



## **Council of Senior Citizens' Organizations of BC**

Representing seniors in British Columbia since 1950

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June 22, 2026

### **WRITTEN SUBMISSION OF THE COUNCIL OF SENIOR CITIZENS' ORGANIZATIONS OF BC**

#### **PART I – INTRODUCTION**

This written submission is provided before the National Housing Council, concerning their review on the lack of accessible housing in Canada.

#### **PART II - SUMMARY OF THE ISSUE**

##### **Key concerns**

1. Lack of deeply affordable housing at rents geared to 30% of income that limits availability of accessible housing
2. Need for safe housing for older adults, including elevator maintenance, pest control and management of tenants with unpredictable behaviours
3. Need for housing to connect with community social and health services
4. Management to have responsibility for ensuring tenants voices are heard through Landlord/Tenant Councils
5. Resident Services Coordinator be hired and trained to work with tenants and landlords to ensure appropriate programs and services are in place.

#### **PART III – BACKGROUND**

The Council of Senior Citizens' Organizations of BC (COSCO BC) is reporting on behalf of our more than 85,000 members of our 75 affiliated groups. Established in 1950, we are a non-profit, non-partisan, volunteer-driven registered Society in BC, and are the largest seniors federation in the province. Our mandate is to promote the well-being of seniors and their families, advocating for policies that allow seniors to remain active, independent and fully engaged in the life our province. Working with the social determinants of health to promote healthy ageing, our committees discuss, monitor and develop policies and advocacy positions for housing, health care, income security and transportation, among others. Visit our website at [www.coscobc.org](http://www.coscobc.org) for more information.

Our response will focus on the needs of older adults in our community with a focus on lower-income seniors who may also experience poor health and disability, but who wish to age-in-place.

## 1. What is your vision for accessible housing in Canada and why?

Our vision for accessible housing for older adults includes the following:

- Housing that enables people to age-in-place as they may lose functional capacity (eg, mobility, hearing, vision, cognitive) either permanently or temporarily while recovering from falls, injuries, or surgeries such as hip and knee replacements.
- Housing that is affordable with rents geared to 30% of income
- Housing that is connected to community health and social services programs with ability to bring services to people.
- Housing where managers of social housing buildings are educated on the services and programs available to support the well-being of their tenants and where a Resident Services Coordinator is in place to promote social inclusion and links to community programs

We bring to your attention recommendations from a project funded by BC's Poverty Reduction Strategy Consultation in 2018, and amplified by the Masters thesis in Public Policy at SFU written by Josh Cook. Sadly, the conditions described in these reports are not isolated, as they occur in many communities across Canada and the United States. Problems documented in this earlier work persist, with mounting stress and pressure on outreach workers in seniors centres who deal with increasing numbers of seniors and those with disabilities who at risk of homelessness due to scarce social housing.

*“Since the early 2000s, tenants of seniors’ social housing in BC have increasingly shared their buildings with younger persons who have severe mental illnesses and/or addiction issues. While this demographic shift does not neatly correspond with a specific policy change, academics, media sources, and experts and stakeholders interviewed for this report all suggest that it results from the prioritization of the hard-to-house by the provincial government. For many seniors, this new environment has produced a host of negative outcomes: increased levels of fear; greater social isolation; more disruptive and unpredictable living conditions; and exposure to criminal activity, threats, violence, and other disturbing or dangerous behaviors”*

Source: Abstract, Josh Cook, MA thesis <https://summit.sfu.ca/item/20265>

See also: <https://www.langleyseiorsinaction.ca/newpage>

The ongoing shortage of subsidized housing, including accessible subsidized housing has been recently described by a community outreach worker.

*“Many seniors face significant barriers in accessing subsidized, rent-geared-to-income housing due to limited availability and long waitlists. Seniors should not be placed in a position where they must tolerate unsanitary conditions or substandard treatment. Access to safe, dignified housing is a fundamental human right and should be upheld regardless of an individual’s income level.”*

## **Current situation facing the need for accessible, affordable housing for older adults is well described in recent reports:**

Urgent action is required to ensure that every person in Canada — regardless of who they are, their background, or their ability — has access to affordable and accessible housing.

