

Sliding Scale

Source: Scenario_Metro_Singles, Scenaro_Metro_couples, Scenario_OtherBC_Singles, Scenario_OtherBC_Couples

ASSUMPTIONS

Monthly Rent: based on the Maximum Rent Levels for each household type and region as follows:

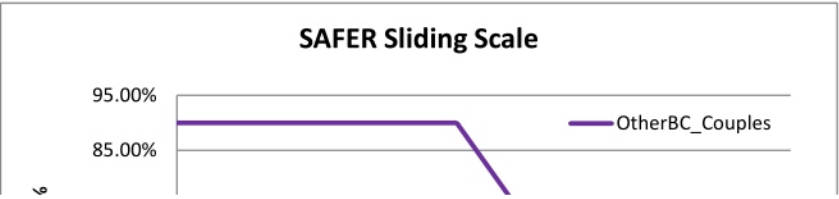
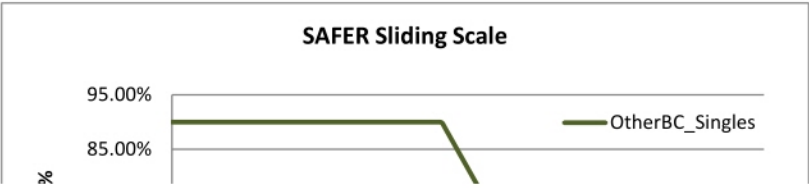
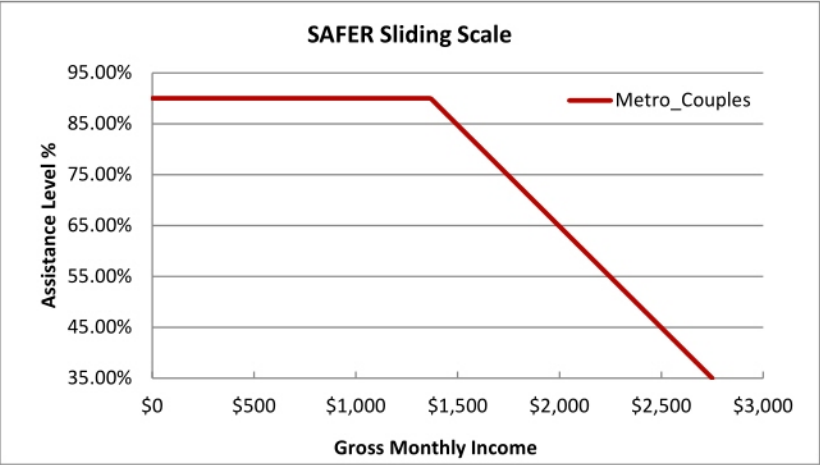
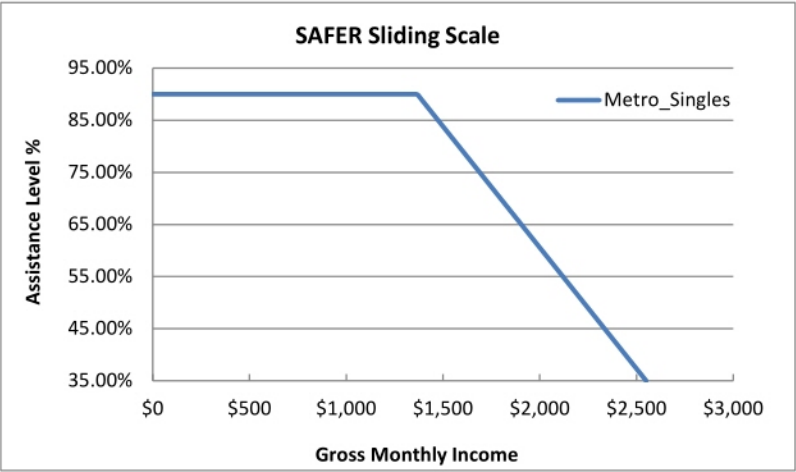
Maximum Rent Levels	Metro Vancouver	Other Areas of BC
Singles	\$765	\$667
Couples	\$825	\$727
Couples	\$1,066	\$1,066

Gross Monthly Income: from \$ to Maximum Gross Monthly Income Levels, by \$10 increment

Maximum Gross Monthly Income Level	Metro Vancouver	Other Areas of BC
Singles	\$2,550	\$2,223
Couples	\$2,750	\$2,423
Shared	\$1,776	\$1,776

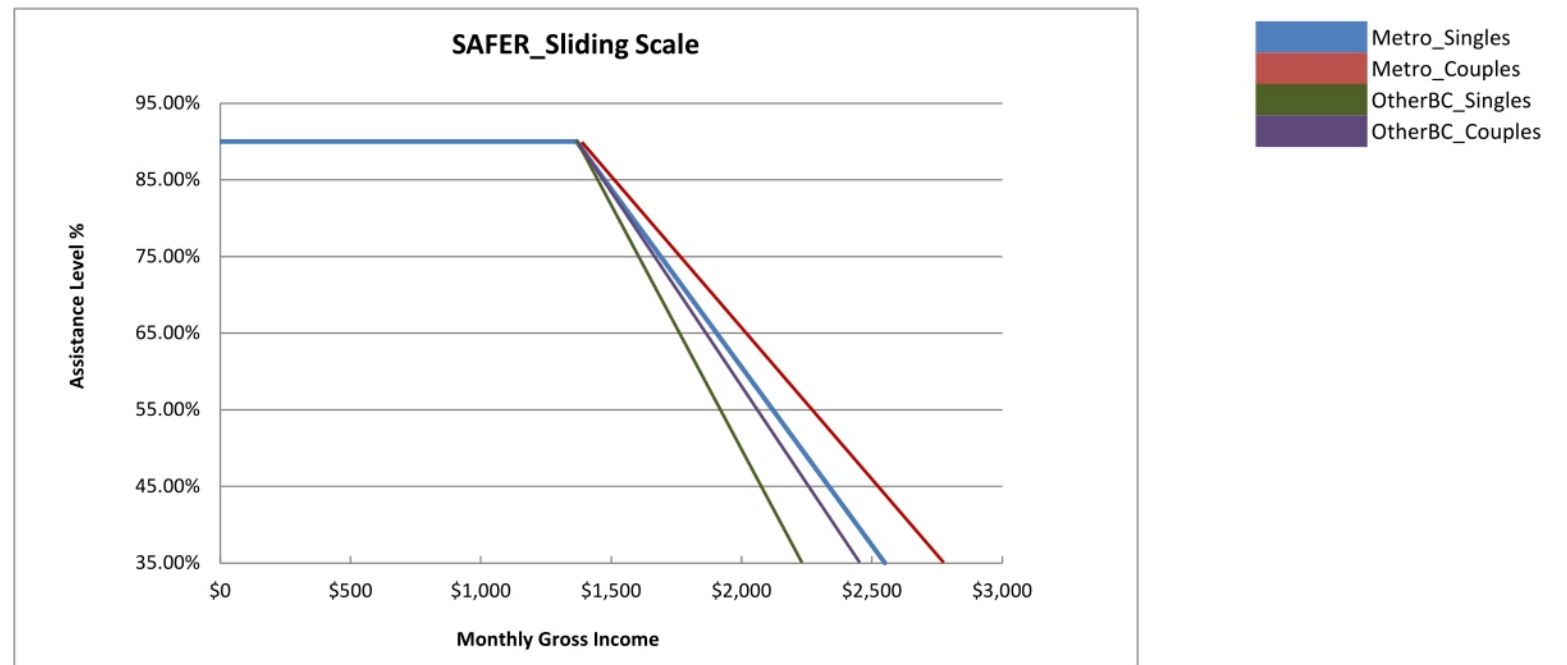
Base Income: based on July 2014 OAS/GIS rates, reset every year

Max OAS/GIS+Max Senior's Supplement - \$10.42	\$1,367.02
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Please note the chart below will not automatically updated.



SAFER Subsidy Calculator

Valid for calculations effective: July 2014 to June 2015

Valid for seniors or couples who live alone.*

To obtain an estimate of what you may be eligible for through SAFER, complete steps 1 to 6 below. For Steps 1 to 4 click in the box under "Your Information" and select from the drop down list. For steps 5 and 6 type in the information.

	Step	Your Information	Instructions
Location (Metro Vancouver or Rest of BC)	1	Rest of BC	Do you live in Metro Vancouver or elsewhere in BC?
Single or Couple	2	Single	Is this for a single person or a couple?*
Rent or Room & Board (R&B)	3	Rent	Do you pay Rent or Room and Board?
Heat Included (Yes or No)	4	No	Is heat included in monthly Rent or Room and Board?
Full amount of monthly Rent or R&B	5	625	What is the monthly Rent or Room and Board?
Gross Monthly Income	6	1515	Gross household income from 2013 tax return(s) divided by 12.

Adjusted Rent (lesser of actual rent or maximum rent level)	660.00
Estimated SAFER Subsidy	165.26

Note: This calculator provides an **estimate** only. Generally SAFER benefits are calculated based on total household income from the previous tax year.

Eligibility and actual subsidy can only be confirmed once an application has been received and processed.

* If you live with one or more roommates (not including a spouse or partner), please contact SAFER at 604-433-2218 or toll free 1-800-257-7756 for an estimate.

Estimated SAFER subsidy (and how much monthly income is left after subsidy applied) - Metro Vancouver - single

(max rent eligible for SAFER)																			
Gross monthly income	rent \$300			rent \$400			rent \$500			rent \$600			rent \$700			rent \$765			
	Estimated SAFER subsidy	income remaining after subsidy applied/ rent paid	% of gross income spent on rent	Estimated SAFER subsidy	income remaining after subsidy applied/ rent paid	% of gross income spent on rent	Estimated SAFER subsidy	income remaining after subsidy applied/ rent paid	% of gross income spent on rent	Estimated SAFER subsidy	income remaining after subsidy applied/ rent paid	% of gross income spent on rent	Estimated SAFER subsidy	income remaining after subsidy applied/ rent paid	% of gross income spent on rent	Estimated SAFER subsidy	income remaining after subsidy applied/ rent paid	% of gross income spent on rent	
(min. income with OAS/GIS/ srs supplement = \$1377)	\$500	\$135	\$335	33%	\$225	\$325	35%	\$315	\$315	37%	\$405	\$305	39%	\$495	\$295	41%	\$554	\$304	39%
	\$750	\$68	\$518	31%	\$158	\$508	32%	\$248	\$498	34%	\$338	\$488	35%	\$428	\$478	36%	\$486	\$486	35%
	\$1,000	\$0	\$700	30%	\$90	\$690	31%	\$180	\$680	32%	\$270	\$670	33%	\$360	\$660	34%	\$419	\$669	33%
	\$1,250	\$0	\$950	24%	\$25	\$875	30%	\$113	\$863	31%	\$203	\$853	32%	\$293	\$843	33%	\$351	\$851	32%
(median income \$2063)	\$1,377	\$0	\$1,077	22%	\$0	\$977	29%	\$78	\$955	31%	\$167	\$944	31%	\$256	\$933	32%	\$314	\$941	32%
	\$1,500	\$0	\$1,200	20%	\$0	\$1,100	27%	\$41	\$1,041	31%	\$124	\$1,024	32%	\$206	\$1,006	33%	\$260	\$1,010	33%
	\$1,750	\$0	\$1,450	17%	\$0	\$1,350	23%	\$0	\$1,250	29%	\$51	\$1,201	31%	\$120	\$1,170	33%	\$165	\$1,165	33%
	\$2,000	\$0	\$1,700	15%	\$0	\$1,600	20%	\$0	\$1,500	25%	\$0	\$1,400	30%	\$55	\$1,355	32%	\$90	\$1,340	33%
	\$2,250	\$0	\$1,950	13%	\$0	\$1,850	18%	\$0	\$1,750	22%	\$0	\$1,650	27%	\$25	\$1,575	30%	\$37	\$1,537	32%
	\$2,500	\$0	\$2,200	12%	\$0	\$2,100	16%	\$0	\$2,000	20%	\$0	\$1,900	24%	\$0	\$1,800	28%	\$0	\$1,750	30%
	\$2,750	\$0	\$2,450	11%	\$0	\$2,350	15%	\$0	\$2,250	18%	\$0	\$2,150	22%	\$0	\$2,050	25%	\$0	\$2,000	27%
	(avg srs rent: \$834)																		
Gross monthly income	rent \$800			rent \$900			rent \$1000			rent \$1100			rent \$1200						
	Estimated SAFER subsidy	income remaining after subsidy applied/ rent paid	% of gross income spent on rent	Estimated SAFER subsidy	income remaining after subsidy applied/ rent paid	% of gross income spent on rent	Estimated SAFER subsidy	income remaining after subsidy applied/ rent paid	% of gross income spent on rent	Estimated SAFER subsidy	income remaining after subsidy applied/ rent paid	% of gross income spent on rent	Estimated SAFER subsidy	income remaining after subsidy applied/ rent paid	% of gross income spent on rent	Estimated SAFER subsidy	income remaining after subsidy applied/ rent paid	% of gross income spent on rent	
(min. income with OAS/GIS/ srs supplement)	\$500	\$554	\$254	49%	\$554	\$154	69%	\$554	\$54	89%	\$554	-\$47	109%	\$554	-\$147	129%			
	\$750	\$486	\$436	42%	\$486	\$336	55%	\$486	\$236	69%	\$486	\$136	82%	\$486	\$36	95%			
	\$1,000	\$419	\$619	38%	\$419	\$519	48%	\$419	\$419	58%	\$419	\$319	68%	\$419	\$219	78%			
	\$1,250	\$351	\$801	36%	\$351	\$701	44%	\$351	\$601	52%	\$351	\$501	60%	\$351	\$401	68%			
(median income \$2063)	\$1,377	\$314	\$891	35%	\$314	\$791	43%	\$314	\$691	50%	\$314	\$591	57%	\$314	\$491	64%			
	\$1,500	\$260	\$960	36%	\$260	\$860	43%	\$260	\$760	49%	\$260	\$660	56%	\$260	\$560	63%			
	\$1,750	\$165	\$1,115	36%	\$165	\$1,015	42%	\$165	\$915	48%	\$165	\$815	53%	\$165	\$715	59%			
	\$2,000	\$90	\$1,290	35%	\$90	\$1,190	40%	\$90	\$1,090	45%	\$90	\$990	50%	\$90	\$890	55%			
	\$2,250	\$37	\$1,487	34%	\$37	\$1,387	38%	\$37	\$1,287	43%	\$37	\$1,187	47%	\$37	\$1,087	52%			
	\$2,500	\$25	\$1,725	31%	\$25	\$1,625	35%	\$25	\$1,525	39%	\$25	\$1,425	43%	\$25	\$1,325	47%			
	\$2,750	\$0	\$1,950	29%	\$0	\$1,850	33%	\$0	\$1,750	36%	\$0	\$1,650	40%	\$0	\$1,550	44%			

