

RENTERS AT RISK



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**SENIORS
COMMUNITY
PLANNING TABLE**
West End

GORDON
Neighbourhood House



United Way

Overview

- Aging in Place
- Demographics
- Housing Affordability and Seniors
- Economic Eviction
- Rental Issues
- Community Response
- Policy Recommendations

Aging in Place

Most seniors want to age-in-place in their community

Benefits of living in the same home/neighbourhood:

- sense of 'home'
- Sense of community belonging
- social support network built over time
- neighbourhood resources, amenities and medical supports close by
- familiar local environment
- sense of safety
- mobility options are known

'Finding Home' - Aging in Place

Finding Home™:

How to Belong in a Changing World

Gordon Neighbourhood House

Why Home is Important

Seniors Dialogue # 1 – May 19th, 2011



"Seniors are the Past of the Future."
— Dialogue Participants



"Home is where you learn and teach to be human, how to face life."
— Dialogue Participants

Home Means to Me...

- I belong and feel happy
- I feel safe & can rest, relax & trust
- I can be myself

What Makes Home...

- Respect & trust
- Safety & security
- Freedom & possibility

Benefits of Having Home...

- I have a future
- I have a sense of belonging
- I feel safe

When I Don't Have a Home...

- I feel lonely & scared
- I feel like I can't contribute
- I feel unsafe & undervalued

"Seniors are the Past of the Future."

Our Top Priorities ...

"When I have a home, I feel a sense of opportunity and possibility."

- | | |
|-------------------------|-------------------------------------|
| • Aging in Place | • Health Issues |
| • Unsafe Neighbourhoods | • Adult Children Moving Back Home |
| • Services for Seniors | • Fear of Moving into Nursing Homes |
| • Entertainment | |
| • Cost of Housing | |

"When I left my home in Mexico, I brought my kitchen tools, pictures and other things to help me feel at home here in Canada."

How I Create Home...

- Caring about others
- Having financial support & services for seniors
- Being active & volunteering

What Takes Home Away...

- High cost of housing
- Poor health
- Lack of financial security
- Having no control over my environment
- Discrimination

"Creating Home takes effort. It is up to us to create home."

Finding Home™:

How to Belong in a Changing World

West End Seniors' Network

Why Home Matters

Seniors Dialogue # 1 – April 19th, 2011



"Home is where we help each other and where I belong."
— Dialogue Participants

What Home Means to Me a Place Where...

- I can do what I want
- I feel safe & secure
- I have stability
- I find peace & quiet
- I feel loved & contentment
- I can just be me

Values that Create a Sense of Home For Me...

- Love & gratitude
- Peace & harmony
- Respect & empathy
- Inspiration & living a meaningful life
- Is our neighbourhood

Benefits of Belonging...

- I feel at peace within myself & in harmony with others
- I feel happy & a sense of well-being
- I gain insights into who I am
- I have space to just be & learn about me
- I can dismiss previous judgment
- I can learn everyday
- I gain perspective
- The ability to disagree

Cost of Not Belonging...

- I can develop a disease, illness or impairment
- I feel insecure, isolated & separate
- I feel a lack in the fullness of living
- I start to see people as "other"
- I feel uneasy within myself
- I feel sad & start ruminating

Our Top Priorities ...

- Seniors & housing
- Renovations
- Rent control
- Tenants rights
- Tenants Association
- Accessible & safe buildings
- Pet friendly buildings
- Coping with loneliness
- Phone scams
- Living conditions (eg. Broken elevators, no hot water, bed bugs)

"Home is when I have good relationships with my neighbours."

"Barclay Manor is a foundation for me, it's where I feel at home and how I got into my building."

How I Create Home for Me...

- Knowing my neighbours
- Having good relationships & warm conversations
- Contributing to my community by volunteering or helping others
- Learning something new
- Pets & receiving hugs from youth
- Being grounded & knowing my spiritual self
- Having enough food in the fridge

What Erodes Home for me...

- Noise — it makes me lose focus
- Nasty comments
- Health issues
- Isolation & depression
- Not knowing the services that are available to me
- Ageism — being called "honey," "deary," or being talked down to or youth not wanting to be with me
- Having someone foist their beliefs on me
- Vet bills & cost of cat food

"The West End is my home. It is where I can see the beaches and mountains, feel the wind and have easy access to services and amenities."

