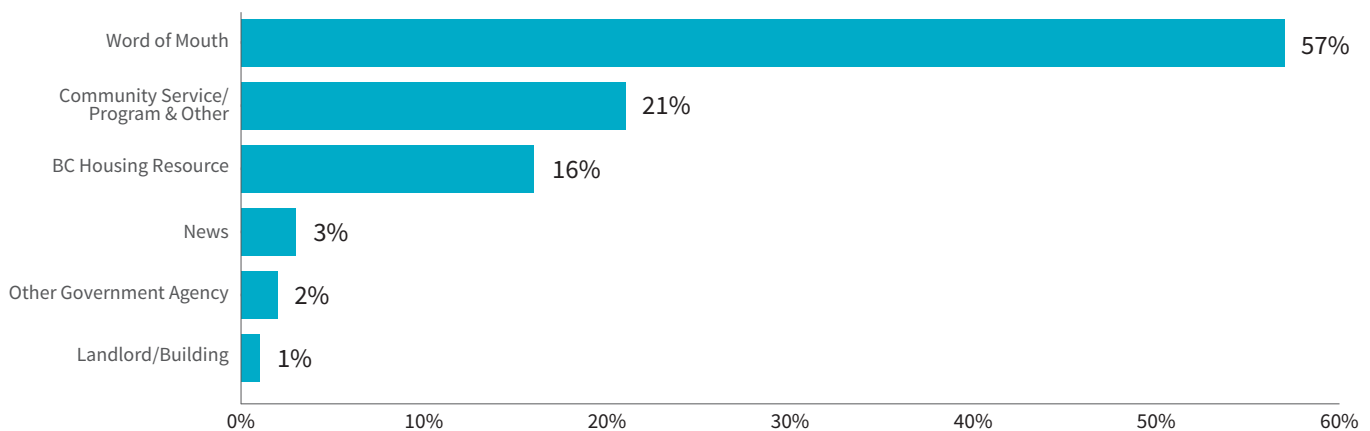
The exact number of households who are eligible for the SAFER and RAP and not accessing them is not known. However, an order of magnitude analysis can be completed based on general assumptions. We considered the number of renter households who fit the composition of households eligible for RAP and SAFER through data available in the 2016 census. We applied the overall provincial population growth rate as this data is now several years old. These figures provide a rough estimate of the number of households who would be counted in 2021. Based on the recently released 2021 population figures, we applied a growth rate of 7.6%. Note that only limited 2021 census data was available as of March 2022 when we completed the analysis, precluding a comprehensive analysis.

SAFER PROGRAM ACCESS GAPS

The number of senior households facing unaffordability is estimated to be 55,400 in 2021.²² Unfortunately, we cannot determine how many of these households fall below SAFER income limits. Data on household income distribution by age is not available. This number includes households who are already on SAFER or who may be living in non-market housing. While it is likely this figure overestimates potential eligible senior households, census data shows that the median income for seniors facing housing unaffordability was \$19,341 in 2016. This indicates that most of those households will fall within BC Housing income limits. Regardless, this is used as a proxy measure to understand level of enrollment, not an exact calculation. BC Housing administrative data shows that there were 25,100 households on SAFER in 2021, which is an estimated 45% of senior households facing unaffordability in British Columbia. This leaves 30,470 households with housing unaffordability challenges without support. This may be because they are unaware of the program. It may also be due to barriers applying or are ineligible because they are living in non-market housing, receiving a non-stackable benefit, or other reasons.

Service providers frequently mentioned that there was limited awareness of these programs among the public. This is significant given that over half of SAFER recipients (57%) and close to half of Rental Assistance recipients (48%) found out about the programs through word of mouth. This means that unless a household's network included someone with knowledge of either program, they would largely be unaware of it. As illustrated in the following figures, other channels of information about the programs were significantly less identified.

Figure 19: SAFER Survey Respondents — How Did They Find Out About The Program?



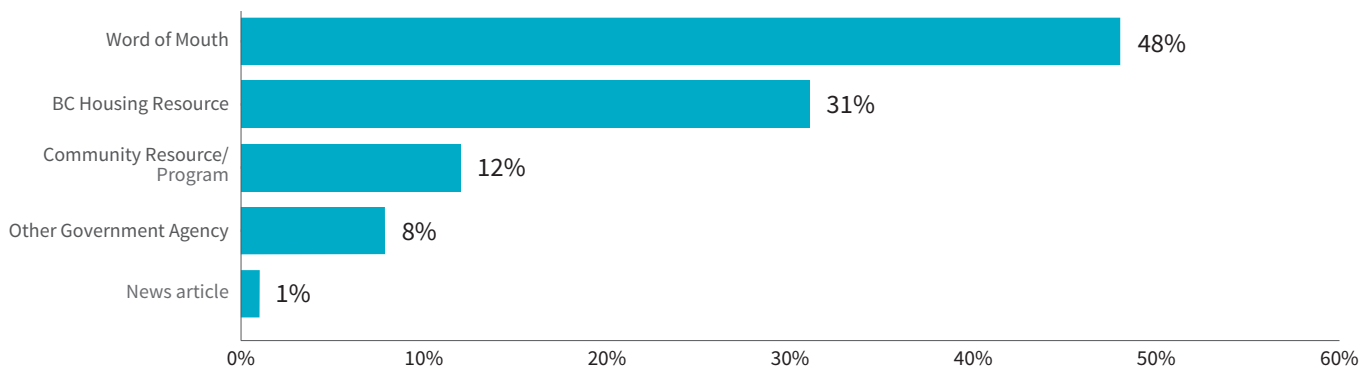
²² This number is based on 2016 Census data which found that 51,425 senior renter households (including those living in subsidized and non-subsidized housing) were spending 30% or more of household income on shelter costs. That figure has then been inflated by 7.6% (provincial population growth rate between 2016 and 2021) to estimate the number of households in 2021.

RENTAL ASSISTANCE PROGRAM ACCESS GAPS

The number of couples with children and lone-parent families who rent and were facing housing unaffordability (spending between 30% and 100% of their income on shelter costs) was estimated to be 64,000 in 2021. Fifty-one thousand (51,000) of these households earned less than \$40,000 making them theoretically eligible for RAP. This is not a perfect measure as it includes families who may have already been on the program, as well as those living in non-market housing but paying more than 30% of income on housing. It also does not include families living with other relatives or non-relatives. The most recent BC Housing program data shows there are 8,311 RAP recipients. Consequently, approximately 16% of the 51,000 households estimated to be eligible are currently enrolled, which does not include the 13,000 households with children who are facing unaffordability but earning more than \$40,000 per year. Again, these numbers are rough estimates, but indicate that only a small portion of potentially eligible households are currently enrolled in RAP raising a key question explored later: “What prevents eligible families from applying for a rent supplement?”

Only 16% of families with children facing unaffordability are currently enrolled into the Rental Assistance Program. Approximately 42,700 families could benefit from the Rental Assistance Program. These households are either unaware of the program, are aware but face barriers to applying, or are not eligible because they receive Income Assistance or Disability Assistance. Compared to seniors, eligible families are far less likely to be receiving a BC Housing rent supplement.

