

West End Seniors' Network:

***A Preliminary Look at Issues Facing
Senior Renters in the West End***

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The views expressed in the report are those of WESN, as is responsibility for any errors or omissions.

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Executive Summary

This report provides an overview of feedback received from a sample of senior renters living in Vancouver's West End. The survey was administered on February 23, 2012 by the Housing Committee of the West End Seniors' Network (WESN). Its purpose was to provide the Committee with a better understanding of existing and emerging needs among seniors living in the West End who rent their homes. We have also done some analysis of population data from both the 2006 and, to a much lesser degree due to limited availability, from the 2011 Census, to place our survey results within the context of some of the statistical information available to us.

The report seeks to probe some of the contradictions that appear to be emerging between the patterns and trends observed in the Census data and the lived experience of seniors living in the West End. It is our initial attempt to address the questions:

1. Are seniors being supported to remain in the West End? With its compact and walkable built form and the wide array of supports and amenities it offers seniors, the neighbourhood is, in many ways, Vancouver's most 'age friendly' community.
2. Are housing pressures threatening the ability of many senior renters to remain in the West End?
3. If housing pressures are significant, what is the nature of those pressures?

This report does not purport to be a 'definitive' document on the situation facing senior renters in Vancouver's West End. It does represent our effort to begin to bring together statistical and anecdotal information to provide a picture of the challenges facing senior renters in our neighborhood, information that we to our knowledge has been lacking to date. Feedback from our members and other seniors accessing our services leads us to believe that many low to moderate income seniors renting their homes in the West End are under ever increasing pressures that threaten their housing tenure.

The results of the survey seem to validate our concerns. On average, the 90 respondents had lived in the West End for 23 years, with a median length of 20 years. These are long term, stable residents, with a strong sense of community and of belonging to the neighbourhood. However, fears about their future in the West End are clearly on their mind:

- The single biggest issue cited by respondents was the cost of rental housing! The second biggest issue – one clearly related to the first - was fear that rising prices will ultimately force them to leave the West End.
- 25 respondents know seniors who have been forced to leave the West End due to rising rents.
- 28 respondents said that, if their rent was to go up by \$50.00 per month, they would no longer be able to afford the rental cost of their apartment.
- 49 of them stated that being forced to leave the West End would have a very negative impact on their health and well-being.

Our report concludes with eight recommendations for city action on the crisis facing senior renters in the West End. We recognize there is no easy answer to the issue, but immediate action is required.

PART 1: Results of the February 23rd WESN Housing Committee Survey

This section provides an overview of the results of the West End Seniors' Survey which was conducted in February 2012. There were a total of 90 seniors who participated in the survey.

The West End Seniors' Network participated in a "Customer Appreciation Day" at the Denman Place Mall. Housing Committee members staffed a table during the event and asked seniors aged 55+ who were renting their homes in the West End to take a few minutes to complete a survey about their housing situation.¹ This section provides an overview of the results of the survey from the 90 respondents who completed the survey; 80 at Denman Place Mall and an additional 10 at Barclay Manor that same day.

Length of Residency in the West End

Many seniors who responded to our survey were long-term residents

71% of those who responded to our survey had lived in the West End for 10 years or more, including approximately half (49%) who had lived in the West End for 20 years or more. Respondents expressed a strong sense of connection to the community and to their neighbours. This stable history of living in the West End is significant and important in terms of connections to the community as well as in terms of service and support networks.

Time in the West End

Unit Type	Number	Percent
Less than 5 years	14	15.7
5 to 9 years	12	13.5
10 to 19 years	19	21.3
20-29 years	17	19.1
30 or more years	27	30.3

Source: West End Seniors' Network Survey, February 23, 2012

¹ WESN defines a 'senior' as a person aged 55 or older.

Biggest challenges faced with current rental housing arrangement

Affordability and uncertainty in ability to remain living in the West End were the two greatest concerns identified through our survey.

When asked to report the greatest challenge they faced to their current housing arrangement, the 90 respondents provided 120 discrete responses, meaning a small percentage provided more than 1 response. By far the most frequent challenge cited was the cost of housing, which was noted by 66% of all respondents. Uncertainty about being able to remain living in the West End was listed by 29% of respondents. Other concerns, such as the size of their unit, their relationship with their building manager or landlord, or infestations were ranked significantly lower than issues of cost and uncertainty.