WEST END SENIORS & HOUSING DIALOGUE PROJECT

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Seniors Dialogue Program
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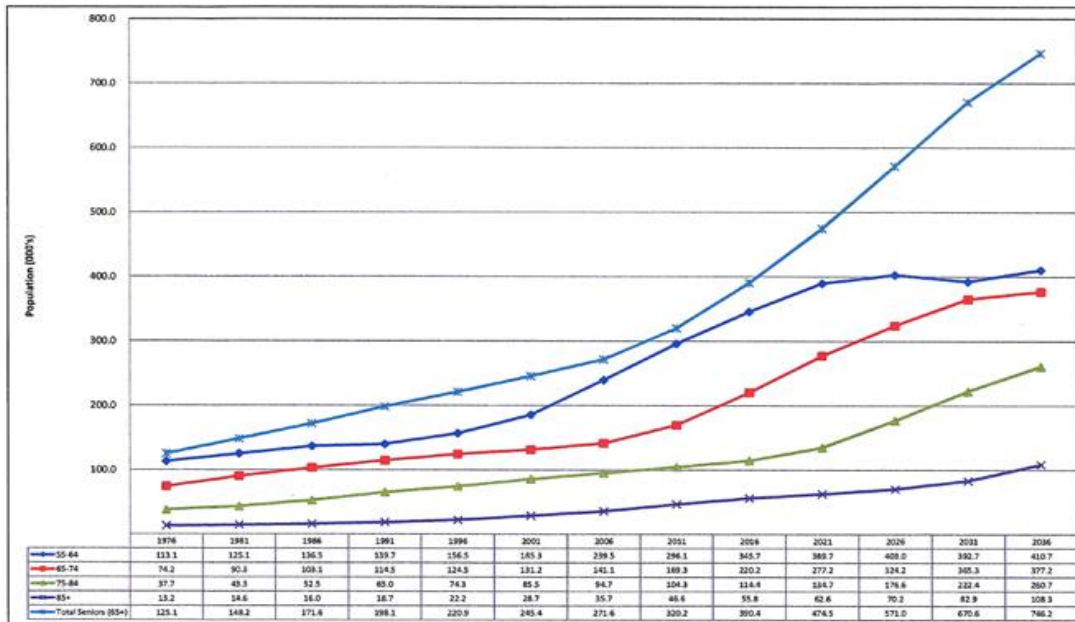
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Demographics

- 1 in 5 Seniors in BC are renters (Census 2006)
- 1 in 3 Seniors in Vancouver are renters (City of Vancouver, Oct 2010)
- Seniors have a modest overall household Income
 - Median Income : BC seniors \$20,213. Metro Vancouver \$19,440 (Census 2006)
 - 14 % of BC Seniors are living in poverty (CPPAv2012)



Projected
Growing
Trend of
Adults 55+,

Metro
Vancouver,
1976-2036

Housing Affordability

- Just over half of BC seniors who rent in the private market have problems paying their rent (in Core Housing need).
(CCPA)
- Average rent for 1BR in Metro Van was \$1,067 in 2011.
(CMHC 2012)
\$1067 rent = affordable = \$42,000 annual income
- In Metro Vancouver, 6990 senior renter households are in “worst case need”, spending more than 50% of their income on housing and are at risk of losing their housing or becoming Homeless (UWLM, 2011 report)
- First time ever, seniors are going into shelters because of rental affordability issues. 15% of homeless pop 55+ (Metro Vancouver, 2012)

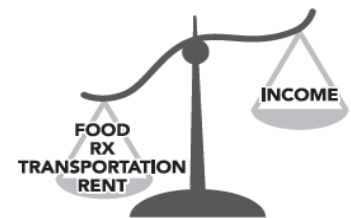
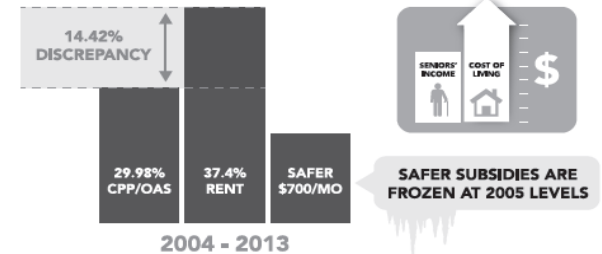
Housing Insecurity – West End

- ❑ 1 BR in Vanc \$1067 avg
- ❑ 1BR in West End \$1179 (CMHC 2012) (\$112 more/month)
- ❑ 44,500 pop, 80% renters
- ❑ 6000 seniors 65+
- ❑ 68% of WE seniors rent
- ❑ 60% WE seniors live alone
- ❑ Low to Moderate income

HOUSING INSECURITY FOR SENIORS IN B.C.