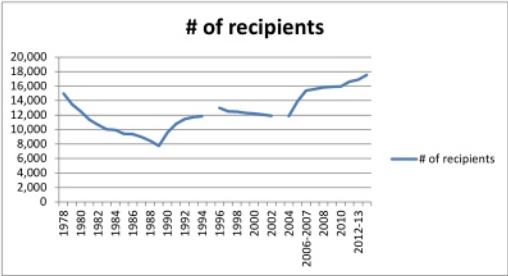
Estimated SAFER subsidy (and how much monthly income is left after subsidy applied) - rest of B.C. - single

		rent \$300			rent \$400			rent \$500			rent \$600			(max rent eligible for SAFER) rent \$667		
		Estimated SAFER subsidy	income remaining after subsidy applied/ rent paid	% of gross income spent on rent	Estimated SAFER subsidy	income remaining after subsidy applied/ rent paid	% of gross income spent on rent	Estimated SAFER subsidy	income remaining after subsidy applied/ rent paid	% of gross income spent on rent	Estimated SAFER subsidy	income remaining after subsidy applied/ rent paid	% of gross income spent on rent	Estimated SAFER subsidy	income remaining after subsidy applied/ rent paid	% of gross income spent on rent
(min. income with OAS/GIS/ srs supplement = \$1377)	Gross monthly income															
	\$500	\$135	\$335	33%	\$225	\$325	35%	\$315	\$315	37%	\$405	\$305	39%	\$465	\$265	47%
	\$750	\$68	\$518	31%	\$158	\$508	32%	\$248	\$498	34%	\$338	\$488	35%	\$398	\$448	40%
	\$1,000	\$0	\$700	30%	\$90	\$690	31%	\$180	\$680	32%	\$270	\$670	33%	\$330	\$630	37%
	\$1,250	\$0	\$950	24%	\$25	\$875	30%	\$113	\$863	31%	\$203	\$853	32%	\$263	\$813	35%
(median income \$2063)	\$1,377	\$0	\$1,077	22%	\$0	\$977	29%	\$78	\$955	31%	\$167	\$944	31%	\$227	\$904	34%
	\$1,500	\$0	\$1,200	20%	\$0	\$1,100	27%	\$41	\$1,041	31%	\$122	\$1,022	32%	\$177	\$977	35%
	\$1,750	\$0	\$1,450	17%	\$0	\$1,350	23%	\$0	\$1,250	29%	\$49	\$1,199	31%	\$93	\$1,143	35%
	\$2,000	\$0	\$1,700	15%	\$0	\$1,600	20%	\$0	\$1,500	25%	\$0	\$1,400	30%	\$33	\$1,333	33%
	\$2,250	\$0	\$1,950	13%	\$0	\$1,850	18%	\$0	\$1,750	22%	\$0	\$1,650	27%	\$0	\$1,550	31%
	\$2,500	\$0	\$2,200	12%	\$0	\$2,100	16%	\$0	\$2,000	20%	\$0	\$1,900	24%	\$0	\$1,800	28%
	\$2,750	\$0	\$2,450	11%	\$0	\$2,350	15%	\$0	\$2,250	18%	\$0	\$2,150	22%	\$0	\$2,050	25%

(avg srs rent: \$834)																		
Gross monthly income	rent \$700			rent \$800			rent \$900			rent \$1000			rent \$1100			rent \$1200		
	Estimated SAFER subsidy	income remaining after subsidy applied/ rent paid	% of gross income spent on rent	Estimated SAFER subsidy	income remaining after subsidy applied/ rent paid	% of gross income spent on rent	Estimated SAFER subsidy	income remaining after subsidy applied/ rent paid	% of gross income spent on rent	Estimated SAFER subsidy	income remaining after subsidy applied/ rent paid	% of gross income spent on rent	Estimated SAFER subsidy	income remaining after subsidy applied/ rent paid	% of gross income spent on rent	Estimated SAFER subsidy	income remaining after subsidy applied/ rent paid	% of gross income spent on rent
\$500		-\$250	150%		-\$300	160%		-\$400	180%		-\$500	200%		-\$600	220%		-\$700	240%
\$750		\$0	100%		-\$50	107%		-\$150	120%		-\$250	133%		-\$350	147%		-\$450	160%
\$1,000		\$250	75%		\$200	80%		\$100	90%		\$0	100%		-\$100	110%		-\$200	120%
\$1,250		\$500	60%		\$450	64%		\$350	72%		\$250	80%		\$150	88%		\$50	96%
(min. income with OAS/GIS/ srs supplement)	\$1,377	\$627	54%		\$577	58%		\$477	65%		\$377	73%		\$277	80%		\$177	87%
	\$1,500	\$750	50%		\$700	53%		\$600	60%		\$500	67%		\$400	73%		\$300	80%
	\$1,750	\$1,000	43%		\$950	46%		\$850	51%		\$750	57%		\$650	63%		\$550	69%
(median income \$2063)	\$2,000	\$1,250	38%		\$1,200	40%		\$1,100	45%		\$1,000	50%		\$900	55%		\$800	60%
	\$2,250	\$1,500	33%		\$1,450	36%		\$1,350	40%		\$1,250	44%		\$1,150	49%		\$1,050	53%
	\$2,500	\$1,750	30%		\$1,700	32%		\$1,600	36%		\$1,500	40%		\$1,400	44%		\$1,300	48%
	\$2,750	\$2,000	27%		\$1,950	29%		\$1,850	33%		\$1,750	36%		\$1,650	40%		\$1,550	44%

SAFER recipients

year	# of recipients
1978	15,000
1979	13,500
1980	12,500
1981	11,363
1982	10,640
1983	10,020
1984	9,962
1985	9,432
1986	9,384
1987	8,997
1988	8,436
1989	7,722
1990	9,595
1991	10,808
1992	11,439
1993	11,732
1994	11,828
1995	
1996	13,000 approx.
1997	12,500
1998	12,482
1999	12,310
2000	12,221
2001	12,083
2002	11,883
2003	
2004	11,846
2005	13,887
2006-2007	15,387
2007	15,604
2008	15,818
2009	15,931
2010	15,979
2011-2012	16,614
2012-13	16,894
2013-14	17,550
2014-15	



"In 1996/97, the SAFER (Shelter Aid For Elderly Renters) Program was transferred to BC Housing from the Ministry of Municipal Affairs and Housing. After six months of planning and preparation, the hand-over of services was completed on March 3, 1997.

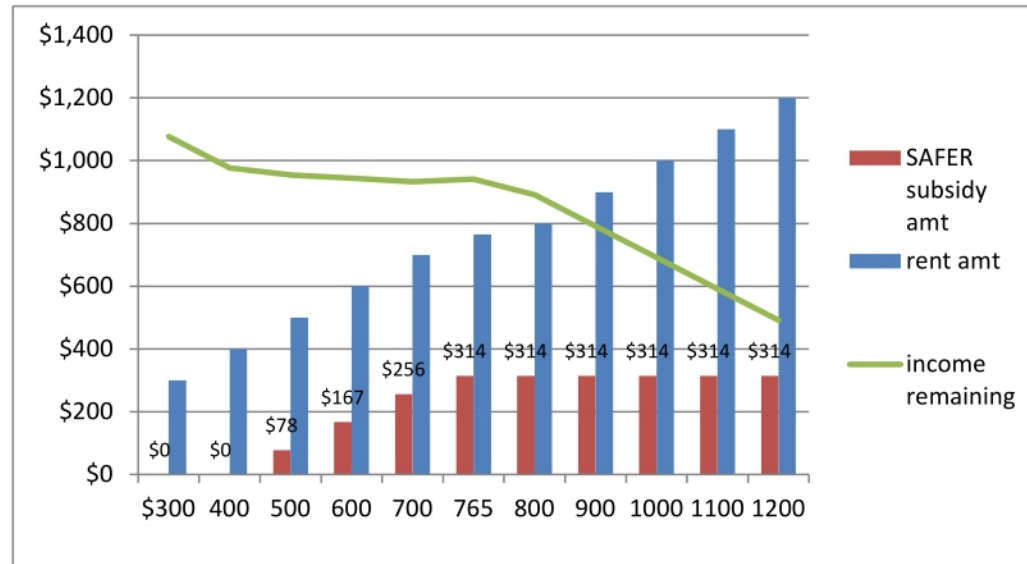
annual report

"Rent supplements paid under the Shelter Aid for Elderly Renters program (SAFER), a program to respond to the needs of seniors renting in the private market, decreased by six per cent due to low rent ceilings. As of March 31, 2005, 11,846 seniors received assistance."

05-06 annual report: "Rent supplements paid under the Shelter Aid for Elderly Renters program (SAFER), a program to respond to the needs of seniors renting in the private market, decreased by six per cent due to low rent ceilings. As of March 31, 2005, 11,846 seniors received assistance." 06-07 report: "The budget for this program was doubled in 2005."