Range of Concerns Identified

Unit Type	Number	Percent
The cost	59	65.6
Uncertainty/fear of not being able to stay	26	28.9
Size or condition of the unit	15	16.7
Bedbugs or other infestations	12	13.3
Relationship with landlord or building manager	8	8.9

Source: West End Seniors' Network Survey, February 23, 2012

Affordability and displacement

1 in 3 respondents knew of other seniors who had to move from the West End because of affordability

When asked whether they were aware of other seniors who had been forced to leave the West End due to affordability pressures, 31% reported that they were aware of other seniors who had to move because they could no longer afford to live in the West End. This finding suggests that affordability pressures may have already played a large role within the community of senior renters in the West End, and that instances of seniors being forced out by affordability pressures are not uncommon.

Unfortunately, there has been little effort to track the numbers of seniors who have been forced to leave the West End, nor to determine where they ended up living, nor the consequences of this forced relocation on their health and social situations. Data of this kind could help provide a wider framework

for analysis, including potential health impacts, along with implications on already stretched health care budgets.

Impact of rising rents

80% of those who responded to the survey indicated that a rent increase of \$50/month would entail some compromise in their living arrangements or force them to move out of the West End

The survey also asked respondents to reflect on the potential impact that a rent increase of \$50 per month would have on their overall housing situation. The \$50 figure was chosen to reflect the 2012 rent increase figure of 4.3% allowed under the Residential Tenancy Act. A 4.3% increase on a monthly rental of \$1,100.00 (a typical 1 bedroom rent in the West End) would be \$47.30, or nearly \$50.00.

Some respondents reported more than one impact, so the total percent adds up to more than 100%. 35% of the respondents stated that they would not be able to afford to stay in their apartments, while 17% felt they would have to cut back on medication costs. Approximately 40% of those who responded reported that they would have to cut back on social activities. Disturbingly, 8 respondents (9%) added that they would have to cut back on food or groceries—even though this option was not listed as a choice on the survey. Clearly, with responses like this, it is evident that many seniors living in the West End have little capacity to absorb on-going rent increases.

In total, 80% of respondents reported that a rent increase of \$50 would entail some compromise to their living arrangements or force a move to another neighbourhood or community. This suggests that the current profile of the West End as a mixed community (by income and age) is under pressure and that current market directions, left unaddressed, will destroy this highly successful example of a mixed community.

Impact of a \$50 per month rent increase

Concern	Number	Percent
No problem	17	20
Cut back on social activities	34	40
Cut back on medication costs	14	17

Concern	Number	Percent
Would not be able to afford to stay in apartment	31	35
Other	19	22

Source: West End Seniors' Network Survey, February 23, 2012

Housing options

80% of those who responded to the survey indicated that a rent increase of \$50/month would entail some compromise in their living arrangements or mean they would have to move

When asked to describe what they would do or where they would go if they had to leave the West End, the most common single response (17 respondents) was to leave Vancouver, while an additional twelve (12) respondents indicated that they would move to another neighbourhood in Vancouver. The responses are summarized in the table below. Importantly, the answers provided by respondents to this open-ended question were often speculative: respondents weren't sure that their selected 'option' would actually be available, with one respondent indicating that they would move in with family "even if they didn't want me". Another stated that they would move "hopefully, to affordable seniors housing".

While a measure of resilience was reflected in the answers, there was also a shared sense of uncertainty. For example, the belief that moving into social or assisted housing will be an option may be optimistic given the high demand for these units, particularly in neighbourhoods like the West End.