Each year: CPP/OAS increase based on cost of living but rent increases by 2% + inflation and SAFER subsidy has not changed since 2005



- Deterioration of disposable income of low-income seniors=less money to make preventative choices in food, exercise and recreation
- Increasing rate of displacement
- Loss of social networks and ability to age in place

Economic Eviction & Seniors

- **‘Economic eviction’** - Seniors are being forced to leave their communities because rising housing costs mean they cannot afford to stay in their home and age-in-place in their community
- Seniors living on fixed income cannot keep up with rising market housing pressures, yearly rent increases and forced displacement such as ‘renovictions’, meaning aging in place is no longer possible for low to moderate income seniors
- **Example 1: Kelowna Rent Increase Concerns**
<http://www.youtube.com/watch?v=FunG8BN3sR8>
- **Example 2: Vancouver Renoviction**
<http://www.youtube.com/watch?v=R5XjKjfi2wE>

Risks to Aging In Place for Renters

Senior renters forced out by Legislation and Market Forces:

- ❑ Evictions – Renovations, Cause, Landlord Use, Pets
- ❑ Yearly rent increases
(2% +CPI)
- ❑ Possible allowable RTA rent increases
11 years = **39.6%**
- ❑ Large geographic increases
- ❑ No rent control between leases
- ❑ Historically low vacancy rates
- ❑ Landlord Ageism towards Elderly and Frail renters



- ❑ Land Speculation, development pressure, building sales
- ❑ Older buildings in disrepair need work, vacant possession undefined by RTA

Risks -Aging In Place for Renters

- High housing costs mean long term tenants may have lower rent than new tenants around them, leaving them feeling vulnerable to large rent increases
- Rising market rents and low vacancy rates mean it can be difficult to find an affordable rental unit or move within a neighbourhood.
- “Renovictions” can force Seniors from their homes on 60 days notice, many seniors feel at risk of being displaced this way.
- Seniors do not feel they have Security of Tenure when renting
-“my home is not my home, I’m afraid I won’t be able to stay”
- Seniors are not willing to ask for repairs to unit or assert rights, for fear of retribution, eviction.
- If displaced, seniors face intense competition for few available affordable rental units and long waiting lists for social housing, subsidized housing, or assisted living.

Economic Eviction - Seafield

Seafield Apartments, 2008-2013



Rolly and Mayor Gregor Robertson, Dec 2010

<https://www.youtube.com/watch?v=aKduuDTT7M>

- ❑ New Owner wanted tenants to pay more rent or leave
- ❑ Threatened renovictions, asked for 73% rent increases at RTO
- ❑ 92 and 84 year old seniors with health issues received a 43% rent increase from RTO. Order was overturned in Supreme court.
- ❑ Targeted evictions.
- ❑ Building put into disrepair to force out tenants.
- ❑ No security of tenure
- ❑ Stressful, grave health impacts on seniors, families, children
- ❑ Owners sold Building within 2 years

Economic Eviction–Emerald Terrace

● Emerald Terrace Apartments, 2008-2012



**Lynn with
MLA
Spencer
Chandra
Herbert,
May 2010**

- ❑ Mass Pet Evictions to long-term tenants. Fought and won.
- ❑ Renovictions and targeted evictions for manager suites.
- ❑ Eviction for landlords use of an 82-year old senior, long-term tenant of 41 years, fighting cancer.
- ❑ Offer to relocate Lynn in smaller `renovated` suite for a 40% rent increase.
- ❑ No security of tenure, fearful.
- ❑ Stressful, health impacts
- ❑ Tenants won at RTO, many moved out anyway.