06-07 report: "As well, enhancements to the SAFER program, introduced in October 2005, resulted in a 60 per cent increase in the average benefit paid to seniors – equating to about 2,000 more people receiving benefits and a \$9 million increase in SAFER spending this year."

	rent	amt subsidy	income remaining	STIR
	\$1,377	\$300		
		\$0	\$1,077	22%
400		\$0	\$977	29%
500		\$78	\$955	31%
600		\$167	\$944	31%
700		\$256	\$933	32%
765		\$314	\$941	32%
800		\$314	\$891	35%
900		\$314	\$791	43%
1000		\$314	\$691	50%
1100		\$314	\$591	57%
1200		\$314	\$491	64%



Section 5 BEFORE amended by BC Reg 70/2014 effective April 17, 2014.	Section 5 AFTER amended by BC Reg 70/2014 effective April 17, 2014.
<p>Entitlement</p> <p>5 (1) Repealed. [B.C. Reg. 191/89, s. 4.]</p> <p>(2) In calculating the amount of shelter aid to which an eligible renter is entitled, a sum of up to \$50 per month of all benefits received by the eligible renter from the Federal Department of Veterans Affairs and up to \$10.42 received as the Provincial Senior's Supplement under section 3 (c) of Schedule A of the Guaranteed Available Income for Need Regulations¹ shall be exempted as income.</p> <p>(3) Where the income of an eligible renter from employment or business sources is reduced prior to the commencement of or during a benefit year so that the income of the eligible renter from those sources during a benefit year is substantially reduced and causes hardship, the eligibility committee may, for the avoidance of hardship, recalculate the amount of shelter aid to which the eligible renter is entitled, on the basis of such reduced income.</p>	<p>Entitlement</p> <p>5 (1) The shelter aid to which an eligible renter is entitled for a month is calculated as follows:</p> <p>(a) for an eligible renter whose adjusted income is less than or equal to the base income, by multiplying the eligible renter's rent gap by 90%;</p> <p>(b) for an eligible renter whose adjusted income is greater than the base income, by multiplying the eligible renter's rent gap by the percentage calculated using the following formula:</p> $90 - \frac{(\text{adjusted income} - \text{base income}) \times 55}{(\text{maximum rent} \div 0.3) - \text{base income}}$ <p>(2) In calculating the income of an eligible renter, the following amounts are exempt:</p> <p>(a) amounts received by the eligible renter as benefits from the Department of Veterans Affairs (Canada);</p> <p>(b) up to \$10.42 received by the eligible renter as Provincial senior's supplement.</p> <p>(3) If the income of an eligible renter from employment or business sources is reduced prior to the beginning of or during a benefit year so that the income of the eligible renter from those sources during a benefit year is substantially reduced and causes hardship, the eligibility committee may, for the avoidance of hardship, recalculate the amount of shelter aid to which the eligible renter is entitled, on the basis of such reduced income.</p>

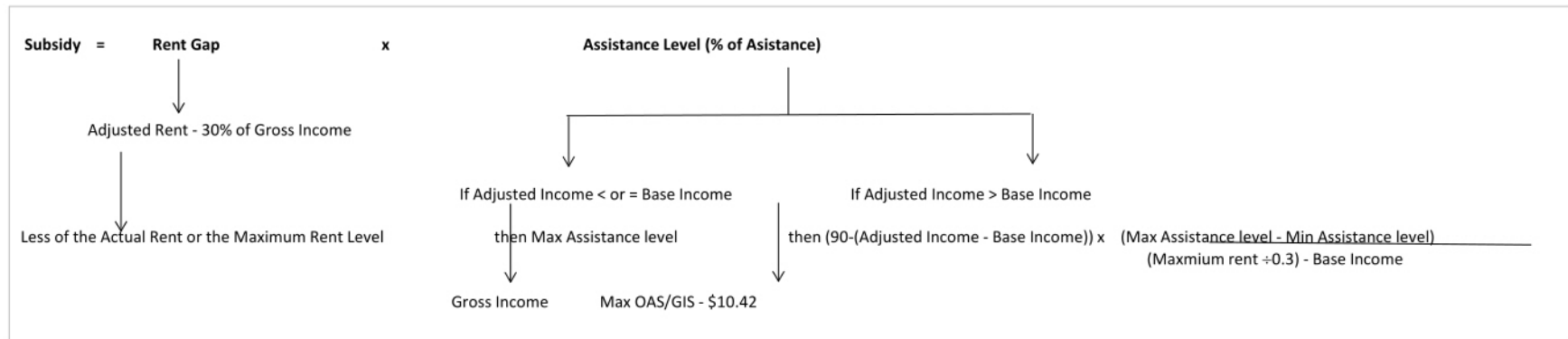
<p>(4) Where a recalculation is made under subsection (3), the eligible renter shall be entitled to receive the recalculated amount of shelter aid from the month during which the reduction of employment or business source income was reported to the eligibility committee, but nothing in this subsection authorizes the payment of the recalculated amount of shelter aid for a retroactive period exceeding 30 days.</p>	<p>(4) If a recalculation is made under subsection (3), the eligible renter is entitled to receive the recalculated amount of shelter aid from the month during which the reduction of employment or business source income was reported to the eligibility committee, but nothing in this subsection authorizes the payment of the recalculated amount of shelter aid for a retroactive period exceeding 30 days.</p> <p>(5) If the shelter aid calculated under subsection (1) for an eligible renter is less than \$25, the shelter aid to which the eligible renter is entitled is \$25.</p> <p>(6) In this section:</p> <p>"base income", for a period from August 1 to July 31, is equal to the maximum amount of old age security plus the maximum amount of guaranteed income supplement payable to a person for the July immediately preceding that August 1 minus \$10.42;</p> <p>"rent gap", for an eligible renter, is equal to the lesser of</p> <ul style="list-style-type: none"> (a) the eligible renter's rent, and (b) the eligible renter's maximum rent, <p>minus 30% of the eligible renter's income.</p> <p>[am. B.C. Regs. 580/77; 191/89, s. 4; 70/2014, s. 4.]</p>
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"I spoke, at the time of introducing this bill for second reading debate, of the fact that the majority of our elderly tenants seek to remain where they are - in familiar neighbourhoods, with friends, neighbours they've come to know over the years, near the pharmacists, near the doctor, near the supermarket or the corner store where they shop, near bus lines which are of convenience to them, and so on. That is a fundamental aspect of this particular programme that should not be lost sight of, because we are, in fact, subsidizing the tenant - the elderly person who rents accommodation - rather than bricks and steel and mortar." **HON. H.A. CURTIS (Minister of Municipal Affairs and Housing, April 1977, Official Report of DEBATES OF THE LEGISLATIVE ASSEMBLY)**

"The main private sector rent sup program is the SAFER program. It provides very shallow benefits. The average subsidy to a senior is about \$120. That program has been capped since 1989 and has not kept pace with inflation...In essence, the rent sup is a lot thinner benefit and doesn't cover the difference between what a tenant pays at 30 percent of their income and what it would cost in the private market to rent, because we've capped the level of assistance under the SAFER program. Under the SAFER program the cap for a senior will only subsidize up to \$525 per unit for rent, while the average cost for a one-bedroom unit in Vancouver is around \$800.

We don't nearly subsidize the same level in the SAFER program as we do in the other non-profit and the public housing, where the maximum tenant rent contribution is 30 percent of income. In the rent supplement piece the tenant will be paying much higher than 30 percent of their income on rent, so the cost differences would begin to decrease." (Shayne Ramsay, BC Housing. Leg. Ass. of BC. REPORT OF PROCEEDINGS (HANSARD) SELECT STANDING COMMITTEE ON CROWN CORPORATIONS, Nov 2003)

SAFER Formula



Model

Date: Jan 20 2015

CLIENT INFO

Region	Metro Vancouver
Household Type	Singles
Monthly Rent	\$765.00
Gross Monthly Income	\$1,000.00
Heat Included?	Yes

POLICY CONTROLS

Max OAS/GIS	1376.01
Minus	10.42
Base Income	1365.59

Maximum Rent Levels	Metro Vancouver	Other Areas of BC
Singles	\$765	\$667
Couples	\$825	\$727
Shared	\$1,066	\$1,066

Maximum Gross Monthly Income Level	Metro Vancouver	Other Areas of BC
Singles	\$2,550	\$2,223
Couples	\$2,750	\$2,423
Shared	\$1,776	\$1,776

Maximum Assistance Level (%)	90.00%
Minimum Assistance Level (%)	35.00%

Heat Adjustment (\$)	\$35
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% of Income	30.00%
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MODEL OUTPUT

Maximum Rent Level	\$765.00
Maximum Gross Monthly Income Level	\$2,550.00
Adjusted Rent (less of actual rent or max rent level)	\$765.00
Rent Gap	\$465.00
Adjusted Income	\$1,000.00
Base Income	\$1,365.59
Assistance Level (%)	90.00%
SAFER Subsidy	\$418.50
Difference btw Actual Rent and Subsidy as % of Gross Monthly Income	34.7%
Difference btw Adjusted Rent and Subsidy as % of Gross Monthly Income	34.7%

Definition and Notes

Gross income include:

- Old Age Security (OAS), Guaranteed Income Supplement (GIS), Allowance (spousal allowance), and Allowance for the Survivor
- Provincial Senior's Supplement (less up to \$10.42 per month) - if qualified
- Canadian Pension Plan (CPP)
- Other pension income including private pensions and foreign pensions
- War Veteran's Allowance (WVA) and Disability Pension from Veteran's Affairs Canada (less up to \$50 per month)-Employment, including commissions and tips
- Self-employment
- Employment Insurance (EI)
- WorkSafe BC Insurance (WCB)
- Interest and dividends from stocks/bonds, term deposits, mutual funds, and retirement income funds (RRIFs)
- Alimony and child support payments
- Training Allowances
- Family support
- Income from a rental property
- Taxable capital gains
- Regular income from other sources should be declared. Whether it will be considered as income will be determined on a case-by-case basis.
- Income from Assets: Only interest or dividends earned on assets and rental income from a property are included as income. An imputed income from assets is not calculated.

Gross income Exclude:

- Attendance Allowance from Veteran's Affairs Canada
- Money withdrawn from capital funds or money from the sale of capital assets (any capital gains are included as income)
- Taxable benefits including living out or travelling allowances, medical coverage, uniform allowance etc.
- Income Assistance medical or health services payments
- SAFER payments
- Canadian Pension Plan Death Benefit
- Canada Child Tax Benefits (CCTB)
- Universal Child Care Benefits (UCCB)
- BC Childcare Subsidy
- Extended Family Program (EFP)
- Child in Home of Relative (CIHR)
- HST and income tax rebates
- One-time lump sum settlement/severance payments (as approved by the Eligibility Committee)

Where an Applicant no longer receives income from a particular source, they can apply to the Eligibility Committee to have that income exempted for the current Benefit Year. There is a limit of one exemption per person per Benefit Year.

"Adjusted Rent", in relation to a person, means the amount that is the lesser of the person's rent, and the maximum rent.
"Actual Rent" refers to the monthly rent reported by the client plus the heat adjustment if heat is not included in the monthly rent.
Rent Gap= Adjusted Rent - 30% of eligible renter's gross monthly income

Adjusted Income = Gross Monthly Income

Base Income = Max OAS/GIS - \$10.42

For an eligible renter whose adjusted income is less than or equal to the base income, by multiplying the eligible rent gap by 90%;
For an eligible renter whose adjusted income is greater than the base income, by multiplying the eligible renter's rent gap by the percentage calculated using the following formula: (see the formula on the right)
SAFER Subsidy = Rent Gap x Assistance Level

"Adjusted Income" means the person's income less any exemptions that would be applicable to the person under section 5 (2) if that person were an eligible renter. Section 5 (2) in calculating the income of an eligible renter, the following amounts are exempt:
- amounts received by the eligible renter as benefits from the Department of Veterans Affairs (Canada).

"Base income", for a period from August 1 to July 31, is equal to the maximum amount of old age security (OAS) plus the maximum amount of guaranteed income supplement (GIS) payable to a person for the July immediately preceding that August 1 minus \$10.42;

$$90\% - \left(\frac{\text{Adjusted income} - \text{Base income}}{\text{Adjusted income} - \text{Base income}} \right) \times \left(\frac{55}{\text{Adjusted income} - \text{Base income}} \right)$$

Age and Type of Income	Income Calculation
Single Applicants	
• Age 65 years or older	• 1/2 of the income from the previous taxation year (gross income less previous year's OAS/GIS); plus
• Receiving OAS/GIS	• The current monthly OAS/GIS or spousal Allowance/ Allowance for the Survivor amount; plus
• Age 60 to 64	• Monthly amounts from any non-taxable sources including the War Veteran's Allowance (WVA) and Disability Pension from Veteran's Affairs Canada, support from family etc. (as reported on the application form);
• Receiving a spousal Allowance/ Allowance for the Survivor	• 1/2 of income from the previous taxation year; plus
• Age 60-64 years	• Monthly amounts from any non-taxable sources including the War Veteran's Allowance (WVA) and Disability Pension from Veteran's Affairs Canada, support from family etc. (as reported on the application form); or
• Not receiving a spousal Allowance/ Allowance for the Survivor	• Current monthly amounts from all taxable and non-taxable sources if the previous year's income is not an accurate reflection of current income.