Options for relocation

Possible Options Considered	Number
Move out of Vancouver	17
Move elsewhere in Vancouver	12
Unsure/no options	10
Move in with or rely on family	8
Social housing or assisted living	8

Source: West End Seniors' Network Survey, February 23, 2012

Impact on health and well-being

80% of those who responded to the survey indicated that a rent increase of \$50/month would entail some compromise in their living arrangements or mean they would have to move

The survey also asked seniors about the potential implications that a move would have on their health and well-being. The majority of respondents (82%) indicated that they felt that the impact on their health and well-being would be negative. This included 66% of respondents who felt the impact on their health would be very negative. Only a small number of respondents (3%) felt that being forced to leave the West End would have no impact on their health and well-being. It is clear that there is a strong sense of attachment to the community, with the majority of seniors who responded to the survey clearly indicating that the West End is their home.

Given high and growing health costs, and the expanding population of seniors, it would be important to consider the impact of dislocation of seniors from their housing and their neighbourhood within the wider context of the implications on health care costs.

Impact on health and well-being of being forced to leave the West End

Impact on Health	Frequency	Percent
Very negative	49	66.2
Somewhat negative	12	16.2
Not too bad	5	6.8
No impact at all	2	2.7
Unsure/difficult to say	6	8.1
Total	74	100.0

Source: West End Seniors’ Network Survey, February 23, 2012

Final comments from survey respondents

When asked if they had any final comments, a number of themes emerged. The strongest theme was concern about the potential on-going escalation of rents and the potential implications for seniors who live here. A number of respondents also used this opportunity to make note of how much they appreciate life in the West End, while others felt that it was important for the community to come together to respond to the types of pressures and challenges that are evident in the responses to this survey.

Part 2: Housing Affordability Challenges

The West End is a desirable neighbourhood with the average cost of housing being approximately 5 percent above average rents for the City of Vancouver as a whole.

Vancouver's West End neighbourhood is recognized as a desirable place to live. Not only does it have significant social diversity, it also has a strong sense of community and a good mix of rental and owned housing. Reflective of the area's desirability, the average market rent in the West End at the time of the survey was equal to approximately \$1,161 per month, compared to \$1,102 for the City of Vancouver as a whole. Table 1 provides an overview of the average market rent for units of different sizes and types.

Table 1: Average Market Rents in the West End Compared to Average Market Rents City of Vancouver

Unit Type	Average Market Rent West End	Average Market Rent City of Vancouver	% Above or Below Market Rate for Vancouver
Bachelor	\$872	\$881	1% below Vancouver market rate
1-bedroom unit	\$1,112	\$1,045	6% above Vancouver market rate
2-bedroom unit	\$1,712	\$1,493	13% above Vancouver market rate
Average rent	\$1,161	\$1,102	5% above Vancouver market rate

Source: CMHC Rental Market Report, December 2011

Seniors in Housing Need

Approximately 1 in 4 senior-led renters in the West End were spending 50 per cent or more of their income on their housing costs in 2006

Our research shows that approximately 1 in 4 senior-led renter households (aged 65+) living in the West End were spending 50 per cent or more of their income on their housing costs in 2006. These are households who face extreme affordability problems and who are at increased risk of homelessness through economic eviction. Senior-led renter households accounted for approximately 1 in 10 renter households in the West End who were in core housing need² and spending 50 per cent or more of their income on their housing costs – a number that would be almost double if one were to all include the households headed by 55 to 64 year olds that were spending 50 per cent or more of their income on their housing costs.

Housing Issues in the West End

Housing issues in the West End cut across a number of different dimensions.

Anecdotal evidence suggests that housing concerns in the West End cut across a number of different dimensions, encompassing concerns about affordability, fear of being forced out of the neighbourhood and fears of becoming homeless through economic eviction or “renoviction”. For many seniors living in the West End, worry over losing their housing is a significant and on-going concern as housing costs continue to increase and as they see other neighbours being forced to leave the neighbourhood.

Low income seniors are particularly vulnerable

Seniors at the low end of the income continuum are particularly vulnerable. Seniors relying on OAS/GIS have one-third the income needed to carry the average rental unit in the West End.

² A household is said to be in core housing need if its housing falls below at least one of the adequacy, affordability or suitability, standards while spending 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable. Adequate housing is that which is not requiring any major repairs. Affordable housing is that which costs less than 30% of total before-tax household income. Suitable housing has enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard requirements.

