

UNDER PRESSURE

The rental housing experience of seniors living in James Bay, Victoria

Data sources: survey results of 122 seniors (55+) renting in the James Bay Neighbourhood, 2019 CMHC rental housing data for James Bay, & 2016 census data for James Bay

James Bay Rental Profile

\$1,208.00 per month = Average rent

0.7% = Vacancy rate

85% of dwellings built before 1980

 **1 in 3** rental houses need major & minor repairs

	James Bay	Victoria
Median Income	\$41,663	\$53,126
Median Age	55.2	42
% of population 55+	48%	35%

Survey respondents attachment to the community:

89% rate James Bay as a very to extremely desirable place for people to live as they age

Over **75%** feel strongly about staying in their current home

Security of Tenure

65% are concerned about rising rent costs and 'renovictions'



75% faced obstacles when searching for a home in James Bay

65% would be financially impacted if their rent increased \$25 a month

39% have already had to make cutbacks to afford housing costs such as:

Transportation
Communication Methods
Social Activities
Food Costs



"Why should my rent be raised every year? I don't receive an increase in my income every year. It would break my heart to leave James Bay. I grew up here."
Survey respondent.

Impact on Seniors

James Bay Core Housing Need

Core housing need is when housing is not adequate, suitable, or affordable

"Rising costs...I am spending more than 60% of my income on rent!" Survey respondent

47% of the tenants spend more than 30% of their income on shelter costs (2016 census)

Who is in Core Housing Need in James Bay?

53% of senior females living alone

37% of senior households with at least one person with activity limitations

76% of survey respondents live alone - living alone increases housing insecurity for seniors

70% of tenants live below the affordability standard (2016 census)

Affordable housing =

70.0 %



 Housing costs
 Groceries, transportation, social activities, medications, cable/internet, etc.

Lack of Affordable Housing

Survey responses:

65% say that rents are too high

49% say there is not enough housing within their budget in James Bay

81% earn a gross household income less than \$50,000 (before tax)

Seniors' incomes and government supplements have not kept up with rent increases

Year	Combined Total Monthly (GIS/OAS)	Average Rent for Bachelor
2016	\$1334.12	\$789
2019	\$1499.77	\$975
Increase (%)	11.6%	23.6%

Conclusions

Aging in place and social connectedness are key determinants of seniors health...but low to moderate-income seniors in the rental housing market are facing a significant crisis of affordability, security of tenure, and rent stability.

Seniors are connected to James Bay and wish to remain where they have established social and support networks.

James Bay has many features that are desirable to seniors on fixed incomes:

- Good transit
- High walkability
- Close amenities
- Easy access to social activities



By 2036, there will be a significant increase in the population over the age of 65 in Victoria, new affordable rental stock will need to be developed.

Increase in Victoria's 65+ Population



While efforts are being made to address the housing crisis initiatives are currently in place, **there needs to be a bigger focus on seniors housing in the community and across Victoria**

Current Initiatives

City of Victoria's Senior Task Force

Housing recommendations include:

- Create more purpose-built affordable rentals for seniors.
- Create programs to retrofit rentals with ramps and other accessibility items.
- Create a wide range of housing options through zoning.

City of Victoria's Housing Strategy 2016-2025

Housing actions include:

- Create more rental housing supply to create less competition for units.
- Create, strengthen, and maintain regulations to preserve existing rental stock and protect tenants against renovations.
- Explore intergenerational housing options to improve access to housing and social inclusion across generations.

Capital Regional District Regional Housing Affordability Strategy

Current initiatives:

- Michigan Square: re-development to include an additional 44 units of affordable housing for seniors, adults with disabilities, working singles, and families.

Recommendations



Development of more affordable rental housing in James Bay

"We need a (liaison advocate) to help seniors solve their rental dilemma." - Survey respondent



James Bay food security program: Either a food pantry, food bank, or community food hub that includes low-cost, healthy meals or meal delivery. This support is currently occurring in the community as part of the response to COVID-19 and something similar will need to be sustained following the pandemic.



James Bay seniors navigator program to provide in-person housing support and program assistance.

"We need more affordable housing. [James Bay] is excellent if [seniors] can afford it...amenities are all close by. The bus service is great." -Survey respondent