Figure 20: Rental Assistance Program Respondents — How Did They Find Out About The Program?



Feedback from service providers, BC Housing staff, and program recipients suggests conducting a public marketing campaign. This would help to raise the profile of these programs and encourage more households to enroll. Providers, staff and recipients recommended that BC Housing do additional outreach and presentations to various service providers to help increase awareness of the programs. When launching RAP, advertisements at bus stops successfully raised awareness according to program staff.

Marginalized groups such as newcomers are less likely to be aware of government programs and supports according to service providers. Community partners are important advocates and support marginalized groups facing barriers in accessing the programs. However, their support comes without formal guidance or partnership from BC Housing in the assistance role they play for program applicants. Most community partners learned about the program through their own research and their clients requesting support.

In addition to general awareness, respondents reported a need for more specific awareness in terms of eligibility. The review identified renters living on reserve are eligible to receive SAFER and the Rental Assistance Program and have been for many years, but it is not well known in Indigenous communities. This is not altogether surprising since historically people living on reserve often did not have access to provincially funded housing programs. It was considered the sole jurisdiction of the federal government. In 2018, BC became the first province to invest provincial housing funds into on reserve housing (Government of BC, 2018).

APPLICATION PROCESS

Survey respondents and service providers noted that the application process can be confusing and burdensome. Some recipients find it difficult to provide all the necessary information for the application. Service providers and program recipients reported positive interactions with BC Housing staff, however, all noted long phone wait times as a barrier to getting support.

Among all the survey respondents, 22% of RAP respondents and 35% of SAFER respondents reported that they had assistance completing their application. BC Housing staff noted that they provide services directly to applicants and do not typically liaise with community partners. Community partners who support people with applications noted an inability to work directly with BC Housing as a key barrier for their clients. The broad variety of eligibility criteria across different BC Housing programs is also confusing to potential beneficiaries. It is difficult to navigate all the programs – even for advocates.

Based on survey responses, ethnic and racial identities, the main language used at home, as well as recipients' ages and the presence of a disability were indicators of process challenges. This included different ways of finding information and varied comfort with online processes. It also included the degree to which respondents feel that BC Housing staff take time to understand their housing needs and getting help in filling out applications. Many seniors are comfortable using online services. That said, there are still social and economic factors that can contribute to a digital divide and varying levels of digital literacy and uptake of online services among seniors (Sixsmith, et al. 2022). For example, lower income seniors are less likely to have a computer, printer, and internet access relative to more affluent seniors. This was reflected in the survey responses with only 42% of SAFER respondents reporting that it was easy to find information online to complete their application. Seventy-two percent (72%) reported it was easy to find the blank forms to submit to BC Housing.

This analysis offers a starting point for inquiry into the needs of demographic groups that form a smaller proportion of program participants. We noted the report findings across multiple demographics and for both programs. Further research can validate the experiences of the subsidy recipients as the number of survey respondents for each marginalized group does not meet a threshold of statistical validity.

The following provides an overview of barriers experienced by specific demographic groups drawn from both RAP and the SAFER recipient survey:

- › Younger people were more likely to express comfort with the online re-application process in both programs. Some differences in the level of comfort of using the online re-application process were also observed based on ethnic and racial identities and the main languages used at home.
- › Some RAP recipients received or required help from a friend or a family member. This was observed among people whose main language at home was not English. It was also noted for people who identified with various ethnic or racial identities. Receiving help may also indicate that some groups may be able to rely on stronger support networks.

Key informant interviews further identified additional barriers in the application process:

- › People with lower literacy levels and lower levels of computer literacy will have more difficulty reading the website and completing the necessary forms.
- › Newcomers or refugees who do not speak or write English will also have more difficulty reading the website, completing forms, and communicating with customer service representatives.
- › People without easy access to a computer or printer will have more difficulty accessing the website and completing the forms. Access to the internet is a requirement to check the status of an application, for ongoing status updates and annual reapplication.
- › People who are Deaf will experience more barriers when reaching out to the call centre. Some people who are Deaf will have access to a mobile phone and can use Video Relay Service (VRS) to communicate with call centre staff. Deaf people without a mobile phone may be more reliant on others helping them to communicate with BC Housing.
- › People with decreased vision may find the website hard to read and the forms (in PDF format) are not compatible with screen readers and other assistive devices.
- › People who have experienced trauma/are in crisis are more likely to feel overwhelmed when completing paperwork, filing income tax returns, and applying to various programs.
- › Lone parents who are balancing childcare and work have limited time to research and apply for various programs (including Rental Assistance Program).
- › People who are living in non-standard living situations (e.g., couch surfing, unpermitted suites) might have more difficulties producing documentation that shows proof of tenancy and rent.
- › It can be more confusing for larger households with lots of dependents and multiple wage earners to navigate the application process.
- › People who have fled unsafe living situations (e.g., refugees, gender-based violence survivors, youth aging out of care) sometimes do not have access to all the personal records/paperwork that is required when applying for various government programs.

A lack of data on people who were turned away or whose applications were rejected limits the understanding of barriers to program access for equity seeking groups. BC Housing does not track information on inquiries made by potential applicants. BC Housing also does not track people who applied for assistance but were rejected – or who did not end up applying or re-applying for any reason.

Examples that were mentioned include:

- › BC Housing staff reported that new immigrant families who contact BC Housing for assistance are often referred to RAP. Staff anecdotally observed that those who are referred often don't apply to the program, and that others who receive the supplement don't reapply.
- › When program participants leave the country for more than six months, they are no longer eligible for participation in the programs. It was also said that this may affect refugees or people with an immigrant background who may have to return to their home country for personal reasons for a limited period. There is no further data to quantify the significance of this issue.

As highlighted by survey respondents, many program participants were supported to complete applications, including older recipients, people with a disability and non-English speakers. This support was provided by a friend, family member, or a housing worker. BC Housing staff shared that health challenges and physical disabilities can be a barrier to accessing the SAFER and RAP if appropriate support is not available. If clients indicate that they face access barriers, BC Housing staff will work with them directly or with an authorized contact.

Interview participants and BC Housing staff noted that all applicants can find navigating the application process confusing. The processes are markedly less accessible to people with varied cognitive abilities, or who do not read or write fluent English due to their background or literacy levels. People who are in distress may also be challenged by the application process. These groups must either rely on friends and family or find supports from community partners (e.g., translation services, computer, and internet access, reading or writing support).

In the open-ended comment sections in the survey, some Rental Assistance Program recipients expressed frustration with the application process. In general, respondents suggested that the application processes should be simplified wherever possible.

“I have found the online application process very difficult to navigate. I’ve also found it difficult to upload documentation for RAP; too many documents to upload.”

“

– Rental Assistance Program recipient

“It took a long time to be approved. I had to access help to fill out application.”

– Rental Assistance Program recipient

Similarly, some SAFER respondents expressed frustration with the application process, and some wanted more help when applying:

“Take into consideration that older people may not be technologically up to date and don’t make it difficult for us by computerizing everything!!!”