Many low income seniors are particularly vulnerable, especially as the cost of their housing continues to escalate. For a low income senior relying on OAS/GIS, the maximum monthly assistance available is \$1,200 per month. This translates into an annual income of \$14,400, less than one-third of the income that a household needs to afford the cost of an average rental unit in the West End. Similarly, the average rent for a 1-bedroom unit in the West End of Vancouver would consume almost 100% of the income of a household living on OAS/GIS – it is also out of reach of the average senior’s income in Metro Vancouver³.

Unit Type	Average Market Rent West End	Income Need to Carry the Average Rental Unit	Affordability Gap Based on the Average Seniors’ Income
Bachelor	\$872	\$34,880	(\$75)
1-bedroom unit	\$1,112	\$44,480	(\$315)
2-bedroom unit	\$1,712	\$68,480	(\$915)
Average rent	\$1,161	\$46,440	(\$364)

Source: Calculated using data from the CMHC Rental Market Report, December 2011 and the standard definition of affordability which assumes that housing should not cost more than 30% of a household’s income.

Benefits and limitations of the SAFER program

Access to the assistance provided under the SAFER program can help to reduce the affordability gap for low income households.

SAFER (Shelter Aid for Elderly Renters) is a program in which the Provincial government, through BC Housing, provides housing assistance to help close the gap between the cost of housing in the private rental market and the rents lower income seniors can afford. There are 3 scenarios where the SAFER program can be improved to make the program more accessible:

- Income levels that fall outside of the level impacting many moderate income seniors
- A SAFER rent ceiling that is not in line with current rental reality of West End rent costs
- The requirement for seniors apply for SAFER program yearly

³ The average seniors’ income in 2006 for Metro Vancouver was equal to \$31,861. At this income level and affordable rent is equal to \$797 or translates into an affordability gap of approximately \$364 per month based on the average market rent and the standard that a household should be spending a maximum of 30% of income on their housing costs.

The income levels eligible for assistance under the SAFER program are equal to \$27,996 for single senior households and \$30,204 for senior couples. Seniors with incomes that fall outside of these figures are not eligible for assistance, leaving many moderate income seniors with no support to deal with the ever increasing rents in the West End. Likewise, the rents which fall outside of the established rent ceilings for the program are not included in the calculation of assistance. SAFER’s rent ceilings define the portion of the total monthly rent a senior pays that is eligible for assistance. The monthly subsidy is based only on the amount of rent that falls within the rent ceiling. Currently, the SAFER rent ceiling for the city of Vancouver is \$700/month for a single senior, almost \$200 below the average rent of a bachelor unit in the West End and more than \$400 below the average rent of a one bedroom unit in the neighbourhood.

Unit Type	Average Market Rent West End	SAFER Rent Ceiling	Average Rent Outside of the SAFER Rent Ceiling
Bachelor	\$872	\$700 single/\$755 couple	\$172 to \$117
1-bedroom unit	\$1,112	\$700 single/\$755 couple	\$412 to \$357
2-bedroom unit	\$1,712	\$700 single/\$755 couple	\$1,012 to \$957
Average rent	\$1,161	\$700 single/\$755 couple	\$461 to \$406

Source: Calculated using data from the CMHC Rental Market Report, December 2011 and BC Housing SAFER program guidelines as published on BC Housing’s website.

Seniors are expected to “absorb” the difference and/or to find cheaper accommodation. Notwithstanding the positive intentions of programs like SAFER, for many seniors in the West End the end result is that they are left with difficult, even painful, decisions to leave the neighbourhood in which they may have lived for decades. If the greater social goal is to allow modest income seniors to age in place in a familiar and well serviced neighbourhood that they are happy to call home, policy makers need to look carefully at the hard question of whether seniors are being priced out of the West End housing market—that is to say, out of their homes and out of their community.

Table 2: Typical Issue facing a low-income senior renting an apartment in the West End

EXAMPLE: single senior (65+) receiving only OAP and GIS	
Total Monthly Income	\$ 1,272.00
Monthly Rental Costs	\$ 1,200.00
SAFER Subsidy (SAFER only recognizes a maximum monthly rent of \$700)	\$ 279.00
Net Monthly Rental Cost	\$ 921.00
Money available for utilities, food, medication, transportation, social activities, clothing, toiletries, etc. Seniors are also expected to pay for non-medical home supports (e.g., cleaning, laundry)	\$ 351.00

Conclusion: What are we asking the City to do?

