



Shelter Aid for Elderly Renters

Program Framework

August 2024



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INTRODUCTION

Since 1977, the Shelter Aid for Elderly Renters (SAFER) program has been providing monthly assistance to help make rents more affordable for eligible British Columbian seniors with low to moderate incomes living in the private market. Between July 1977 and March 2015, the program was governed by the *Shelter Aid for Elderly Renters Act and Regulation*. The *SAFER Act and Regulation* were repealed on April 1, 2015 and the program is now administered under this Program Framework. Program enhancements were implemented in April 2014, and in September 2018 to increase the Maximum Rent ceilings and expand eligibility. Program changes in August 2024 included increases to the income limit, Maximum Rent, maximum Benefit and the implementation of one rent ceiling across the province.

This framework outlines the key elements, standards and guidelines of the SAFER program and defines the roles and responsibilities of BC Housing in the delivery and management of the program. It ensures the program is accountable to both the Recipients and the public by providing for the equitable distribution of Benefits in a fair and consistent manner.

PROGRAM PRINCIPLES

The following principles ensure equitable and accountable delivery and management of the SAFER program. They guide the operation of the program and govern BC Housing's interaction with program Applicants and Recipients.

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.

PROGRAM GOAL, OBJECTIVES, OUTCOMES, MEASURES

Goal

To increase choice, stability and quality of life for seniors by providing low to moderate income seniors with help paying their rent in the private market, allowing them to remain in their homes, or increasing their choice when looking for private market rentals.



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.

Measures

BC Housing will establish public service standards for Application processing times and responding to inquiries, and measure performance against these standards on a regular basis. In addition, BC Housing will establish an annual target for the number of new households assisted through the program.

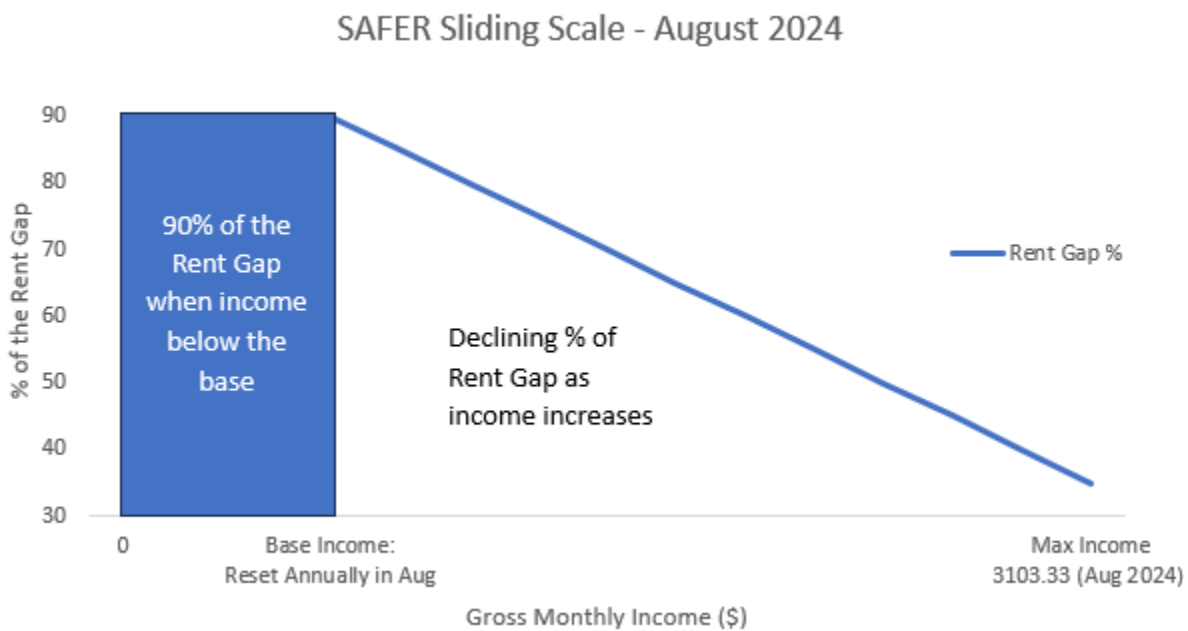
ELIGIBILITY

Applicants must meet the following eligibility requirements:

1. Be aged 60 years or older.
2. Lived in British Columbia for the previous 12 months.
3. Meet the Canadian citizenship requirements.
4. Live in an eligible residence.
5. Have a total gross monthly income below the established limit, and not be in receipt of an Income Assistance shelter allowance.
6. Pay more than 30 percent of gross monthly income toward the Rent for their residence.