“

– SAFER recipient

“Make it more accessible for deaf and hard of hearing with interpreters and ASL Videos.”

“

– SAFER recipient

“Too difficult to fill forms out, get the proper help especially for those with disabilities.”

– SAFER recipient

The barriers highlighted above are likely bigger hurdles for working families with children. Finding information about RAP going through the application process, and reapplying each year is more challenging while raising children. Paper-based applications may be a barrier for younger households who typically access information and services online. Applicants close to the income ceiling, whose potential subsidy is relatively small, may be discouraged by a paper-based application. For example, more than half of survey respondents accessing RAP completed the survey online. More than half reported that they had completed their reapplication online compared to 17% of SAFER participants.

It is administratively complex (for both applicants and staff) to determine eligibility if there are multiple adults earning an income in a household. The lack of understanding on the likely benefit amount (i.e., complicated formula) and the effort involved to apply is especially a barrier for potential Rental Assistance Program recipients, reflected in lower enrollment rates.

REAPPLICATION PROCESS

Survey respondents also expressed frustration about the reapplication process. Respondents highlighted access barriers due to literacy and computer usage. Those needing assistance in completing application forms are also likely needing assistance for the reapplication documentation. Some respondents also indicated the stress of re-applying is, a barrier, at least in the current process. These respondents have clearly gone through the re-application process to be current recipients. BC Housing does not keep data or follow up with recipient households of both SAFER and RAP when the re-application does not occur. Therefore, determining the level of this barrier is difficult.

“Re-applying each year is stressful. Would be great if they just kept information and you only had to reapply when your situation was different.”

– Rental Assistance Program recipient

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“I find the annual renewal very provoking. I wish there was more help and more time as some property managers do not always respond in a timely manner to fix situations RAP may be questioning. Leading to late rent and lots of stress.”

– Rental Assistance Program recipient

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“Since I gave permission for SAFER to see my income tax, I wish I didn’t have to do the reapplication every year. However, I understand why and am do very grateful for this program.”

– SAFER recipient

“

“Not sure why the reapplication process in necessary, or made so complicated – if you haven't moved? If you have my income figure, you know where I live (if the same) all you need is my rent increase figure (which doesn't really matter, at this point, because I am way over your rent ceiling) so not sure why there isn't a simpler way to reapply (maybe just two or three questions asked online)?”

– SAFER recipient

“

“I find it a burden to find all necessary documents every time, when I haven’t moved or changed anything.”

– SAFER recipient

The requirement for tax return information presents a barrier for some households. It also excludes low-income households that have not completed a tax return. Applicants must have completed an income tax return to be eligible for both SAFER and RAP. The use of tax returns to determine eligibility means that some eligible households may be delayed in accessing the programs. This is because their previous year’s income may be higher, for example, if they recently retired or lost their job. Studies have also shown that low-income households are less likely to complete tax returns than higher income households. This is a known barrier for households targeted by these programs. For example, one study estimated that 20% of families earning less than the Market Basket Measure²³ filed their income tax return, compared to 11% of families earning 200% of the Market Basket Measure. This is a significant challenge in constructing income tax-based social policy and impacts households beyond their access to SAFER and RAP. ²⁴Households are increasingly required to file tax returns to access government benefits such as the GST rebates and Child Tax Benefits. Therefore, this may become less and less of a barrier so long as the information is accessible for the tax return.²⁵

²³ According to Statistics Canada (July 2022), the Market Basket Measure or MBM “refers to Canada’s official measure of poverty based on the cost of a specific basket of goods and services representing a modest, basic standard of living developed by Employment and Social Development Canada (ESDC). The MBM thresholds represent the costs of specified qualities and quantities of food, clothing, shelter, transportation and other necessities for a reference family of two adults and two children” (n.p.). [Dictionary, Census of Population, 2021 – Market Basket Measure \(MBM\) \(statcan.gc.ca\)](https://www150.statcan.gc.ca/n1/pub/28-263-x/2021001/article/00001-eng.htm)

²⁴ Robson, J., Schwartz, S., Who Doesn’t File a Tax Return? A Portrait of Non-Filers, 2020. <https://www.utpjournals.press/doi/full/10.3138/cpp.2019-063>

²⁵ Based on program information, SAFER recipients are more likely to file their taxes.

ELIGIBILITY CRITERIA

Service providers commonly cited restrictive eligibility criteria as a barrier to SAFER and RAP uptake during the key informant interviews. Providers frequently mentioned that they regularly work with people who could benefit from SAFER and/or RAP but they are not currently eligible. As illustrated in the Table 1 above, some of the eligibility criteria is consistent across both programs. Some is distinct and unique to each program.

INCOME LIMITS

A few key themes related to income limits emerged through this review:

- › Many consider the income limits for SAFER and RAP to be too low given the current cost of living and inflation.
- › Current income limits do not account for the unique circumstances of larger families with many dependents and multiple wage earners.
- › Individuals earning close to the income limits receive the minimum benefit. The small size of the minimum benefit can be a disincentive to apply for SAFER and RAP given the time and effort involved in completing the application and providing necessary documentation.

Income limits for both SAFER and RAP are too low based on feedback gathered from service providers and community stakeholders. The current cost of living and inflation feed are factors. There are many families that earn more than \$40,000 per year and still have difficulties affording their housing. For example, according to the 30% affordability measure, in order a family to afford to pay \$1,475 in rent (the 2021 median rent within the Vancouver CMA)²⁶ they would need to earn approximately \$59,000. Families earning more than \$40,000 but less than \$59,000 in Metro Vancouver are experiencing affordability challenges and yet, are ineligible for the Rental Assistance Program.

“

“In the past my applications were denied because I made \$100 more than 35K which was their cut off. I am a single mom that lived cheque to cheque with zero money left over and I do nothing for spending any money (no make up, no fake nails, no drinking, no smoking, etc.). I couldn't even afford getting my taxes done for 4 years and because of that I couldn't even apply. Now that I am getting it, I only get \$50 a month but it is better than nothing. My rent just went up on top of everything”.

– Rental Assistance Program recipient

Similarly, there are seniors with incomes that exceed the current income limits who are struggling to make ends meet and remain housed. This is concerning since it is likely that seniors will have incomes exceeding the income limits as OAS, GIS, and CPP are indexed to inflation. Income increases due to withdrawals of RRSPs or LIRAs can also be problematic. One senior, referring to withdrawing from their RRSPs, commented:

“

“Increase the amount of income threshold (withdrawing \$5000 RRSP cost me 100% of my SAFER assistance).”

– SAFER recipient

²⁶ CMHC Housing Market Information Portal, 2022

Moreover, service providers expressed frustration about their clients not being able to access these programs because of exceeding the income limits, but only just:

“

“Believe it or not, I have not encountered many people that are using SAFER or RAP or are able to use either of these programs. I’ve just started working with a new client that is interested in applying for SAFER but has been rejected due to his income being \$80 over the allowable amount.”