Sliding Scale

Source: Scenario_Metro_Singles, Scenaro_Metro_couples, Scenario_OtherBC_Singles, Scenario_OtherBC_Couples

ASSUMPTIONS

Monthly Rent: based on the Maximum Rent Levels for each household type and region as follows:

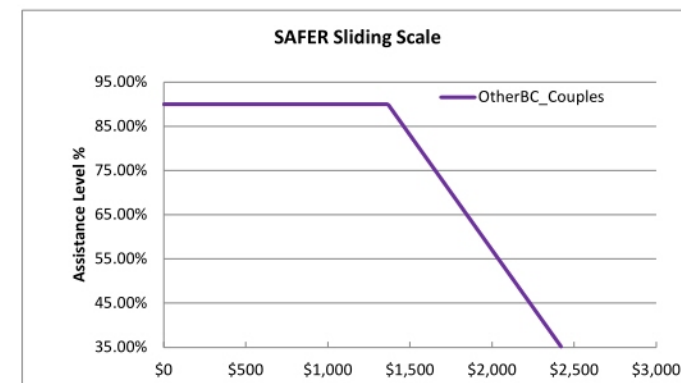
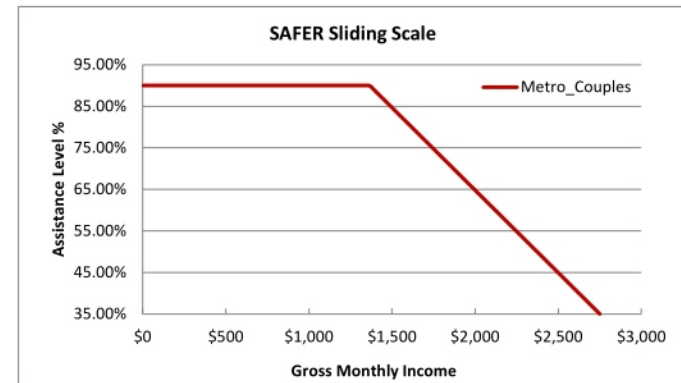
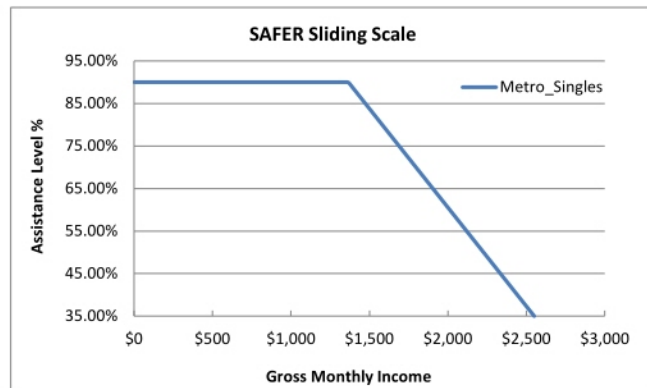
Maximum Rent Levels	Metro Vancouver	Other Areas of BC
Singles	\$765	\$667
Couples	\$825	\$727
Couples	\$1,066	\$1,066

Gross Monthly Income: from \$ to Maximum Gross Monthly Income Levels, by \$10 increment

Maximum Gross Monthly Income Level	Metro Vancouver	Other Areas of BC
Singles	\$2,550	\$2,223
Couples	\$2,750	\$2,423
Shared	\$1,776	\$1,776

Base Income: based on July 2014 OAS/GIS rates

Max OAS/GIS	\$1,376.01
-------------	------------



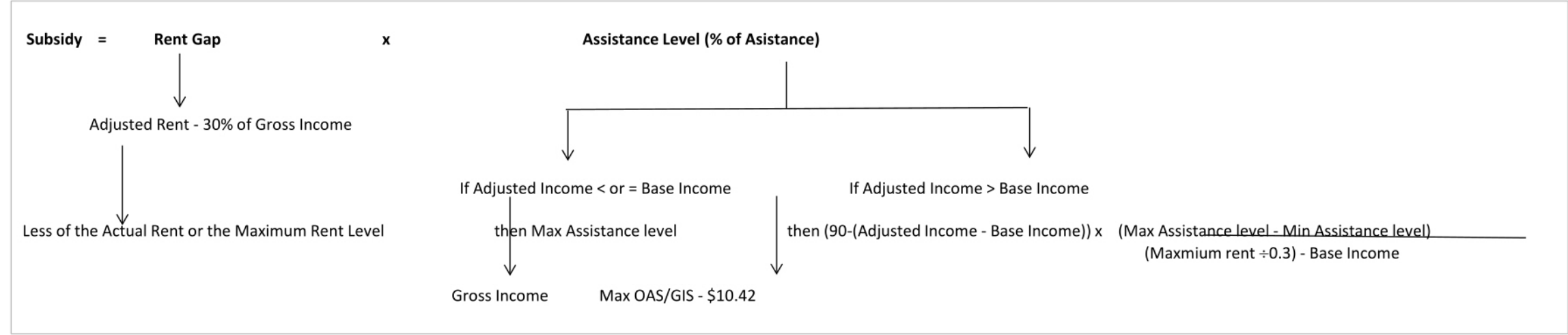
Gross Monthly Income

Gross Monthly Income

Please note the chart below will not automatically updated.



SAFER Formula



Model

Date: Jan 20 2015

CLIENT INFO

Region	Metro Vancouver
Household Type	Singles
Monthly Rent	\$765.00
Gross Monthly Income	\$1,000.00
Heat Included?	Yes

POLICY CONTROLS

Max OAS/GIS	1376.01
Minus	10.42
Base Income	1365.59

Maximum Rent Levels	Metro Vancouver	Other Areas of BC
Singles	\$765	\$667
Couples	\$825	\$727
Shared	\$1,066	\$1,066

Maximum Gross Monthly Income Level	Metro Vancouver	Other Areas of BC
Singles	\$2,550	\$2,223
Couples	\$2,750	\$2,423
Shared	\$1,776	\$1,776

Maximum Assistance Level (%)	90.00%
Minimum Assistance Level (%)	35.00%

Heat Adjustment (\$)	\$35
----------------------	------

% of Income	30.00%
-------------	--------

MODEL OUTPUT

Maximum Rent Level	\$765.00
Maximum Gross Monthly Income Level	\$2,550.00
Adjusted Rent (less of actual rent or max rent level)	\$765.00
Rent Gap	\$465.00
Adjusted Income	\$1,000.00
Base Income	\$1,365.59
Assistance Level (%)	90.00%
SAFER Subsidy	\$418.50
Difference btw Actual Rent and Subsidy as % of Gross Monthly Income	34.7%
Difference btw Adjusted Rent and Subsidy as % of Gross Monthly Income	34.7%

Definition and Notes

Gross income include:

- Old Age Security (OAS), Guaranteed Income Supplement (GIS), Allowance (spousal allowance), and Allowance for the Survivor
- Provincial Senior's Supplement (less up to \$10.42 per month) - if qualified
- Canadian Pension Plan (CPP)
- Other pension income including private pensions and foreign pensions
- War Veteran's Allowance (WVA) and Disability Pension from Veteran's Affairs Canada (less up to \$50 per month)-Employment, including commissions and tips
- Self-employment
- Employment Insurance (EI)
- WorkSafe BC Insurance (WCB)
- Interest and dividends from stocks/bonds, term deposits, mutual funds, and retirement income funds (RRIFs)
- Alimony and child support payments
- Training Allowances
- Family support
- Income from a rental property
- Taxable capital gains
- Regular income from other sources should be declared. Whether it will be considered as income will be determined on a case-by-case basis.
- **Income from Assets:** Only interest or dividends earned on assets and rental income from a property are included as income. An imputed income from assets is not calculated.

Gross income Exclude:

- Attendance Allowance from Veteran's Affairs Canada
- Money withdrawn from capital funds or money from the sale of capital assets (any capital gains are included as income)
- Taxable benefits including living out or travelling allowances, medical coverage, uniform allowance etc.
- Income Assistance medical or health services payments
- SAFER payments
- Canadian Pension Plan Death Benefit
- Canada Child Tax Benefits (CCTB)
- Universal Child Care Benefits (UCCB)
- BC Childcare Subsidy
- Extended Family Program (EFP)
- Child in Home of Relative (CIHR)
- HST and income tax rebates
- One-time lump sum settlement/severance payments (as approved by the Eligibility Committee)

Where an Applicant no longer receives income from a particular source, they can apply to the Eligibility Committee to have that income exempted for the current Benefit Year. There is a limit of one exemption per person per Benefit Year.

"Adjusted Rent", in relation to a person, means the amount that is the lesser of the person's rent, and the maximum rent
"Actual Rent" refers to the monthly rent reported by the client plus the heat adjustment if heat is not included in the monthly rent
Rent Gap= Adjusted Rent - 30% of eligible renter's gross monthly income

Adjusted Income = Gross Monthly Income

Base Income = Max OAS/GIS - \$10.42

For an eligible renter whose adjusted income is less than or equal to the base income, by multiplying the eligible rent gap by 90%;
For an eligible renter whose adjusted income is greater than the base income, by multiplying the eligible renter's rent gap by the percentage calculated using the following formula: (see the formula on the right)
SAFER Subsidy = Rent Gap x Assistance Level

90 -
$$\left(\frac{\text{adjusted income} - \text{base income}}{\text{maximum rent} + 0.3} \right) \times 55$$

Age and Type of Income	Income Calculation
Single Applicants	
<ul style="list-style-type: none">• Age 65 years or older• Receiving OAS/GIS	<ul style="list-style-type: none">• 1/12 of the income from the previous taxation year (gross income less previous year's OAS/GIS); plus• The current monthly OAS/GIS or spousal Allowance/ Allowance for the Survivor amount; plus
<ul style="list-style-type: none">• Age 60 to 64• Receiving a spousal Allowance/ Allowance for the Survivor	<ul style="list-style-type: none">• Monthly amounts from any non-taxable sources including the War Veteran's Allowance (WVA) and Disability Pension from Veteran's Affairs Canada, support from family etc. (as reported on the application form).
<ul style="list-style-type: none">• Age 60-64 years• Not receiving a spousal Allowance/ Allowance for the Survivor	<ul style="list-style-type: none">• 1/12 of income from the previous taxation year; plus• Monthly amounts from any non-taxable sources including the War Veteran's Allowance (WVA) and Disability Pension from Veteran's Affairs Canada, support from family etc. (as reported on the application form); or• Current monthly amounts from all taxable and non-taxable sources if the previous year's income is not an accurate reflection of current income.