KEY PROGRAM ELEMENTS

1. The Benefit reimburses a portion (35% to 90%) of the difference between 30% of gross household income and the Adjusted Rent.
2. The Benefit is calculated on a sliding scale that gives the most Benefit to seniors with the least income.
3. The calculation takes into account household composition, income, Rent, and is subject to a minimum and Maximum Benefit.



SAFER Benefit Formula

For Recipients whose gross household income is less than or equal to the Base Income, the Benefit is calculated by multiplying the Recipient's Rent Gap by 90%.

For Recipients whose gross monthly income is greater than the Base Income, the Benefit is calculated by multiplying the Recipient's Rent Gap by the percentage calculated using the following formula:

$$90 - \left\{ (adjusted\ income - base\ income) \times \left\{ \frac{55}{maximum\ income - base\ income} \right\} \right\}$$

- *Adjusted Income* is the Recipient's gross monthly household income.
- *Base Income* is, for a period from August 1st to July 31st, equal to the maximum amount of Old Age Security (OAS) plus the maximum amount of Guaranteed Income Supplement (GIS), plus the maximum provincial senior's supplement payable for the July immediately preceding that August 1st.
- *Maximum Income* is based on the maximum income limit.
- *Rent Gap* is the Adjusted Rent minus 30% of the household's Adjusted Income.

MONITORING AND REPORTING

BC Housing is responsible for monitoring the effectiveness of the SAFER program and reporting on a number of outputs that directly relate to services provided.

1. Internal and external audits may be completed to ensure compliance with the program requirements.
2. BC Housing collects data to track program effectiveness for long term planning.
3. BC Housing regularly reports to the provincial government and the public on the program.

ROLES AND RESPONSIBILITIES

Applicants and Recipients

Applicants and Recipients are responsible for:

1. Locating rental accommodation and paying the full market rent on a monthly basis.
2. Submitting a complete SAFER Application and supporting documentation required to assess eligibility.
3. Submitting an annual Re-Application and supporting documentation.
4. Advising BC Housing when changes occur that may impact eligibility and/or the Benefit amount such as changes to household composition, address, Rent, or income.

BC Housing

BC Housing is responsible for administering the SAFER program. Its role includes:

1. Staff training.
2. Responding to all program inquiries.
3. Providing clear guidelines and expectations to Applicants and Recipients.
4. Managing and processing Applications and Re-Applications in a timely manner.
5. Determining eligibility and Benefits.
6. Notifying Recipients of any changes to their Benefit.
7. Promoting the program to the public.
8. Coordinating with the Ministry responsible for administering the *Employment and Assistance Act* and the *Employment and Assistance for Persons with Disabilities Act* to ensure smooth transitions between the SAFER program and income assistance delivered under the Acts.
9. Data collection and analysis and reporting.
10. Budget forecasting and monitoring.
11. Audit of Recipient files.

BC Housing will maintain a SAFER Eligibility Committee responsible for reviewing questions or complaints that cannot be resolved by the SAFER program staff.

If a complaint cannot be resolved by the SAFER Eligibility Committee, the complainant will have access to a review under BC Housing's Complaint Resolution Policy.

SIGN-OFF

The Program Framework requires final sign-off by BC Housing's Chief Executive Officer and approval by Executive Committee.

Vincent Tong

Vincent Tong
Chief Executive Officer
BC Housing

GLOSSARY OF TERMS

Adjusted Rent – The Adjusted Rent is the amount used to calculate the Benefit, and is the lesser of the actual Rent paid (plus the heat allowance where applicable) or the Maximum Rent.

Applicant – The individual or Couple applying for the Benefit.

Application – An application made by an Applicant who is not currently receiving the Benefit.

Benefit (also known as Shelter Aid) – A monthly non-taxable payment issued to eligible seniors to help make Rent more affordable.

Couple – Two people in a married, common-law, or marriage-like relationship.

Maximum Rent – The maximum Rent allowed for calculating the Benefit. If the actual Rent paid is higher than the Maximum Rent, the Applicant may still be eligible for SAFER, provided they meet all other eligibility requirements. In such cases, the Benefit will be calculated using the Maximum Rent.

Re-Application – An annual Application made by a Recipient.

Recipient – An individual who is eligible for, and receives, a Benefit. For Couples, the Recipient is the person listed as the Applicant on the SAFER Application.

Rent – The amount paid on a monthly basis by a renter, for the occupancy of their primary residence. Rent does not include money paid for meals, board or personal services, rent supplements or subsidies paid by the Province or any of its agencies to, or on behalf of, an eligible renter, or a security deposit as described in the *Residential Tenancy Act* or the *Manufactured Home Park Tenancy Act*.