– Service Provider

The income limits can disproportionately impact some marginalized groups. For example, a service provider mentioned that seniors with disabilities can sometimes be turned away from SAFER for earning too much over the limit. Often they have higher hidden living costs due to their disability and are therefore limited in how much money can be put towards rent. Some people with disabilities on the Canada Pension Plan (CPP) will make a little bit over the income limit and do not qualify for SAFER. They are still in a challenging financial situation because they must pay for all their adaptive equipment and medical supplies themselves. A wheelchair can cost approximately \$7,000. As a result, a wheelchair user may have to pay \$200 per month for their wheelchair and more for other supplies in addition to regular living expenses.

On CPP, there is no funding support for expenses such as wheelchairs. However, the Ministry of Social Development and Poverty Reduction (MSDPR) would pay for the cost of a wheelchair when they received persons with disabilities benefits (up to age 65). After the age of 65, people with disabilities are no longer eligible for persons with disabilities benefits through MSDPR and are more likely to apply for SAFER. The hidden costs of living with a disability are sometimes referred to as the “crip tax” by people with disabilities. Standard low-income thresholds are not as applicable for people with disabilities once you consider that they are often paying more for wheelchair accessible housing. They also pay more for their medical care and support needs, and more for basic life necessities (Loepky, 2021).

Current income limits do not account for the unique circumstances of larger families with many dependents and multiple wage earners.

Most of the RAP recipients are lone parents with small family sizes. One group disproportionately impacted by the current income limits are families with more than one adult and a few dependents. Given the family size, they require a larger housing unit with more bedrooms to live comfortably. This will cost more in rent. They are also more likely to exceed the \$40,000 income threshold for RAP if they have multiple adults working within the same core family group.²⁷

Feedback from service providers suggests that this can disproportionately impact newcomer and refugee households since some newcomer and refugee households are larger and end up living in what is considered overcrowded living arrangements.²⁸ One service provider shared an anecdote of a family of eight from Afghanistan trying to live in a

²⁷ If there are adults working who are not part of the core family group for the purposes of eligibility, their incomes are not included for the purposes of the program criteria.

²⁸ Overcrowding is often determined by the National Occupancy Standards which outlines how many people by age and by gender should be sharing a bedroom. These Standards have been found to create inequity in direct application in social housing situations for larger families, which are more often racialized or Indigenous households.

2-bedroom apartment. It can also impact blended families when both adults have children from previous relationships. It can also disproportionately impact multi-generational households (those housing three or more generations) which is the fastest growing housing type in Canada. This is a family structure that is more prevalent in newcomer and Indigenous communities (The Vanier Institute of the Family, 2022).

Individuals earning close to the income limits receive the minimum benefit. The small size of the minimum benefit can be a disincentive to apply for SAFER and RAP given the time and effort involved in completing the application and providing necessary documentation.

One of the other challenges with current income limits is that households who earn close to the income limit are only eligible for the minimum benefit — \$25 per month for SAFER and \$50 per month for RAP. While this level of assistance is appreciated by recipients, it is too little to make a more significant difference in affordability.

“It helped more when I made less. I make a little more money now and it dropped off to basically nothing, even though, my rent went up as well as the cost of living and kids don’t get cheaper as they get older.”

“

– Rental Assistance Program recipient

“My RAP went from \$70 to \$50. I work full-time and support my two children. I barely make ends meet but I don’t understand why \$50 is considered enough. I’m still grateful for all the help but it’s difficult.”

“

– Rental Assistance Program recipient

“Just moved into a wonderful apartment but was paying \$1000 per month for 10 yrs. in Vancouver. In Victoria – increased rent to \$1650 per month, SAFER decreased by half. But whether in Vancouver or Victoria increase in rents is everywhere. I was just fortunate to have that benefit. Using my RSP’s now to make things easier. I appreciate [the] \$25 [per month].”

“

– SAFER recipient

“The SAFER benefit is only \$25 per month, so it really makes no difference.”

“

– SAFER recipient

“We receive basic OAS and CPP. Rent is \$2300.00 per month and all utilities. Have to use up savings to keep going. Safer only allocated us \$25.00 per month – not much use.”

– SAFER recipient

The minimum benefit may limit program uptake. Eligible households that experience more barriers when applying may be particularly affected. This includes those requiring assistance from a family member, friend or service provider to complete an application. As of March 31st, 2022, there were 714 SAFER households and 216 Rental Assistance Program households receiving the minimum payment.

OTHER ELIGIBILITY CRITERIA

Many stakeholders highlighted the restrictiveness of current SAFER and RAP eligibility criteria during this review. In some cases, the criteria may disproportionately impact marginalized populations.

Community stakeholders would like to see the age requirement for SAFER to be lowered.

One limitation of both SAFER and RAP is that neither program serves adults under 60 years living alone. According to the 2016 census data, there is a higher incidence of core housing need among adult renters living alone (38%) relative to all renter households (30%) across BC. There is also a higher incidence of core housing need among individuals with disabilities/disabled individuals relative to all renter households across BC. This gap was noted by both service providers and respondents.

“[The] age requirement [for SAFER] should be lowered, many people on disability suffer. I was one.”

“

– SAFER recipient

“I propose [BC Housing] expand support for applicants who have difficulty working due to disease treatment.”

“

– SAFER recipient

“Thank you for this program. It needs to be available for disabled persons no matter what age they are.”

– SAFER recipient

Other provinces such as Manitoba and Quebec reduced the minimum age of eligible senior households to 55 years. This is ten years younger than the age that anyone is eligible for OAS and GIS (Mendelson 2016). Alberta’s Rent Assistance Benefit is also available to single adults living alone receiving disability benefits or other forms of income at any age. There are many lower income single person households that could benefit from the minimum age limit being lowered even further. The Province could create a new program to address those not able to access SAFER or RAP.

The working requirement for the Rental Assistance Program may be a barrier for some.

Some households find earning employment income challenging according to service providers. This can be especially true if someone recently became a single parent and was previously a stay-at-home parent. Women and children fleeing gender-based violence are disproportionately impacted. They may need to move suddenly and leave their home community (including employment) for safety reasons. It can also impact newcomer parents with children. Sometimes their sponsorship agreement with family in Canada suddenly breaks down and they need to find housing in a hurry. This can also be a barrier for a lone parent that is carrying for multiple younger children who may have difficulties accessing childcare and getting to work.

BC Housing staff recommend removing the requirement for RAP recipients to be working. This would potentially streamline the application process and speed up processing times as households would no longer have to demonstrate proof of work. The current review process already involves checking applications against enrollment data provided by the Ministry of Social Development and Poverty Reduction (MSDPR) as needed. It is not necessary to show proof of employment to find out whether an applicant is already receiving some form of income assistance through MSDPR.

The 12-month residency requirement can be a barrier for some.

Both SAFER and the RAP require applicants to have resided in British Columbia for the past 12 months before being considered eligible. Programs across Canada typically have a residency requirement (de Vos et al., 2019). While this is a common practice across Canada, service providers have identified that this would impact some marginalized groups disproportionately. For example, refugee claimants who have recently arrived in Canada and then apply for refugee status experience significant challenges in the housing market. They are not eligible for SAFER and RAP because they have not lived in the province for 12 months in addition to being on income assistance shortly after arriving. One service provider that assists refugee claimants stated:

“

“Our residents use 60-80% of their income on housing and they could definitely use these rental assistance programs, but they would not be eligible.”