The June 2012 Interim Report on the Mayor’s Task Force on Housing Affordability poses the following questions that get to the crux of the issue:

Should we simply let the market decide what kind of city we want and who gets to live here? Or should we take the actions needed to increase the diversity of affordable housing options, and maintain the vibrancy, diversity and economic competitiveness of our city?

The West End Seniors’ Network believes low to moderate income senior renters in our neighbourhood are facing a crisis. While we are fully supportive of, and actively participating in, initiatives such as the current West End Local Area planning process and other longer-range efforts, our seniors need help today. The City of Vancouver’s *Housing and Homelessness Strategy 2012-2021* states,

“... the City of Vancouver’s mission is to create a city of communities which cares about its people, its environment and the opportunities to live, work and prosper. Challenges with housing affordability and increasing homelessness pose significant barriers to achieving this mission.”

“Barriers” to the mission translate into displacement and despair for some of the most vulnerable residents of our city. The third “Strategic Direction” in the 2012-21 Strategy calls for the city to “provide strong leadership and support partners to enhance housing stability”, with the first priority action being, “Enhance support to renters.” We applaud the city’s commitment to three year funding for a rent bank to provide emergency loans for low-income citizens in danger of eviction. But, the issue facing seniors in the West End won’t be solved by offering loans.

WESN is urging the city to commit today to taking immediate steps to help ensure that living in the West End remains a viable option for senior renters of all income levels. We do not have a ‘magic bullet’ answer for the issue, but our nearly 700 members do have a strong expectation that the City step up to the plate and play a leadership role in acting now. Some of the possible actions for the City include:

1. Immediately apply models similar to the inclusionary zoning model in the Cambie Corridor Plan, which requires 20% affordable market rental housing units on sites targeted for rental housing, to all redevelopments in the West End. However, ensure that the definition of ‘affordable’ reflects the reality of low and moderate income seniors. While the recent city-led initiatives such as the STIR (Short Term Incentive for Rental Housing) program may have stimulated construction of rental units in the city, by the city’s own admission the units generated will not rent at levels affordable for lower to moderate income households, including seniors.
2. Take the lead in pursuing innovative partnership opportunities with existing rental building owners. For example, many private apartment buildings in the West End are home to large numbers of seniors. The City’s housing department could proactively approach the building owners to see whether new public-private partnership models could be created, possibly with the additional

involvement of Vancouver Coastal Health and/or other organizations with a “stake” in seniors’ health and wellbeing.

3. Publicly call on the provincial government to enhance the Shelter Aid for Elderly Renters (SAFER) by:
 - Immediately raising rent ceilings for Vancouver to make them relevant to the actual average rents in the West End.
 - Eliminating the requirement for seniors to reapply for SAFER each year. Difficulty with paperwork and forgetting to meet the annual dead line often results in seniors being cut off the SAFER program, leaving some seniors unable to pay their rent.
4. Explore the viability of using any city/publicly-owned land in the neighbourhood to leverage partnerships, including non-profit and co-ops, for the creation of affordable rental housing for seniors.
5. Join with other municipal governments in BC and across Canada to demand the federal government take emergency action to provide financing mechanisms for the construction of new subsidized rental housing for seniors.
6. Call on the province to implement rent controls to prevent automatic annual increases in rents. The 4.3% increase allowable under the RTA for 2012 may seem small to many of us. However, as seen from our survey results, for a senior on a fixed income living in a \$1200/month apartment that increase could represent the proverbial straw that breaks the camel’s back.
7. Work with the Residential Tenancy Branch and other stakeholders – e.g. the BC Apartment Owners and Managers Association - to educate and protect seniors from building managers and landlords who “bully” seniors, particularly those who, by virtue of long term tenancy, may be paying less than the going market rate for their units.
8. Don’t automatically preclude ideas that may seem ‘unrealistic’. Who, a few short years ago, would have believed the provincial government would cough up millions of dollars to purchase and renovate SROs to ease homelessness? What possibilities might there be to purchase existing rental stock in the West End and convert it to public, rather than private, goals?