Sliding Scale

Source: Scenario_Metro_Singles, Scenaro_Metro_couples, Scenario_OtherBC_Singles, Scenario_OtherBC_Couples

ASSUMPTIONS

Monthly Rent: based on the Maximum Rent Levels for each household type and region as follows:

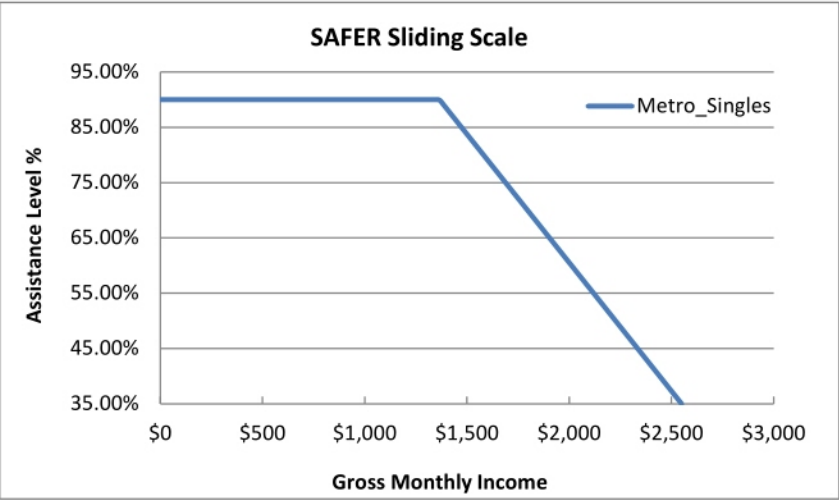
Maximum Rent Levels	Metro Vancouver	Other Areas of BC
Singles	\$765	\$667
Couples	\$825	\$727
Couples	\$1,066	\$1,066

Gross Monthly Income: from \$ to Maximum Gross Monthly Income Levels, by \$10 increment

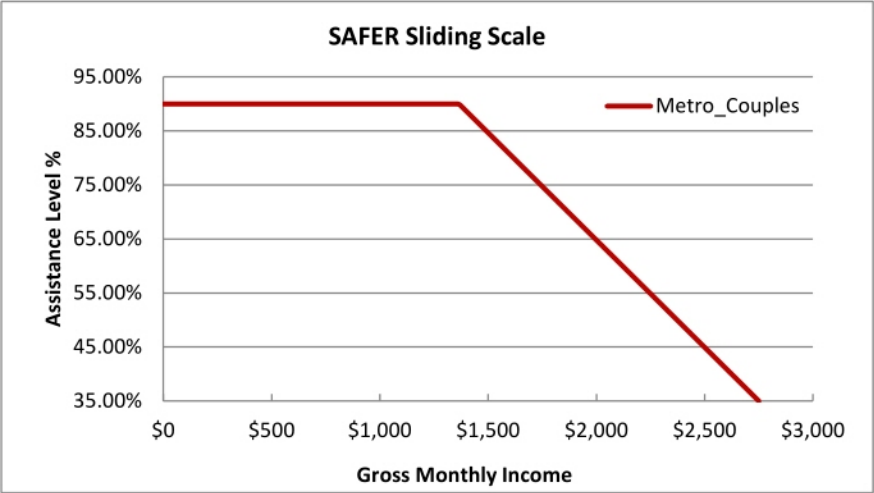
Maximum Gross Monthly Income Level	Metro Vancouver	Other Areas of BC
Singles	\$2,550	\$2,223
Couples	\$2,750	\$2,423
Shared	\$1,776	\$1,776

Base Income: based on July 2014 OAS/GIS rates

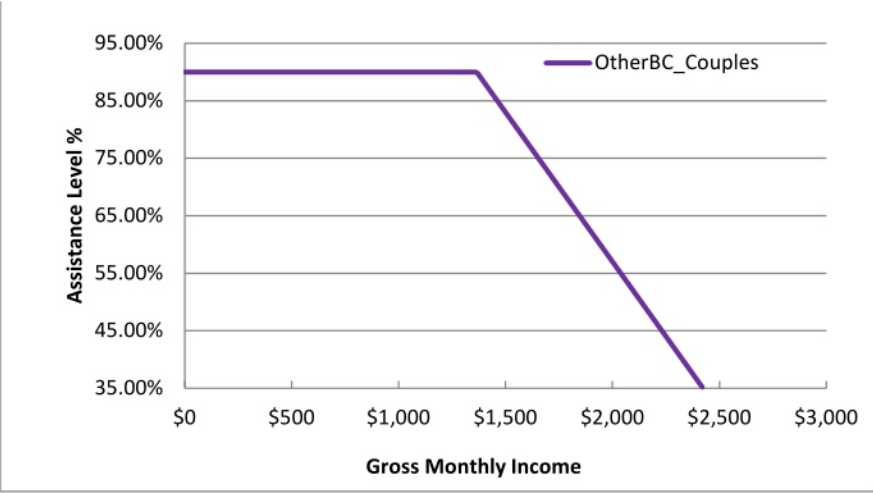
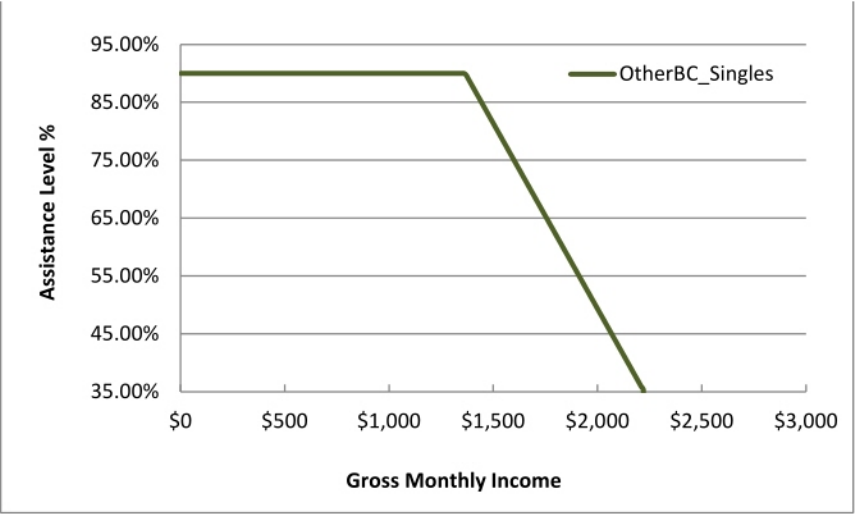
Max OAS/GIS	\$1,376.01
-------------	------------



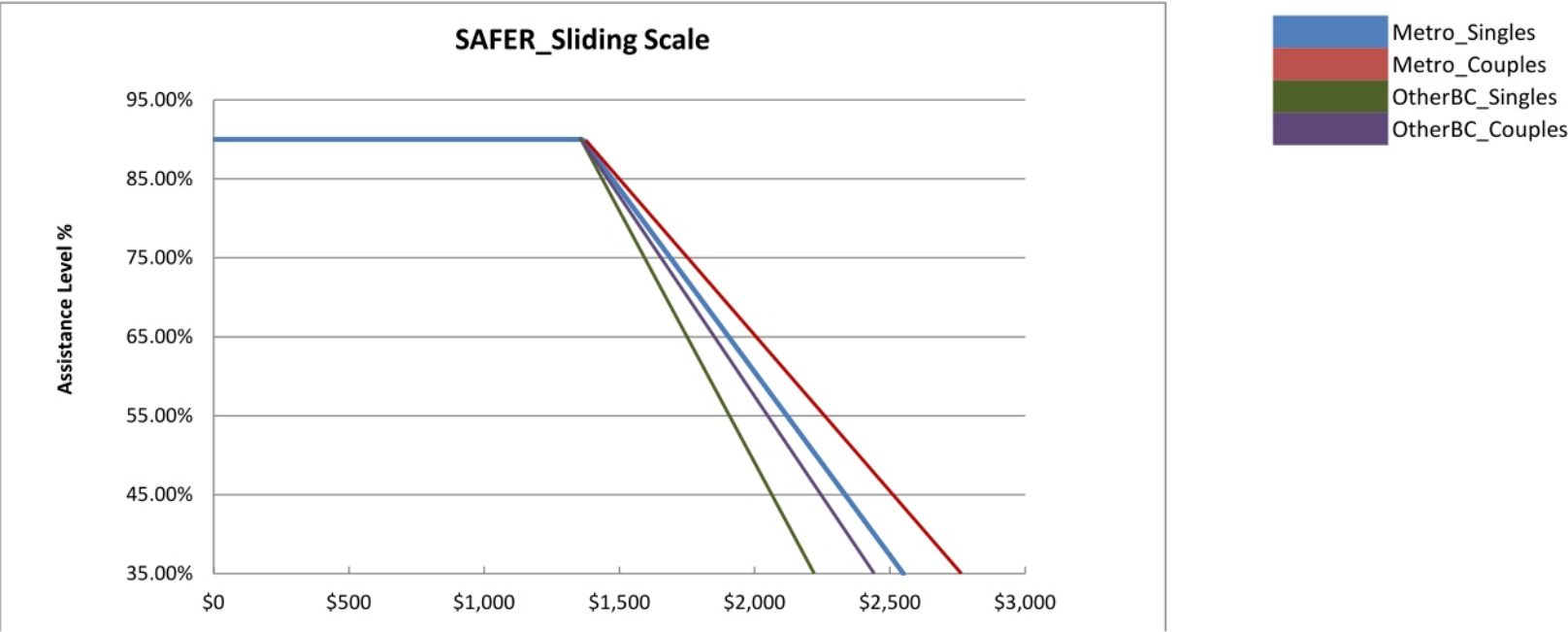
SAFER Sliding Scale



SAFER Sliding Scale



Please note the chart below will not automatically updated.



Monthly Gross Income

The amount of money a senior has to spend on living expenses varies considerably based on whether they rent or own their home and based on where they live in the province. Particularly for renters, money for living expenses is strongly affected by market rents. The average rent for a one bedroom apartment in Metro Vancouver, for example, is much higher than in Victoria, which is itself much higher than a smaller community like Cranbrook or Prince George. A senior earning the median income of \$24,000 a year and renting for the average rent in Vancouver spends more than half of their income on rent, and has little or no extra room in their monthly budget for unanticipated or unusual health or housing expenses.

Option 1: Comparison of monthly costs for single seniors in different parts of British Columbia

	Metro Vancouver	Victoria	Cranbrook
Monthly after-tax income (based on median gross income of 24,000/yr)	\$1780	\$1780	\$1780
Average rent for 1 br apt. ¹	\$1038	\$849	\$625
Income remaining once rent is paid	\$742	\$931	\$1155
Basic costs of living:			
Food costs ²	\$220	\$220	\$220
Phone, utilities ³	\$100	\$100	\$120
Clothing and personal care ⁴	\$100	\$100	\$100
Transportation ⁵	\$200	\$200	\$200
Other daily costs of living ⁶	\$200	\$200	\$200
Total basic living costs	\$820	\$820	\$840
Money left over after rent and basic living costs paid	-\$78	\$111	\$315

¹ Average rent for 1 br apt in each community, 2014 (CMHC).

² This calculation is derived from the 2012 publication, "Cost of Eating in British Columbia, 2011" and estimates the calculated food costs for a senior woman based on Health Canada's National Nutritious Food Basket (NNFB).

³ Estimate for utilities and typical phone, internet, and cable package.

⁴ Estimate of costs incurred throughout the year to maintain an adequate stock of clothing and footwear, as well as costs of soap, toothpaste, shampoo, haircuts, etc.

⁵ Estimate of auto maintenance and operation costs.

⁶ This figure estimates the cost of items that allow the senior to participate in their community and maintain quality of life. Includes expenses associated with recreation and leisure, the purchase of reading material, non-prescription medicines, occasional meals at restaurants, and admission fees for events.

Option 2: Impact of SAFER subsidy on monthly costs for single seniors in different parts of British Columbia

	Metro Vancouver	Victoria	Cranbrook
Monthly after-tax income (based on median gross income of 24,000/yr)	\$1780	\$1780	\$1780
Average rent for 1 br apt.¹	\$1038	\$849	\$625
Income remaining once rent is paid	\$742	\$931	\$1155
Basic costs of living:			
Food costs ²	\$220	\$220	\$220
Phone, utilities ³	\$100	\$100	\$120
Clothing and personal care ⁴	\$100	\$100	\$100
Transportation ⁵	\$200	\$200	\$200
Other daily costs of living ⁶	\$200	\$200	\$200
Total basic living costs	\$820	\$820	\$840
Money left over after rent and basic living costs paid	-\$78	\$111	\$315
SAFER subsidy amount that this senior would receive	\$98.60	\$32.64	\$12.18
Money left over after rent and basic living costs paid, with SAFER subsidy	\$20.60	\$143.64	\$327.18

¹ Average rent for 1 br apt in each community, 2014 (CMHC).

² This calculation is derived from the 2012 publication, "Cost of Eating in British Columbia, 2011" and estimates the calculated food costs for a senior woman based on Health Canada's National Nutritious Food Basket (NNFB).