– Service Provider

It was also noted by one service provider that some women and children fleeing gender-based violence move far away from home for safety reasons. It is not uncommon for people to move away from their home province. Individuals in this situation would also not be eligible for RAP.

CUSTOMER EXPERIENCE

Questions about the applicant and recipient experience were also asked. In general, most recipients from both programs reported positive experiences with BC Housing staff.

“

“When I had to leave an abusive partner, I phoned BC Housing rental assistance for support; figuring out how I would pay rent on my own. They increased my rental assistance, and also listened to me in a kind and supportive way.

I will never forget that call and what a big difference that worker and the RAP program made for me during a very vulnerable time.”



“Phone agents pleasant and helpful. Application process easy to understand.”

– Rental Assistance Program recipient

SAFER recipients provided positive feedback on their overall customer service experience. The responses also suggest that many seniors have difficulty finding information about the programs online. This likely reflects the fact that seniors are less likely to use, or are less comfortable with, online services relative to younger cohorts.

BC Housing meets its service standards regarding timely processing of applications. The COVID-19 pandemic has lengthened application processing times and incomplete applications can take longer to process.

As outlined in the Program Framework, one of the objectives of both programs is to provide timely processing of applications and response to inquiries. The service delivery target for processing complete SAFER and Rental Assistance Program applications is 2 months (8 weeks). Prior to the pandemic, BC Housing exceeded this goal and processed applications within 4-6 weeks on average.

In 2020, BC Housing introduced an additional step of verifying income exempting the annual household income of the last year containing those benefits. This was in response to the temporary increase in incomes for applicants due to the benefits paid out during the COVID-19 pandemic. This added an additional step to the process of completing an application. It also increased the amount of time involved in reviewing the applications. The pandemic has contributed to lower staffing levels due to staff absences and turnover. The COVID-19 pandemic also caused recruitment delays, and increased workload due to the design and delivery of the BC Temporary Rent Supplement introduced during this same period.

If a client submits an incomplete application, it will lengthen the processing timeline. When an incomplete application is received, BC Housing sends a letter outlining what is required to process the application. As soon as the missing information is received, it is processed within 3-4 weeks. If nothing is received by BC Housing 45 days after sending the letter, an additional reminder letter is mailed. If nothing is received after another 45 days, applicants are sent a letter advising that the application is being cancelled/closed because the applicant did not respond to BC Housing’s requests for further information.

The application process can sometimes move slowly according to some service providers and recipients. Delays occur especially when there are follow up requests for additional information. This can create a challenge if a family is in a crisis where they need quick access to a rental subsidy. Opportunities to expediate applications in a crisis scenario exist according to BC Housing staff. This would be contingent on BC Housing being made aware of the time sensitive situation and receiving a complete application. Having a consistent mailing address to receive notices for more information is a barrier for those with precarious housing. Online portals also containing this information have been used in other jurisdictions for housing and rent supplement applications to mitigate this barrier. Individuals are less likely to change email addresses as often as mailing addresses and phone numbers.

STACKABILITY

Stackability is one of the five principles outlined in the provincial rent supplement framework. Stackable benefits are layered with each other with no detriment to the household. Detriments include benefit claw backs or decreased benefit amounts.

According to service providers, many families that receive income assistance or persons with disabilities benefits through the MSDPR are not eligible for SAFER or RAP to increase their ability to pay for shelter. Those benefits already include a maximum shelter benefit which ranges from \$375 (for a single person) up to \$875 (for a family of seven) (Government of British Columbia 2022). After the age of 65, individuals are no longer eligible for income assistance or persons with disabilities benefits and are expected to apply for OAS and GIS. For SAFER, the potential stacking of benefits would only apply to people between the ages of 60 and 64.

This is not directly reflective of either SAFER or RAP. It does reflect the challenge around stackability, particularly for some of the most vulnerable British Columbians. It is noteworthy that comparable rental assistance programs offered in some other provinces such as Ontario and Manitoba are stackable with income assistance benefits.

“SAFER should be available to people on PWD. On PWD, a person who gets \$375 for shelter, that’s not enough. The current vacancies we are seeing in Vancouver Island north for wheelchair accessible housing is \$1,800 plus for a one bedroom.”



– Service Provider

“It would be very difficult [for a refugee] to get market rate housing on less than \$40K per year and not be on income assistance.”

– Service Provider

Fiscal constraints may be a barrier to making RAP stackable for families on income assistance or receiving persons with disabilities benefits. However, given the current rental market, the maximum shelter benefit available through MSDPR is not enough to cover the cost of renting in the private rental market anywhere in the province. As of July 2022, there were 11,339 families with children (including 2,806 two parent families and 8,533 single parent families) in receipt of disability assistance in BC. There were an additional 13,637 families with children in receipt of temporary income assistance (including 1,291 two parent families and 12,346 families) (Government of BC, 2022). This represents some of the magnitude of the households who need rent supplement benefits but are not eligible.

Service providers that serve clients with more complex needs such as women and children fleeing gender-based violence, or refugees were less likely to have direct experience with SAFER/ RAP. This is due to the limitations with the programs. These providers help their clients access subsidized housing options where rent was geared to income. They also help clients find other rent supplements through the Homeless Prevention Program (HPP) or the Canada Housing Benefit (CHB). The rental assistance provided through HPP and CHB has a limited time duration. This assistance also had more flexible eligibility criteria which has made these rental supplements easier to use during times of crisis. The flexibility afforded through those other programs may be needed for a short duration. Service providers also noted that families accessing HPP, CHB and income assistance in the short term might also be well served by RAP.

The funding formula limits stacking of benefits and regular increases to government transfer programs (e.g., Canada Pension Plan (CPP), Old-Age Security (OAS) and Guaranteed Income Supplement (GIS)) results in declining SAFER supplements.

Many of the survey respondents expressed frustration with their SAFER supplement being reduced when there are increases to CPP, OAS, and GIS. This may also be why a lot of recipients expressed concerns about the current funding formula. Under the SAFER funding formula, these government payments are considered sources of income. Increases in such payments are considered increased income and therefore corresponds to a decrease in SAFER subsidy. This creates frustration for individuals as they are often already paying rent that exceeds program rent ceilings.

“The biggest problem is this is a Provincial program and not comparable with OAS/GIS/CPP. Whenever I get a cost-of-living wage increase, e.g., CPP, due to the formula you use, my subsidy goes down. Never get ahead. My rent increases and my subsidy goes down. This is a widespread problem and SAFER knows about it. My subsidy has decreased a great deal.”

– SAFER recipient

“

“I have been retired since 2005 and have gone from comfortable to poverty. Rents and food have skyrocketed but pensions (CPP and OAS) have not kept up with inflation, nor has SAFER.”

– SAFER recipient

“

“Rents go up, food goes up, med costs go up, but the subsidy goes down. Why?”