These are only some ideas. We are not housing ‘experts’ – but we do know that a significant number of seniors living in the West End, many of them long-term residents, face the very real possibility of being forced out of their homes and neighbourhood. They lose, the neighbourhood loses and the city of Vancouver as a whole loses. The time for action is now.

We look forward to the City’s positive response.

Seniors Living in Vancouver's West End

1 in 10 people living in the West End are seniors.

Community level data from the City of Vancouver shows that there were approximately 5,080 seniors aged 65+ living in the West End in 2006, a number that remains almost unchanged according to the 2011 Census. Thus, in 2011, this age group represented approximately 13 per cent of all individuals living in the West End, similar to the percentage in the city as a whole.

Understanding the Needs of Seniors Living in the West End

The profile of seniors in the neighbourhood is changing with fewer seniors living in the neighbourhood in 2006 compared to 1996.

However, broad population level data alone does not provide a complete picture of the realities faced by seniors, nor is such information always consistent. For example, neighbourhood level data available through the City of Vancouver shows that the seniors' population in the West End decreased between 1996 and 2006. This seemed to contradict the pattern that one would have expected given the overall aging of the city's population. Clearly, simple population data on its own is not going to provide us with a complete picture of the situation.

Living Arrangements

46% of seniors in the West End are couples while the remaining senior-led households are single or live in other types of arrangements.

The 2006 Census showed that there were approximately 3,845 senior-led households (aged 65+) who were living in the West End. This included approximately 2,000 that were female-led and approximately 1,840 that were male-led. Of the 3,845 senior-led households, approximately 1,785 (46%) were living in census family arrangements, most typically, as couples. The majority were living alone or with relatives (the West End has the highest percentage of live alone seniors in the city). There were also a small number of senior-led households who reported that they were living in shared arrangements.

Seniors Moving to the West End

Approximately 1 in 4 seniors living in the West End moved to the West End between 2001 and 2006 while many others have lived in the West End for more than 5 years

The 2006 Census data shows that, at least in the period from 2001-2006, the West End continued to attract seniors, with approximately 1,250 seniors living in the West End reporting that they had moved from elsewhere in the five (5) year period between 2001 and 2006. This represents approximately 24.6% of seniors living in the West End. This figure is not surprising given that the West End offers a great range of services and amenities that are important to seniors both in terms of the quality, walkability and livability of the neighbourhood, as well as in terms of the sense of community. The West End is, in many respects, the ideal “age friendly” community. As more recent Census data is released, it will be possible to update this report with the most current information.

Contradictory Signals

General demographic trends indicate increases in the seniors’ population. However, Census data from 1996-2006 shows a net decrease in the number of seniors living in the West End suggesting other factors may be at work.

One of the challenges of an aging population is the increasing demand for senior-related services and supports. In looking at the general age profile of renter households living in the West End, the data shows that, in 2006, there were 3,795 renter households living in the West End headed by people aged 55 to 64, roughly equal to the 3,845 renter households headed by seniors aged 65+. Under normal conditions, one would expect many of these 55-64 year olds to remain living in the neighbourhood and, as they aged, to add to the population of seniors aged 65+. However, while the research suggests that the number of seniors in the West End should be steadily *increasing*, Census data for the 10 years from 1996 to 2006 showed a net *decrease* in the number of seniors living in the West End. On the other hand, 2011 Census data released at the end of May 2012 indicates an increase in adults aged 65+ between 2006 and 2011.

Understanding the Patterns and Trends

The West End Seniors' Network is interested in understanding more fully the underlying patterns and trends.

The West End Seniors' Network is interested in understanding more about the underlying patterns and trends related to the changing profile of seniors in the West End. This includes looking more closely at some of the housing challenges that seniors living in the West End may be experiencing. Our interest in the topic was generated by the increasing number of stories we have been hearing from our members, other seniors and other community members regarding the pressures on senior renters. The brief survey WESN's Housing Committee designed and administered at the local Denman Place Mall was intended to help begin to better quantify and understand those issues.