³ Estimate for utilities and typical phone, internet, and cable package.

⁴ Estimate of costs incurred throughout the year to maintain an adequate stock of clothing and footwear, as well as costs of soap, toothpaste, shampoo, haircuts, etc.

⁵ Estimate of auto maintenance and operation costs.

⁶ This figure estimates the cost of items that allow the senior to participate in their community and maintain quality of life. Includes expenses associated with recreation and leisure, the purchase of reading material, non-prescription medicines, occasional meals at restaurants, and admission fees for events.

Biffard, Bev HLTH:EX

From: Wallace, Bianca M HLTH:EX
Sent: Thursday, January 22, 2015 3:35 PM
To: Blandford, Mark HLTH:EX; Karim, Susan HLTH:EX
Subject: BC Housing Presentation Files
Attachments: Presentations OSA jan 20 15 draft 1.pptx; Seniors Advocate_SAFER_Modeling_SX_Jan_22_2015.xlsx

Files from today's meeting.

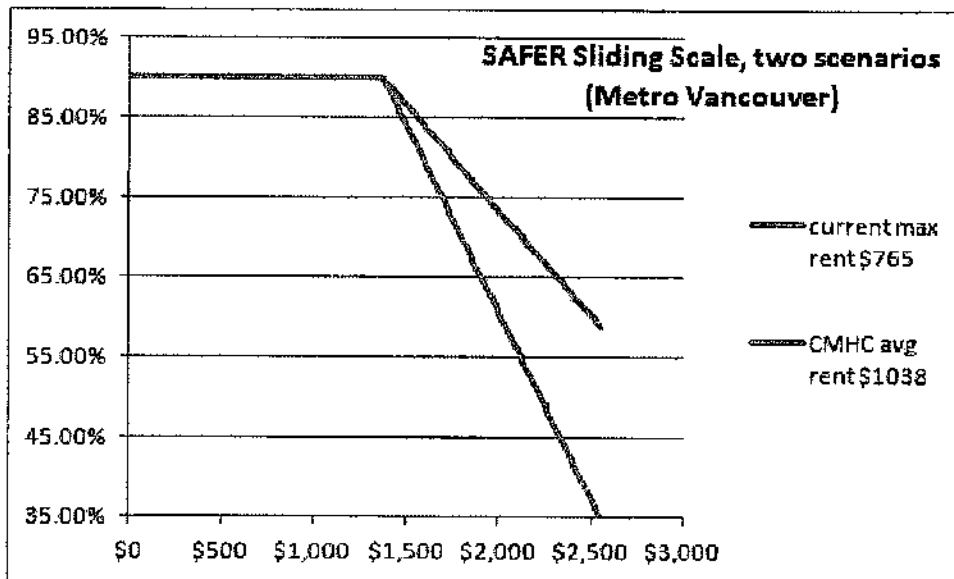
Biffard, Bev HLTH:EX

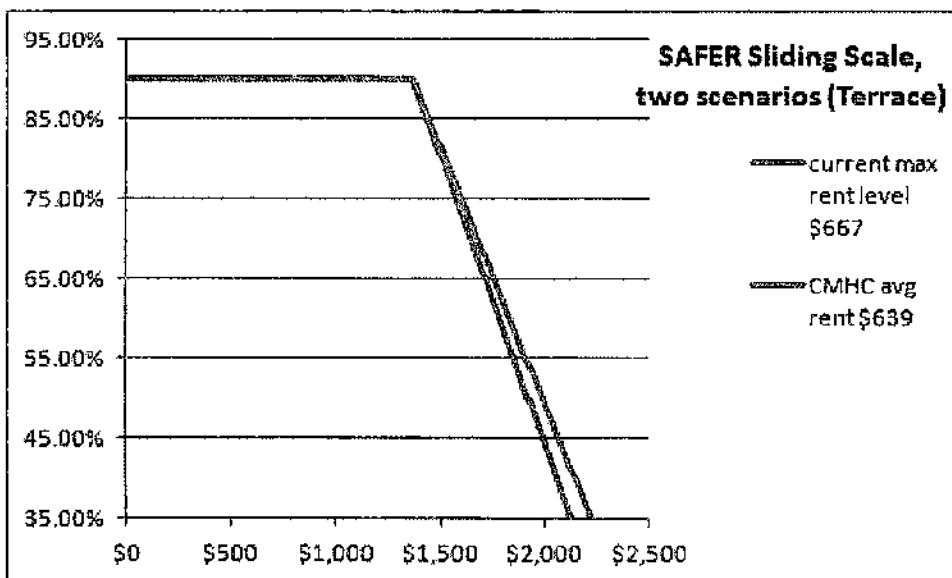
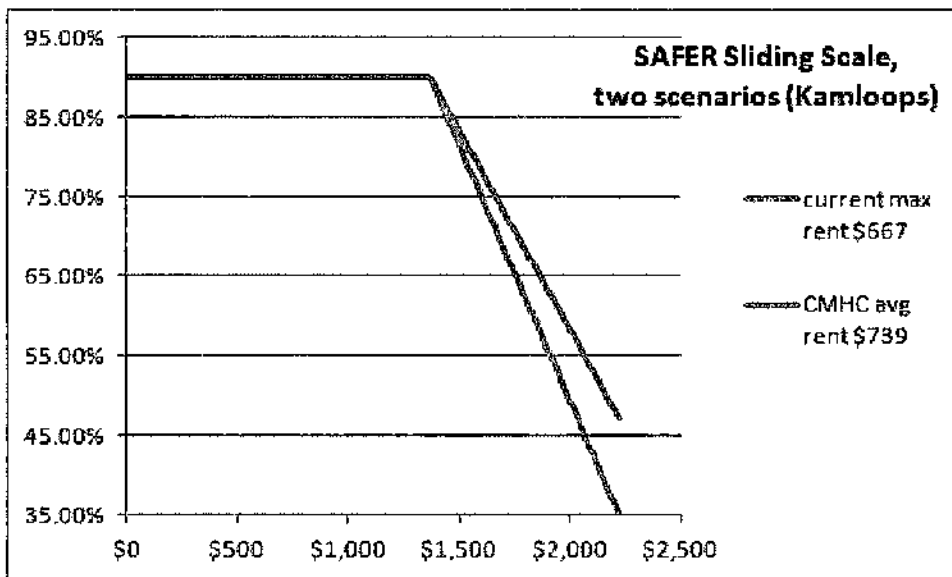
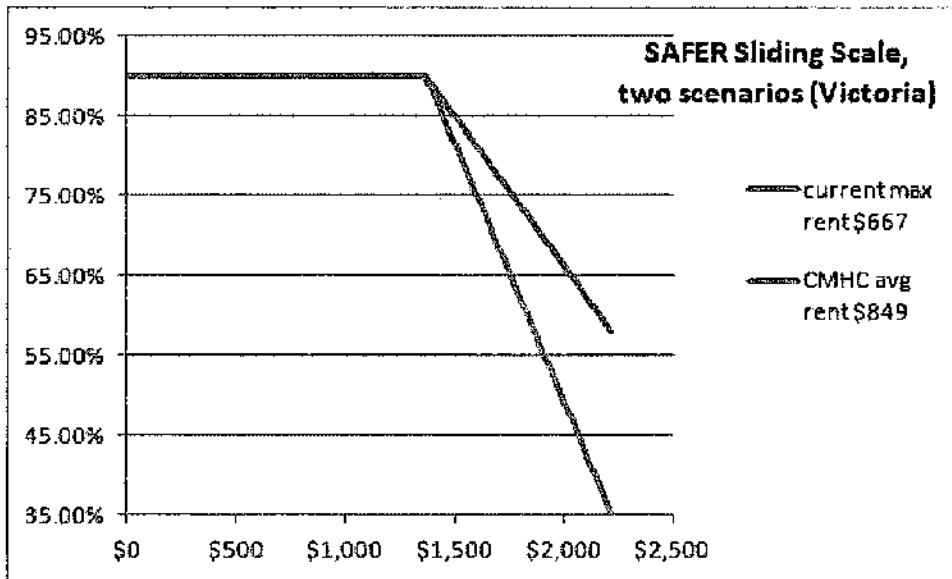
From: Karim, Susan HLTH:EX
Sent: Sunday, April 12, 2015 10:41 PM
To: Mackenzie, Isobel HLTH:EX; Blandford, Mark HLTH:EX
Cc: Wallace, Bianca M HLTH:EX; Darling, Sara K HLTH:EX
Subject: SAFER table success: late night edition

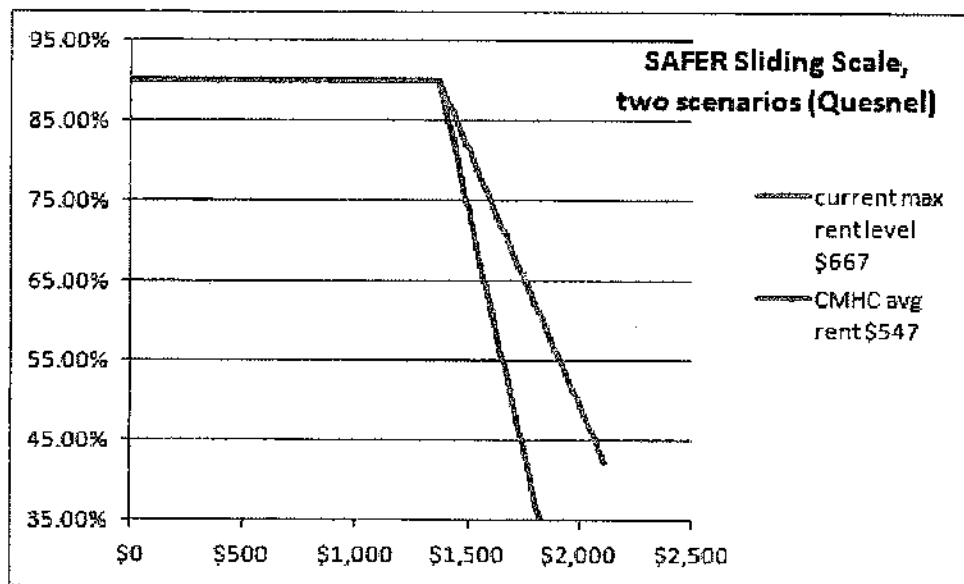
Hi Isobel and Mark.

I've created the tables you were wanting, Isobel -- the ones I asked Sophia if she could create comparing the drop-off in SAFER assistance levels if the max rent level is replaced with the CMHC average rent in a few sample communities.

I calculated for three communities where the max rent level is below the CMHC average rent (Vancouver, Victoria and Kamloops) and two where the max rent level is above the CMHC average rent (Terrace and Quesnel):







They can be formatted/titled differently... if these will serve, I'll tell Sophia to stand down.
Susan

Biffard, Bev HLTH:EX

From: Blandford, Mark HLTH:EX
Sent: Tuesday, April 14, 2015 4:28 PM
To: Karim, Susan HLTH:EX; Tammy Bennett; Deborah Kraus; Sophia Xian
Cc: Wallace, Bianca M HLTH:EX
Subject: RE: Additional SAFER Scenarios requested by OSA

Agreed,

Thanks so much you guys. Much appreciated.

Mark Blandford | Deputy Advocate

Office: 250.952.2999 | Cell: **s.17** | Fax: 250.952.2970

Office of the Seniors Advocate British Columbia
1st Floor, 1515 Blanshard Street
PO Box 9651 STN PROV GOVT
Victoria BC V8W 9P4

Toll Free: 1-877-952-3181

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From: Karim, Susan HLTH:EX
Sent: Tuesday, April 14, 2015 3:04 PM
To: Tammy Bennett; Deborah Kraus; Sophia Xian
Cc: Blandford, Mark HLTH:EX; Wallace, Bianca M HLTH:EX
Subject: RE: Additional SAFER Scenarios requested by OSA

Hi Tammy and Sophia.

Great, thank you!

Glad to see these match up with the tables I produced. We're happy to have them done more officially by you folks.