– SAFER recipient

“

“Stop decreasing subsidy. We received only a few extra pennies in our pension”

– SAFER recipient

“

“Reduced SAFER from last year has a consequence of not enough food or going out. If my SAFER rate was higher and would be able to eat 3 times a day and buy a pair of shoes once a year.”

– SAFER recipient

Given the current context of high inflation rates, this inverse relationship between inflation and SAFER supplements will continue to pose more of a challenge for recipients. In July 2022, the Canadian government increased OAS by 10%, marking the first permanent increase since 1973. In addition, the base OAS benefit is indexed to the Consumer Price Index (CPI) while the CPP pension is indexed to the YMPE (year’s maximum pensionable earnings) which follows growth in wages (National Institute on Aging 2022). The GIS is also indexed to the CPI and is revised in January, April, July, and October to reflect increases in the cost of living as measured by the CPI (Government of Canada). Across Canada, rental allowance programs for seniors were designed based on an assumption that the minimum income would include OAS, GIS and CPP (Mendelson, 2016). Future income limits for rental assistance programs targeted at seniors should reflect the current values of OAS, GIS and CPP for low- to moderate-income seniors and be responsive to inflation according to our surveys and interviews.

6. Summary of Findings and Recommendations

SUMMARY OF FINDINGS

Overall, BC Housing's rental assistance programs make it more affordable for eligible households to rent in the private rental market across the province by reducing their Shelter-to-Income-Ratio (STIR). SAFER and RAP both improve quality of life by reducing the housing affordability gap for recipients. As a result, people can invest more in other aspects of their life such as physical and mental health, care of children and pursuit of further education/employment. SAFER and RAP help to make housing more affordable. A significant affordability gap exists for many SAFER and RAP recipients. Inflation, rising rents, and low vacancy rates are eroding the benefits of the program for some recipients.

SAFER and RAP support seniors and low-income working families. The programs support those that can live independently and successfully find and retain housing in the private market with some financial assistance. They should not be considered a stand-alone one-size-fits-all approach. Some households with more complex needs will face additional barriers to finding and retaining housing. These households might do better with other options such as low barrier housing, supportive housing, transitional housing, and other programs where rental assistance is coupled with supports from service providers.

This review identified some aspects of the current eligibility criteria that may create unintentional barriers for marginalized populations. There is a need for some individuals and households to be able to access other forms of rental assistance that have less restrictive eligibility criteria to address crisis situations. This includes time-limited funding available through the HPP and CHB. Both SAFER and RAP can provide long term supports. Recipients must continue to meet eligibility criteria, but other programs are time limited. Therefore, some families may transition from HPP and CHB to RAP over time as their living and employment situation stabilizes.

SAFER and RAP meet the five principles of the Provincial Supplement framework to varying degrees. According to recipient survey responses, both programs enable portability. Recipients can choose where they live, although this is more tempered in today's private rental market with the low availability of housing options and high rents. The lack of actual portability, due to existing market limits, forces some households to make compromises with housing adequacy. According to respondents, portability is also difficult due to the insufficient amount of rent supplement in both programs, particularly for those near the top income limits.

The design of both SAFER and RAP meets the needs of senior households and working families in the private rental market. To a large extent, that targeted population is being served, to differing degrees based on the income limits. This leaves those households near the top of the income limits of both programs to be receiving negligible monthly benefits. While appreciated by the recipients, they do not greatly assist in the affordability of their living situation. Many in core housing need such as single adult households are missed due to the eligibility criteria. This criterion includes residing in the province for 12 months prior to receiving benefits. For RAP this includes requiring employment of a family member and is in addition to the income limits. This demographic is rapidly becoming a larger segment of the overall Canadian population. Whether these households are adequately served by other programs was outside of the scope of this review. Key informant interviews from service providers certainly indicates that many households are not.

Recipients of both programs received good customer service when interacting with BC Housing staff. Many survey respondents reported ease in finding information about the program. There were significant concerns raised about the accessibility of SAFER and RAP. This was particularly true for certain marginalized populations who are excluded due to literacy, internet/computer access, and other barriers in navigating the program requirements. Service providers reported difficulty accessing the programs or any facilitation from BC Housing in increasing their accessibility. This is problematic considering the number of recipients who needed help completing their applications and re-applications. The re-application process was also noted as inefficient. In contrast to its status as a barrier, in some cases, the lack of online capability for the program was also noted as an obstacle to access.

There is no doubt that both SAFER and RAP are helping to achieve greater affordability for many recipients. While there is confusion over the formula for determining the amount of benefit for individual households, it is nevertheless consistently applied. However, the rent ceilings and the lack of indexing to inflation or market changes was readily identified by all as a barrier to affordability. For some, the lack of change in benefits has resulted in them being priced out of the rental market in their desired community. It has also limited their ability to move out of less desirable housing. The stress of possible evictions is high due to the inability of the benefit to adequately contribute to new rents should the household be required to move.

Affordability is further compromised for SAFER recipients when their income-related benefits such as CPP and OAS are increased. Those programs are indexed to cost of living increases. When an increase is made, this results in decreasing the amount of SAFER benefit. Therefore, we require better understanding of whether SAFER and RAP are stackable (as the RAP amount will decrease or be no longer an option as well when income increases, such as when households received CERB in the last two years). Stackability, or lack thereof, is also a consideration for households who are in core housing need but are ineligible for SAFER or RAP because they receive social assistance benefits. While the core shelter amount is paid in those benefits, those amounts are insufficient in today's private rental market.

RECOMMENDATIONS

The following recommendations are in response to the findings and discussion. The recommendations apply to both SAFER and RAP unless otherwise noted.

1. Maximum Rent Ceilings

- › Explore the feasibility of increasing rent ceilings to reflect the current private rental market.
- › Re-examine the geographic rental zones, distribution of communities across zones. Update the zones in response to current rental market conditions with the goal of ensuring portability across the province.
- › Index the rent ceilings to inflation or percentage of allowable annual rent increases to improve affordability for recipient households.

2. Eligibility

- › Explore the feasibility of increasing program income limits.
- › Explore waiving the 12-month residency requirement for refugees, newcomers where their private sponsorship arrangement breaks down, and families fleeing gender-based violence.
- › Explore the feasibility of lowering the eligible age for SAFER to 50 years old to be more inclusive of younger seniors.
- › Explore the feasibility to make income limits and rent ceilings more inclusive of larger low-income families with multiple wage earners and many dependents.
- › Explore the feasibility of indexing income limits to inflation which would help to support stacking of benefits and ensure that regular increases to government transfer programs (e.g., Canada Pension Plan, Old-Age Security and Guaranteed Income Supplement) do not result in declining SAFER supplements.
- › Explore the feasibility of stacking rent supplements with income assistance and persons with disability benefits provided through Ministry of Social Development and Poverty Reduction. This may also require revisiting the requirement for employment or recent employment in RAP.

3. Funding Formula

- › Explore options to simplify the SAFER and RAP funding formula so that prospective and current recipients can better understand the formula.
- › Explore the feasibility of increasing the minimum benefit to enhance program impact for households earning close to the income limits.