Community Response

West End 2003 – 2014

- Community groups (Renters At Risk, West End Residents Association,) TRAC and local politicians raise awareness of Mass Evictions and other tactics forcing Renters Out.
- **2009 - 2013**
WEMAC and City of Vancouver Community Planning Process
- **2009 - 2010**
West End Seniors Affordable Housing Initiative (United Way)
- **2010 - 2011**
Dialogues for Seniors – Finding Home (New Horizons)
- **2011 - 2013**
Seniors Community Planning Table - West End (United Way)
- **2012 - 2014**
Economic Displacement of Senior Renters in Metro Vancouver (SPARC, WESN, Gordon Neighbourhood House, Seniors Planning Table, United Way)

Documenting the Issue - Surveys

Planning Table Needs Assessment Survey 2012-2013

- 208 Surveys
- Gender: 70% Female 28 % Male 1% Other
- Ages: 55-64 years = 31.7% 65+ years = 68.3%
- Housing: 54%(108) renters
14% (29) subsidized housing / BC housing
32% (64) owners
- **49% lived in West End over 20 years, 21% longer than 10 years**
- 50% knew their neighbours, 63% knew their landlord

Documenting the Issue - Surveys

- **208 Surveys**
- **45% feared they wouldn't be able to afford yearly allowable rent increases**
- **13.5% feared getting a large rent increase letter above 2%+ CPI, based on higher market rents their neighbours were paying.**
- **One in five people (20%) reported building sold in last 5 yrs**
- **Nearly 30% feared getting a 'renoviction' notice**
- **15% feared eviction notice for other reason (pets, landlords use etc)**
- **35 people (17%) had been evicted, (22 renovations/building sold, 8 for long-term pets)**
- **28 pet owners found it hard to find a place to rent because they had a pet, and 17 feared an eviction notice because of their pet if their building was sold to a new owner**

Seniors Renters Focus Groups

- 3 focus groups - West End (October 2013- May 2014)
- ages 55 – 91,
- 50 + years = longest residency in West End
- All feared being forced to leave the neighbourhood due to rising rents

Comments:

- “I’m on a fixed income, it doesn’t keep up with my rent increases.”
- “You really have to watch what you eat or cut back if you want to continue to live here.”
- “Every time a unit turns over the rent goes up by \$500 or more. I’m afraid they will ask me for a huge rent increase or renovict me”
- “We are afraid to ask for any repairs , we will get an eviction notice for renovations”
- “This is not the way we should have to live the rest of our lives. We deserve to stay here. I’ve paid taxes and contributed my community for years”
- “I’m afraid every time I see a piece of paper near my door or hear a knock from the landlord, it will be an eviction notice”

RTA Policy Recommendations

- **Implement RTA legislative changes to better protect senior renters**
 - Limit the annual rent increases to CPI (instead of CPI +2%)
 - Rights of first refusal for evictions for renovations.
 - Give more compensation and more time to move out for 'renovictions' (restore the 90 day notice)
 - Rent controls between new tenancies and fixed term tenancies
 - Face-to-face hearings, more RTO offices open in BC
 - Remove Geographic rent increase application clause
 - Remove discrimination against pets for Senior renters

Shelter Aid for Elderly Renters

SAFER is a provincial Rental Subsidy for Senior Renters in private market rental housing units.

- SAFER subsidy is not enough to subsize high market rental housing.
- SAFER does not increase yearly like CPP and OAS.
- Seniors' fixed incomes are not increasing as fast as rents.
- **In last 10 years (2004-2013)**
23% CPI - 37.4% Rent = 14.4% income gap

SAFER Policy Recommendations

- **Implement changes to SAFER protect senior renters**

- Increase monthly rent level cap of \$700 under the SAFER program to reflect the increased costs of rental housing

 - **March 2014- the limit was increased by \$50.**

Streamline the application process and eliminate requirement to reapply every year.

- Account for differences in urban and rural rents in BC

- Index according to RTA rent increases (2% +CPI)

Some Final Considerations

- Tracking the 'economic displacement' of senior renters is hard because no one keeps track of forced moves in BC due to affordability issues or eviction notices issued to seniors.
 - Need to quantify and measure the displacement of seniors.
- It is difficult to for the public, politicians and policymakers to grasp the significant socio-economic impact of losing older residents from our communities.
 - Need government, private investors and community groups working to protect seniors and create new affordable seniors housing - National housing plan? Changes to Tax ? RTA?
- The impacts of displacement has profound consequences on the psychological, physical, social and financial well-being of individual seniors and society as a whole.
 - Need community members, stakeholders, politicians and planners working together to ensure seniors housing needs are addressed in community planning

FINAL THOUGHT

**This work is dedicated to Lynn, Mary, Rolly,
and to the countless other seniors who been forced to
leave their homes and the communities they love**

<https://www.youtube.com/watch?v=uXmOExFJiwQ>