Best wishes,

Susan

Susan Karim | Research Administrator

Office of the Seniors Advocate British Columbia

1st Floor, 1515 Blanshard Street | PO Box 9651 STN PROV GOVT | Victoria BC V8W 9P4

Phone: 250-952-3037 | Fax: 250-952-3034

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From: Tammy Bennett (<mailto:tbennett@bchousing.org>)
Sent: Tuesday, April 14, 2015 2:43 PM
To: Karim, Susan HLTH:EX; Wallace, Bianca M HLTH:EX
Cc: Blandford, Mark HLTH:EX; Deborah Kraus; Sophia Xian
Subject: Additional SAFER Scenarios requested by OSA
Importance: High

Hi Susan

Sophia is amazing!! She pulled out all the stops to get this completed.

Attached please find a spreadsheet with the 5 additional graphs (Metro Vancouver, Victoria, Kamloops, Terrace and Quesnel) with the different max rent levels.

Please let us know if you have any additional questions.

Tammy

Biffard, Bev HLTH:EX

From: Darling, Sara K HLTH:EX
Sent: Tuesday, May 10, 2016 2:54 PM
To: Biffard, Bev HLTH:EX
Subject: FW: just staring to write intro...any suggested additions?

Sara Darling | Director of Communications
Office: 250.952.3035 | Cell: 778.679-2588



OFFICE OF THE
SENIORS ADVOCATE

From: Wallace, Bianca M HLTH:EX
Sent: Monday, November 2, 2015 11:36 AM
To: Darling, Sara K HLTH:EX
Subject: RE: just staring to write intro...any suggested additions?

From Oct 2014 to Oct 2015, the number of SAFER recipients increased 8% (up 1,382).

The snapshot of wait times for those still waiting increased from 2.2 years to 2.3 years from 2014 to 2015
in 2014-15, 50% of seniors who received a unit waited more than 9.5 months in total for it.

We know that TransLink HandyDART users decreased by 5.6% but we can't provide a trend for the whole province because BC Transit only gave us 2014 numbers.

We only have 2014-15 data for elder abuse, so no trends. It's also hard to get the actual number because clients will likely have encounters with multiple agencies. And we only have data from several. Nothing from the designated agencies, given the data standardization project.

We can only look at a snapshot for refusal rates. Below is an excerpt from what we do have, in case you can glean something from that:

Data on SAFER applicants found ineligible was not available for 2015. From July to December 2014, 931 SAFER applicants were found ineligible and were not provided SAFER subsidies. Of these 931 refused applications:

- 69% were new applicants
- 19% had received SAFER in the past year but were no longer eligible
- 12% had applied in the past and also been found ineligible then

The reasons these applicants were found ineligible were:

Reason	%
Income exceeded the Maximum Allowable limit	33%

After rent adjustment, the applicant was paying less than 30% of their income to rent	25%
Receiving income assistance	15%
Application was missing critical information (e.g. status, income, rent amount)*	13%
Ineligible accommodation (e.g. living in subsidized housing or unofficial suite)	11%
Did not meet B.C. or Canadian residency requirements	2%
Under 60 years of age	1%

*Applicant did not provide further information after being notified that critical information was missing. This may indicate the applicant self-screened at this stage after locating the additional information and finding it did not meet eligibility requirements.

From: Darling, Sara K HLTH:EX
Sent: Monday, November 2, 2015 11:25 AM
To: Wallace, Bianca M HLTH:EX
Subject: RE: just staring to write intro...any suggested additions?

Thanks – do we know by how much SAFER use has increased?
Anything trend wise we can talk about with any wait times?
What about HandyDART users, is this number up or down?
She talks about refusal rates for SAFER applications in the Journey Begins – can we say anything about that in the Intro?
Abuse report trends??

Sara Darling | Director of Communications
Office: 250.952.3035 | Cell: 778.679-2588



From: Wallace, Bianca M HLTH:EX
Sent: Monday, November 2, 2015 11:15 AM
To: Darling, Sara K HLTH:EX
Subject: RE: just staring to write intro...any suggested additions?

- SAFER use has increased in the last year
- In 2014-15 in B.C., the number of SSH units decreased while the number approved for SSH and waiting for a unit increased. In 2014-15, 13% of those waiting for a unit received one.

- In 2014, there were over 60,000 HandyDART users in B.C., and over 11 million rides were delivered. The percentage of rides left unfulfilled varies across B.C., and in some cases is as high as 5.9%

Sue says:

I think one "surprise" was the level of attachment of seniors to a GP and their perception that they have a GP. While there are definitely seniors in search of a GP and those stories are pretty bad, it does appear that there is greater attachment in the overall population than any individual story would tend to make one think...and tends to contradict the belief out there.

The fact that home support hours are increasing juxtapositioned with the fact the home support clients are reducing – resulting in the notion that fewer clients are getting more – which while likely very true, is that actually a bad thing? Just a teaser for the Home Support report...

From: Wallace, Bianca M HLTH:EX
Sent: Monday, November 2, 2015 10:12 AM
To: Darling, Sara K HLTH:EX
Subject: RE: just staring to write intro...any suggested additions?

Just the start, now I'm actually going through the content for some highlights

A few possible items:

- Each section includes brief introductions to the topics and indicators as well as any cautions for readers when interpreting the data
- Where possible, a trend over time is shown
- Definition of senior (including those who use seniors' services), and that the data is for seniors unless otherwise noted
- Seniors account for a high proportion of acute care, for example 29.4% of ED visits in 2013-14

From: Darling, Sara K HLTH:EX
Sent: Friday, October 30, 2015 3:22 PM
To: Wallace, Bianca M HLTH:EX
Subject: just staring to write intro...any suggested additions?

Sara Darling | Director of Communications
Office: 250.952.3035 | Cell: 778.679-2588



OFFICE OF THE
SENIORS ADVOCATE

Biffard, Bev HLTH:EX

From: Wallace, Bianca M HLTH:EX
Sent: Wednesday, December 9, 2015 1:33 PM
To: Mackenzie, Isobel HLTH:EX
Subject: RE: SAFER

\$765 in Metro Vancouver, \$667 in the rest of BC

From: Mackenzie, Isobel HLTH:EX
Sent: Wednesday, December 9, 2015 1:31 PM
To: Wallace, Bianca M HLTH:EX
Subject: RE: SAFER

What are the caps again

From: Wallace, Bianca M HLTH:EX
Sent: Wednesday, December 9, 2015 1:28 PM
To: Mackenzie, Isobel HLTH:EX
Subject: RE: SAFER

Single senior with \$18,000 income: \$678.92 (\$856 - \$177.08 subsidy)
Single senior with \$22,000 income: \$785.65 (\$856 - \$70.35 subsidy)
Single senior with \$24,600 income: \$831 (\$856 - \$25 subsidy)

Notes: Average rent is for a 1 bedroom in Victoria as of April 2015, CMHC. In using the SAFER Calculator, I have assumed the cost of heat is included.

From: Mackenzie, Isobel HLTH:EX
Sent: Wednesday, December 9, 2015 1:15 PM
To: Wallace, Bianca M HLTH:EX
Subject: SAFER

I am trying to figure out what someone on avg SAFER income would be paying for rent in Victoria – take the average rent for a 1 bdroom and run through the formula for someone on \$18k a year and someone of 22k a year

thx

Biffard, Bev HLTH:EX

From: Wallace, Bianca M HLTH:EX
Sent: Wednesday, December 9, 2015 1:48 PM
To: Mackenzie, Isobel HLTH:EX
Subject: RE: SAFER

The premium assistance rate will go up slightly in 2016, because premiums will increase to \$75 for those on incomes over \$30,000, but those on lower incomes will continue to pay the same dollar amount they paid in 2015.

E.g. The rate of premium assistance will start at 31.7% - up from 29% - for those on incomes between \$28,001 to \$30,000.

From: Wallace, Bianca M HLTH:EX
Sent: Wednesday, December 9, 2015 1:43 PM
To: Mackenzie, Isobel HLTH:EX
Subject: RE: SAFER

In 2015, the full cost of the MSP premium is \$72. Premium Assistance begins at a 29% subsidy and increases to a 100% subsidy for those on an income of \$22,000 or less.

Net Income	Premium	Premium Assistance
Up to \$22,000	\$0	100%
\$22,001 to \$24,000	\$12.80	82%
\$24,001 to \$26,000	\$25.60	64%
\$26,001 to \$28,000	\$38.40	47%
\$28,001 to \$30,000	\$51.20	29%
Over \$30,000	\$72.00	0%

From: Mackenzie, Isobel HLTH:EX
Sent: Wednesday, December 9, 2015 1:41 PM
To: Wallace, Bianca M HLTH:EX
Subject: RE: SAFER

What is the rate for BC Premium assistance

From: Wallace, Bianca M HLTH:EX
Sent: Wednesday, December 9, 2015 1:28 PM
To: Mackenzie, Isobel HLTH:EX
Subject: RE: SAFER

Single senior with \$18,000 income: \$678.92 (\$856 - \$177.08 subsidy)
Single senior with \$22,000 income: \$785.65 (\$856 - \$70.35 subsidy)
Single senior with \$24,600 income: \$831 (\$856 - \$25 subsidy)

Notes: Average rent is for a 1 bedroom in Victoria as of April 2015, CMHC. In using the SAFER Calculator, I have assumed the cost of heat is included.

From: Mackenzie, Isobel HLTH:EX
Sent: Wednesday, December 9, 2015 1:15 PM
To: Wallace, Bianca M HLTH:EX
Subject: SAFER

I am trying to figure out what someone on avg SAFER income would be paying for rent in Victoria -- take the average rent for a 1 bdroom and run thorough the formula for someone on \$18k a year and someone of 22k a year

thx

Biffard, Bev HLTH:EX

From: Wallace, Bianca M HLTH:EX
Sent: Thursday, December 17, 2015 10:16 AM
To: 'Deborah Kraus'
Subject: RE: Quick question

Great, thank you.

From: Deborah Kraus [<mailto:dkraus@bchousing.org>]
Sent: Thursday, December 17, 2015 9:58 AM
To: Wallace, Bianca M HLTH:EX
Cc: Tammy Bennett
Subject: RE: Quick question

Thanks Bianca. Yes – this looks good!

Debbie

From: Wallace, Bianca M HLTH:EX [<mailto:Bianca.Wallace@gov.bc.ca>]
Sent: December-17-15 9:53 AM
To: Deborah Kraus
Subject: RE: Quick question

Hi Debbie,

Thank you **very much** for getting this data! Thanks also for clarifying re: the other number being for a specific month.

Would the following be correct?:

In 2014-15, SAFER provided \$41 million in subsidies. An additional \$1 million is budgeted for 2015-16.

	2012-13	2013-14	2014-15	2015-16 (budgeted)	Increase from 2012-13 to 2014- 15
SAFER Subsidies Provided (millions)	\$32	\$32	\$41	\$42	↑28%

We are aiming for Friday, but it really depends on how the last bit of editing goes today.

Thanks,
Bianca

From: Deborah Kraus [<mailto:dkraus@bchousing.org>]
Sent: Thursday, December 17, 2015 9:37 AM
To: Wallace, Bianca M HLTH:EX
Cc: Tammy Bennett
Subject: RE: Quick question

Hi Bianca,

We have been able to provide you with the annual SAFER subsidy amount spent per year. This does **not** include any program admin or overhead.

12/13 – \$32M
13/14 - \$32M
14/15 - \$41M
15/16 - \$42M (budget)

In the previous draft report you sent us, you reported that the total annual subsidy for 2014-15 was \$39,641,889. **That is not correct.** We provided you with the total monthly subsidy for **October 1, 2015** – which was \$3,303,490. It is not correct to use one month's data to calculate a yearly amount because the subsidy totals change from month to month.

Please let me know if you have any questions about this. Will be get the embargoed report tomorrow?

All the best,
Debbie

From: Wallace, Bianca M HLTH:EX [<mailto:Bianca.Wallace@gov.bc.ca>]
Sent: December-16-15 4:14 PM
To: Deborah Kraus
Subject: RE: Quick question

That will be fine, I will plan for that. Thanks, Debbie!

From: Deborah Kraus [<mailto:dkraus@bchousing.org>]
Sent: Wednesday, December 16, 2015 4:00 PM
To: Wallace, Bianca M HLTH:EX
Cc: Tammy Bennett
Subject: RE: Quick question

Hi Bianca – we are very close. I'm at a workshop tomorrow until 11:00 am. Can you wait until then? If not, you can contact Tammy.