4. Marketing/Communication/Administration

- › Identify means of ensuring a high degree of consistent public awareness of the programs, and explore opportunities to build and strengthen relationships with community partners that help households in the targeted populations for both programs.
- › Ensure eligibility for First Nations living on-reserve is clearly communicated and shared with First Nations governments and housing organizations.
- › Invest in the additional resources needed to create better responsiveness to applicants and recipients.
- › Streamline and modernize the application and annual reapplication processes to improve accessibility, efficiency, and to reduce barriers identified in this review.
- › Improve the accessibility of the website, including ensuring compatibility with screen readers for those with visual impairments.

- › Include ASL vlogs for those Hard of Hearing/Deaf.
- › Provide program materials in multiple languages and enabling application forms to be translatable for the user while completing them online.

These recommendations are focused on the SAFER and RAP programs, however, there are general recommendations as a result of the findings:

1. Review all rent supplement programs across the province to ensure all populations in core housing need have access to programs. As revealed in this review, there appears to be a gap for single adult households under the senior age limit for SAFER.
2. Clearly define affordability for the purposes of rent supplement programs. If it is a set ratio or amount, this will create design requirements for all programs to align, and therefore, better achieve affordability for British Columbians.
3. Explore the feasibility of indexing the amount of benefit for the size of the household. This will ensure greater equity for larger households.
4. Ensure rent supplement programs are part of the housing options available to British Columbians along with subsidized housing.

NEXT STEPS

This section identified several recommendations that have significant cost implications. Under an entitlement-based program, all eligible applicants who apply will receive assistance and therefore, any changes will have budgetary implications. There will be significant potential shifts in program expenditures in response to changes to income limits, rent ceilings, eligibility criteria and program enrolment levels. While many recommendations direct exploring the feasibility of such changes, quantifying the extent of increase program costs can be challenging because it can vary in response to external factors (shifting rental market and economic conditions).

Following this review, we will determine the costing and feasibility of the recommendations. This must be completed before any changes to the programs can be made.

Appendix A – Surveys

RENTAL ASSISTANCE PROGRAM (RAP) SURVEY



PRIZE DRAW

IF YOU DO NOT WANT TO ENTER THE PRIZE DRAW, PLEASE LEAVE THIS PAGE BLANK.

If you are interested in being entered into the prize draw, please complete the information on this page. We require your name, contact information (phone or email), and address to enter you into the prize draw and, should you be selected, send the prize to you.

Please note, the personal information you provide here will only be used for administering the prize draw. Your survey responses will not be connected to your personal information. Once you have been entered into the draw, your personal information will be destroyed. If you have any questions about your privacy, please contact BC Housing's Privacy Officer toll-free at 1-866-465-6873 or 604-433-1711 within Metro Vancouver or 4555 Kingsway, Burnaby, BC, V5H 4V8.

Prizes will be determined, and winners contacted, within 4 weeks of the survey deadline.

PRIZES

- 1 grand prize of a \$500 Save-On-Foods or Amazon gift card
- 4 prizes of a \$200 Save-On-Foods or Amazon gift card
- 10 prizes of a \$100 Save-On-Foods or Amazon gift card

If you complete the survey online, you can enter an additional draw for 1 of 5 \$25 Save-On-Foods or Amazon gift cards.

Urban Matters CCC Ltd. will collect your personal information for the purpose of the draw following section 26(c) of the Freedom of Information and Protection of Privacy Act.

Please fill in your name and contact information (print clearly in BLOCK LETTERS):

Name or initials: _____

Phone # or email: _____

Mailing address: _____

Preference: Save-on-Foods gift card Amazon gift card

Please complete the survey online OR mail your completed survey with this page to Urban Matters CCC Ltd. in the enclosed postage-paid envelope by November 5, 2021, to address 405-9900 King George Blvd, Surrey, BC V3T 0K9.

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این مهم است. لطفا کسی شمارا یا این کمک کند.

這一點很重要。請何某人幫助你。

C'est important. Demandez a quelqu'un de vous aidez avec ceci.

बहुत महत्वपूर्ण है। कृपया किसी को मदद करने के लिए किसी से मदद करें।

Esto es importante. Por favor pidale a alguien para ayudarlo con esto.

Điều này rất quan trọng. Xin vui lòng yêu cầu một người nào đó giúp đỡ trong việc này.

RE: Rental Assistance Program Survey

Dear RAP recipient,

BC Housing is doing a review of the Rental Assistance Program (RAP). This review is being done to learn ways to improve the program, to make sure that the Rental Assistance Program continues to support eligible households in the future, and to learn about how the program impacts you. **Your feedback is very important.**

Urban Matters CCC Ltd., a consulting company, is collecting this information on behalf of BC Housing. All your answers are confidential, and the survey does not ask for identifying information. Information like your name and address will only be collected for the purposes of the optional prize draw and will not be connected with your survey data.

There are two ways to complete the survey:

1. Online through a computer, smart phone, or tablet at www.urbanmatters.hostedincanadasurveys.ca/277666 or
2. Complete the enclosed survey and mail it to Urban Matters CCC Ltd. in the included postage paid envelope by November 5, 2021, to address 405-9900 King George Blvd, Surrey, BC V3T 0K9.

If you need assistance, please contact:

Technical challenges with online survey
saferandrap@urbanmatters.ca

General survey guidance
Call BC 211 at 211.

Questions about your Rental Assistance file not related to the survey
Call BC Housing at 604-433-2218 or 1-800-257-7756 (toll-free).

Thank you for taking the time to complete this survey and provide your input.

Yours truly,

Dale McMann
Vice President, Operations

PRIZES

- 1 grand prize of a \$500 Save-On-Foods or Amazon gift card
- 4 prizes of a \$200 Save-On-Foods or Amazon gift card
- 10 prizes of a \$100 Save-On-Foods or Amazon gift card

If you complete the survey online, you can enter an additional draw for 1 of 5 \$25 Save-On-Foods or Amazon gift cards.

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SHELTER AID FOR ELDERLY RENTERS (SAFER) SURVEY



PRIZE DRAW

IF YOU DO NOT WANT TO ENTER THE PRIZE DRAW, PLEASE LEAVE THIS PAGE BLANK.

If you are interested in being entered into the prize draw, please complete the information on this page. We require your name, contact information (phone or email), and address to enter you into the prize draw and, should you be selected, send the prize to you.

Please note, the personal information you provide here will only be used for administering the prize draw. Your survey responses will not be connected to your personal information. Once you have been entered into the draw, your personal information will be destroyed. If you have any questions about your privacy, please contact BC Housing's Privacy Officer toll-free at 1-866-465-6873 or 604-433-1711 within Metro Vancouver or 4555 Kingsway, Burnaby, BC, V5H 4V8.

Prizes will be determined and winners contacted within 4 weeks of the survey deadline.

PRIZES

- 1 grand prize of a \$500 Save-On-Foods or Amazon gift card
- 4 prizes of a \$200 Save-On-Foods or Amazon gift card
- 10 prizes of a \$100 Save-On-Foods or Amazon gift card

If you complete the survey online, you can enter an additional draw for 1 of 5 \$25 Save-On-Foods or Amazon gift cards.

Urban Matters CCC Ltd. will collect your personal information for the purpose of the draw following section 26(c) of the Freedom of Information and Protection of Privacy Act.

Please fill in your name and contact information (print clearly in BLOCK LETTERS):

Name or initials: _____

Phone # or email: _____

Mailing Address: _____

Preference: Save-on-Foods gift card Amazon gift card

Please complete the survey online OR mail your completed survey with this page to Urban Matters CCC Ltd. in the enclosed postage-paid envelope by November 5, 2021, to address 405-9900 King George Blvd, Surrey, BC V3T 0K9.

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این مهم است. لطفا کسی شمارا یا این کمک کند.

這一點很重要。請何某人幫助你。

C'est important. Demandez a quelqu'un de vous aidez avec ceci.

बहुत महत्वपूर्ण है। कृपया किसी को मदद करने के लिए किसी से मदद करें।

Esto es importante. Por favor pidale a alguien para ayudarlo con esto.

Điều này rất quan trọng. Xin vui lòng yêu cầu một người nào đó giúp đỡ trong việc này.

RE: Shelter Aid for Elderly Renters (SAFER) Survey

Dear SAFER recipient,

BC Housing is doing a review of the Shelter Aid for Elderly Renters (SAFER) program. This review is being done to learn ways to improve the program, to make sure that SAFER continues to support eligible households, and to learn how SAFER impacts you. **Your feedback is very important to us.**

Urban Matters CCC Ltd., a consulting company, is collecting this information on behalf of BC Housing. All your answers are confidential, and the survey does not ask for identifying information. Information like your name and address will only be collected for the purposes of the optional prize draw.

There are two ways to complete the survey:

1. Online through a computer, smart phone, or tablet at www.urbanmatters.hostedincanadasurveys.ca/471286 or
2. Complete the enclosed survey and mail it to Urban Matters CCC Ltd. in the included postage paid envelope by November 5, 2021, to address 405-9900 King George Blvd, Surrey, BC V3T 0K9.

If you need assistance, please contact:

Technical challenges with online survey
saferandrap@urbanmatters.ca

General survey guidance
Call BC 211 at 211.

Questions about your SAFER file that do not relate to the survey
Call BC Housing at 604-433-2218 or 1-800-257-7756 (toll-free).

Thank you for taking the time to complete this survey and provide your input.

Yours truly,

Dale McMann
Vice President, Operations

PRIZES

- 1 grand prize of a \$500 Save-On-Foods or Amazon gift card
- 4 prizes of a \$200 Save-On-Foods or Amazon gift card
- 10 prizes of a \$100 Save-On-Foods or Amazon gift card

If you complete the survey online, you can enter an additional draw for 1 of 5 \$25 Save-On-Foods or Amazon gift cards.

- 1 -

Appendix B – Focus Group Question Guide

SAFER/RAP REVIEW

The purpose of the focus group is to learn from you how BC Housing works to ensure equitable access to SAFER and RAP, and where common barriers may exist in the application and approval process.

Some themes that we would like to touch on during the workshop include:

- › How does the application process meet the needs of families and seniors?
- › How does the application review process work, including for unique cases? What help do you offer to clients to access the program?
- › What parts of the application process do you think may present hurdles or barriers to eligible families and seniors?
- › Who is trying to access the program, but is ineligible? Why do some who are eligible not access/apply for RAP/SAFER?

INTERVIEW QUESTIONNAIRE (NAME OF ORGANIZATION)

Interview Preamble

- › Review information in intro email
- › Do you have any questions about this interview?
- › Is it okay if I record this interview?

About your Agency & SAFER/RAP

1. How does your agency interact with SAFER, Rental Assistance Program, or both programs? (follow-up: Please describe the typical process for connecting your clients to the program(s))
2. What works well when it comes to connecting your clients to SAFER and/or Rental Assistance Program?

Your agency's role in supporting clients' access to the program:

3. Are you familiar with the eligibility criteria of the program? (If no, briefly explain.)
 - a. Are there aspects of the eligibility criteria that create barriers for households in need?
4. How would you describe the program administration by BC Housing?
5. What do you think prevents eligible household from applying to these programs? Who do you think needs subsidy support but faces barriers to accessing it?
6. Are there households who are not eligible who would benefit from the programs? Are there any specific barriers experienced by your organization's target population?

The program(s) impact on clients' lives

7. What are the impacts of these programs on the health and wellbeing of participants? (follow-up: Can you provide us with a real-life example where you have experienced a client benefit from the program?)
8. What gaps do you see when it comes to the ability of SAFER and/or the Rental Assistance Program to
 - a. increase your clients' ability to choose which community they live in? (Housing Choice)
 - b. increase your clients' ability to maintain housing in the private market? (Housing Stability)
9. In your experience, are landlords aware of the(se) program(s) and are they seen as positive or negative?
 - a. Follow-up: How does using SAFER or Rental Assistance Program impact a tenant's relationship to a landlord?
10. Are you aware of landlords advertising the program to prospective tenants?
 - a. Follow-up: How do they engage tenants about these programs, if at all?
11. How could SAFER and/or Rental Assistance Program be improved?

Any final thoughts?

12. Is there anything else you would like us to know?

Appendix C – Detailed Core Housing Need Data, BC, 2016

Characteristics	Renter Households in Core Housing Need	
	#	%
Core Housing Need by Tenure		
Owner Households	97,350	8%
Renter Households	162,870	30%
Core Housing Need by Age of Primary Household Maintainer		
15-24	9,005	25%
25-34	29,100	22%
35-44	28,350	27%
45-54	29,340	30%
55-64	27,680	34%
65+	39,390	43%
Core Housing Need by Household Type		
Couple with Children	19,375	20%
Couple without Children	15,535	15%
Lone Parent Household	32,810	48%
Multiple-Family	1,000	14%
One Person Household	83,690	38%
Other Non-Family	10,455	21%
Core Housing Need based on Immigration Status		
Non-Immigrant	107,995	29%
Non-Permanent Resident	4,580	27%
Immigrant	50,295	33%
Recent Immigrant	8,530	32%
Core Housing Need by Households with Seniors (65+)		
Household Has At Least One Senior (65+)	41,490	41%
Household Without a Senior (65+)	121,380	28%
Core Housing Need by Households with Persons with an Activity Limitation		
Household Has At Least One Person with an Activity Limitation	107,350	35%
Household Without A Person with an Activity Limitation	55,520	24%
Core Housing Need by Indigenous Households		
Indigenous Households	17,845	35%
Non-Indigenous Households	145,025	29%
Core Housing Need by Households with Children		
Household Has At Least One Child (<18 years)	41,790	33%
Household Without a Child (<18 years)	121,080	29%

Source: CMHC (census-based and NHS-based housing indicators and data), 2016. <https://www03.cmhc-schl.gc.ca/hmip-pimh/>

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BC HOUSING
RESEARCH CENTRE

1701 – 4555 Kingsway

Burnaby, BC V5H 4V8

Phone: 604.439.4135

Toll-free: 1.866.465.6873

Email: technicalresearch@bchousing.org

www.bchousing.org