Debbie

From: Wallace, Bianca M HLTH:EX [<mailto:Bianca.Wallace@gov.bc.ca>]
Sent: December-15-15 3:56 PM
To: Deborah Kraus
Subject: RE: Quick question

Hi Debbie,

I hope you're having a good day! We are now aiming for distributing the report to stakeholders on Friday the 18th. That makes Thursday morning my last chance to make any additions. Any luck on those total SAFER program cost numbers?

Thanks!
Bianca

From: Deborah Kraus [<mailto:dkraus@bchousing.org>]
Sent: Thursday, December 10, 2015 10:03 AM
To: Wallace, Bianca M HLTH:EX
Subject: RE: Quick question

Hi Bianca,

I expect to have some numbers for you early next week. This will be numbers for the TOTAL cost of the SAFER program – not just the subsidy amounts.

Can you let me know when you think the embargoed report will be ready?

Debbie

From: Wallace, Bianca M HLTH:EX [mailto:Bianca.Wallace@gov.bc.ca]
Sent: December-03-15 4:40 PM
To: Deborah Kraus; Tammy Bennett
Subject: Quick question

Hi Debbie,

I hope you've been having a good day. I have just heard we are likely looking at an early January release date, just fyi.

Isobel would really love to have some more financial numbers for the program. She was especially keen on getting the SAFER total annual subsidy for previous years. I seem to recall you said this wasn't available. Isobel seemed confident there would be a useful number somewhere recording what had been given out... maybe from a budget or financial report? Might you have any suggestions around available financial data for SAFER?

Thanks!
Bianca

Bianca Wallace | Research Officer
Office: 250.952.3041



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Biffard, Bev HLTH:EX

From: Deborah Kraus <dkraus@bchousing.org>
Sent: Monday, December 21, 2015 4:14 PM
To: Wallace, Bianca M HLTH:EX
Subject: RE: Questions about re-applicants

Hi Bianca,

Here is an explanation. To avoid confusion, please note our definitions. We need to be clear when talking about re-additions versus re-applications.

We assume from your question that you are asking about reapplications.

Type of form	Sub Type	Description	Processing goal
Application	New	Application - new application and the applicant does not exist in our system. Never applied for or received SAFER in the past.	<=8 weeks
Application or Re-application (received > = four months after due date)	Re-Add	Re-addition - new application and the applicant exists in the SAFER system but are <u>not</u> currently receiving subsidy. This means that the applicant applied for SAFER at least once in the past and was either not eligible or received benefits for a period of time and then left the program (subsidized housing, left province, over income, etc, etc)	<=8 weeks
Re-application	Re-application	Re-application - Existing recipient, currently receiving subsidy, completing an annual re-application to determine ongoing eligibility.	Next scheduled payment run

We prioritize reapplications over brand new applications.

If a Recipient returns their reapplication before the cut-off for their reapplication month we make every effort to process that reapplication before the payment run cut-off that month so that there is no interruption in benefit for the client. If a recipient returns their reapplication late (**between 1-3 months late**) we still prioritize over new applications and try to process before the next scheduled payment run. After that, late arriving reapplications are treated as a re-addition and processed based on date received along with new applications.

Please let me know if you have any more questions.

All the best,
Debbie

From: Wallace, Bianca M HLTH:EX [<mailto:Bianca.Wallace@gov.bc.ca>]
Sent: December-21-15 2:09 PM
To: Deborah Kraus
Subject: RE: Questions about re-applicants

Hi Debbie,

I think Isobel will want to see it before the release (early January) but not before we circulate the embargoed version. Does that help?

Thanks,
Bianca

From: Deborah Kraus [mailto:dkraus@bchousing.org]
Sent: Monday, December 21, 2015 1:29 PM
To: Wallace, Bianca M HLTH:EX
Subject: RE: Questions about re-applicants

Hi Bianca,

I need to follow-up on this and am not sure when I will be able to get the answer. Do you need this info before you release your report?

Debbie

From: Wallace, Bianca M HLTH:EX [mailto:Bianca.Wallace@gov.bc.ca]
Sent: December-21-15 12:21 PM
To: Deborah Kraus
Subject: Questions about re-applicants

Hi Debbie,

I hope you had a good weekend. ☺

Isobel is wondering what happens if a re-applicant submits their application late. For example, if somebody's current benefits ended in December 2015 but they re-applied in January 2016, would they not receive a subsidy in January for January 2016? But they would get it retroactively, if approved?

We are also assuming that if they did re-apply in November/December 2015 for the January 2016 onwards subsidy, their application would be prioritized so it would be processed in time for continuous receipt of benefits? Which would explain why the 7.6 week processing time doesn't apply to re-applicants...

Let me know if that makes sense!

Thanks,
Bianca

Bianca Wallace | Research Officer
Office: 250.952.3041



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Biffard, Bev HLTH:EX

From: Darling, Sara K HLTH:EX
Sent: Tuesday, May 10, 2016 2:51 PM
To: Biffard, Bev HLTH:EX
Subject: FW: Select Standing Cttee - Finance re: SAFER

Sara Darling | Director of Communications
Office: 250.952.3035 | Cell: 778.679-2588



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From: Biffard, Bev HLTH:EX
Sent: Monday, February 22, 2016 3:35 PM
To: Mackenzie, Isobel HLTH:EX
Cc: Darling, Sara K HLTH:EX
Subject: RE: Select Standing Cttee - Finance re: SAFER

Only on independent office's budgets. Also FYI these upcoming public consultations are for the fiscal 17/18 budget. I would suggest still doing the public consultation but also setting up a meeting with Min of Fin to express your concerns about the SAFER funding. Would you want to meet with de Jong and Ramsay on this, I doubt we can get both in the same room but I could work on setting up two meetings for you. Please advise next steps.

From: Mackenzie, Isobel HLTH:EX
Sent: Monday, February 22, 2016 3:01 PM
To: Biffard, Bev HLTH:EX
Subject: Re: Select Standing Cttee - Finance re: SAFER

Do they meet for purpose other then budget.

Sent from my iPhone

On Feb 22, 2016, at 2:45 PM, Biffard, Bev HLTH:EX <Bev.Biffard@gov.bc.ca> wrote:

I checked into getting you on the list for a presentation in front of the Select Standing Committee- Fin & GS – the public hearing schedules for budget consultations are not announced until mid-August (they run from mid-Sept to mid-Oct only). We are both on the distribution list and will receive notification when the schedule is announced and will get you on the list then.

.....
Bev Biffard | Manager, Operations and Strategic Initiatives
Office: 250.952.3033 | Cell: **s.17**

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Biffard, Bev HLTH:EX

From: Darling, Sara K HLTH:EX
Sent: Tuesday, May 10, 2016 2:51 PM
To: Biffard, Bev HLTH:EX
Subject: FW: questions regarding SAFER

Sara Darling | Director of Communications
Office: 250.952.3035 | Cell: 778.679-2588



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From: Deborah Kraus [<mailto:dkraus@bchousing.org>]
Sent: Friday, February 26, 2016 4:30 PM
To: Darling, Sara K HLTH:EX
Cc: Tammy Bennett
Subject: RE: questions regarding SAFER

Hi Sara,

As of March 31, 2015:

SAFER – 18,472 recipients
Rental Assistance Program – 10,794 family households

Please let me know if you have any other questions and have a great weekend.

Debbie

From: Darling, Sara K HLTH:EX [<mailto:Sara.Darling@gov.bc.ca>]
Sent: February-19-16 1:55 PM
To: Deborah Kraus
Cc: Tammy Bennett
Subject: RE: questions regarding SAFER

Thanks for the call today Debbie – forgot to ask you one other question, wondering if you could provide us with the number of people receiving assistance through RAP.

Thanks – Sara

Sara Darling | Director of Communications
Office: 250.952.3035 | Cell: 778.679-2588



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From: Deborah Kraus [<mailto:dkraus@bchousing.org>]
Sent: Friday, February 19, 2016 11:24 AM
To: Darling, Sara K HLTH:EX
Cc: Tammy Bennett
Subject: RE: questions regarding SAFER

Hi Sara,

We will aim for someone to get back to you later today.

All the best,
Debbie

From: Darling, Sara K HLTH:EX [<mailto:Sara.Darling@gov.bc.ca>]
Sent: February-19-16 10:53 AM
To: Deborah Kraus
Cc: Tammy Bennett
Subject: RE: questions regarding SAFER

Hi you two --

Wondering if either of you have a few minutes to go over a couple of SAFER related questions I have.

If you tell me of a time today, and best number to reach you at, I will give you a call.

Thanks -- Sara

Sara Darling | Director of Communications
Office: 250.952.3035 | Cell: 778.679-2588



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From: Deborah Kraus [mailto:dkraus@bchousing.org]
Sent: Monday, February 1, 2016 11:05 AM
To: Darling, Sara K HLTH:EX
Subject: RE: questions regarding SAFER

Hi Sara,

Tammy and I will discuss this. In the meantime, can you please send us the list of questions?

Thanks.
Debbie

From: Darling, Sara K HLTH:EX [mailto:Sara.Darling@gov.bc.ca]
Sent: February-01-16 10:48 AM
To: Deborah Kraus
Subject: FW: questions regarding SAFER

Hi Debbie –

Sara Darling here at the Seniors Advocate's office, just sent request below to Tammy, but wonder if you might be the right person to help with the request below?

Thanks –

Sara

Sara Darling | Director of Communications
Office: 250.952.3035 | Cell: 778.679-2588



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From: Darling, Sara K HLTH:EX
Sent: Monday, February 1, 2016 10:45 AM
To: 'Tammy Bennett'
Subject: questions regarding SAFER

Hi Tammy,

Sara here at Isobel Mackenzie's office. Isobel has been asked to speak to a large group tomorrow and they have quite a list of questions around SAFER. I'm wondering if you might have a few minutes to help walk me through some of their queries.

Thanks so much,

Sara

Sara Darling | Director of Communications
Office: 250.952.3035 | Cell: 778.679-2588



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Difference between SAFER Maximum Rents and Actual Average Rents (effective April 2014)																											
	Abbotsford-Mission CMA	Campbell River CA	Chilliwack CA	Courtenay CA	Cranbrook CA	Dawson Creek CA	Duncan CA	Fort St. John CA	Kamloops CA	Kelowna CMA	Nanaimo CA	Nelson CY	Parksville CA	Penticton CA	Port Alberni CA	Powell River CA	Prince George CA	Prince Rupert CA	Quesnel CA	Salmon Arm CA	Squamish CA	Terrace CA	Vancouver CMA	Vernon CA	Victoria CMA	Williams Lake CA	
Average Rent	684	630	636	690	625	820	651	850	739	788	700	686	718	682	558	603	647	620	547	669	731	639	1038	649	849	635	
SAFER Maximum Rent	667	667	667	667	667	667	667	667	667	667	667	667	667	667	667	667	667	667	667	667	667	667	765	667	667	667	
Difference	-17	37	31	-23	42	153	16	183	-72	121	-33	-19	-51	-15	109	64	20	47	120	-2	-64	28	-273	18	182	32	

Region	Typical/basic accommodation need	Rent Subsidy Program	Max rent level used in calculating subsidy	Average rent in region for that type of accommodation (CMHC)	% difference	"increase"
Vancouver	For single senior: 1 br apt	SAFER	\$765	1039	30.4%	35.8%
Vancouver	For 3 person family: 2 br apt	RAP	\$1,055	1274	18.8%	20.8%
Victoria	For single senior: 1 br apt	SAFER	\$667	841	23.1%	26.1%
Victoria	For 3 person family: 2 br apt	RAP	\$970	1084	11.1%	11.8%
Kelowna	For single senior: 1 br apt	SAFER	\$667	775	15.0%	16.2%
Kelowna	For 3 person family: 2 br apt	RAP	\$970	964	-0.6%	-0.6%
Abbotsford	For single senior: 1 br apt	SAFER	\$667	675	1.2%	1.2%
Abbotsford	For 3 person family: 2 br apt	RAP	\$970	826	-16.0%	-14.8%