Older adults in BC wish to age-in-place in their own home yet face increasing levels of disability as they age: At the same time, whether they are renters or owners, housing costs for rent, repairs, maintenance and accessibility modifications mount up to more than the recommended 30% of income. As reference, the median income for a senior in BC is \$3,000 per month, with one-quarter living on \$2,000 per month or less.

- *About 90% of Canadians, and almost 100% of Canadians aged 65 or older, plan on supporting themselves to live safely and independently in their own home for as long as possible. [CMHC Universal Design Guide 2023]*
- *Persons aged 65 had the highest rates of dexterity, hearing, mobility and flexibility disabilities (Source: Statistics Canada. (2022). Canadian Survey on Disability.) [Disability Without Poverty: Report Card 2025]*
- *In Canada, it is estimated that 38% of seniors aged 65 and up have any type of disability, and 24% have a mobility disability. As a result, the accessibility of temporary and permanent housing is a key concern for seniors (e.g., presence of elevators, ramps, accessible bathrooms, etc.). People living with disabilities (particularly mobility disabilities) often have very limited housing options due to the lack of accessible rental housing units and shelter beds. For example, BC Housing reported that in 2022 there were 1,087 people waiting for a wheelchair accessible housing unit. [United Way: Aging in Uncertainty 2023]*
- *Senior renters in BC: Across the province, 20% of senior households rent and rental costs vary widely...Overall, the average rent for a one-bedroom in B.C. was \$1,627 in 2024, 29% higher than in 2019 \$1,260 [BC Seniors Advocate: Monitoring Senior Services Report 2025]*
- *Senior homeowners: According to the 2021 Canadian Census, approximately 80% of B.C. households maintained by seniors are owned, and 68% of these households have no mortgage. Among B.C. senior homeowners, the median income is \$36,000 and 13% spend more than 30% of their income on shelter. [BC Seniors Advocate: Monitoring Senior Services Report 2025]*

- *In all the provinces and territories (except Nunavut and Québec) both men and women aged 65 to 84 years who own a home without a mortgage compose the **largest number of those residing in inadequate housing**, meaning that their dwellings need major repairs, such as “defective plumbing or electrical wiring and dwellings needing structural repairs to walls, floors or ceilings” (Stats Can 2021). Considering that this **profile group tended to report experiencing multiple daily activity limitations**, this would suggest a great deal of older adults who are homeowners are **struggling to make the necessary repairs** that would render their homes accessible or safe to continue living in. This group of older adults would benefit from flexible aging in place approaches which enable them to receive care at home while simultaneously adapting their homes according to accessibility needs. **[Federal/Provincial/Territorial (FPT) Ministers Responsible for Seniors Forum: Report - Seniors Housing Needs 2025]***

## **2. How does the lack of accessible housing affect people living in Canada?**

- Current supply of social housing, including accessible homes, is inadequate
  - Homes need to be both affordable and accessible – with rents needing to be \$500 to \$800 per month to be truly affordable for seniors including those with disabilities living on minimum OAS/GIS.
  - Homelessness and food bank use are both increasing among seniors due to lack of affordable housing which will result in even higher levels of homelessness among seniors in the coming months and years, which in turn leads to costly increased demands on our policing, justice and health care systems
  - Greater social isolation results in poorer health and increased use of our strained health care system.
- Home care and home support is needed to age in place:
 

*“Because people cannot find accessible housing in their communities, they are often forced to live in hospitals, LTC homes, or other institutions far from family and community. These institutions were designed for medical care, not long-term living. Institutionalization of people with disabilities takes away people’s autonomy and right to live independently. This violates Article 19 of the Convention on the Rights of Persons with Disabilities. **[National Right to Housing Network: review panel info leaflet 2026]***

*However, there are gaps in housing options for older adults and lack of access to affordable housing and appropriate supportive services has pushed many older adults into long-term care homes. **[Age-well National Innovation Hub: Housing for Seniors to Age in place 2022]***

- Governments and policy makers need to fully consider the impact of the dire circumstances faced by low-income seniors in social housing, which are exacerbated when short- or long-term disabilities are present. Poor living conditions have broad impacts on society at large.

Persons on lower income are disproportionately affected as financial constraints limit the options available to them. All too often a series of calamities can turn a home into a prison when a person with limited mobility may no longer be able to leave their dwelling. This can be aggravated in apartments when the only elevator breaks down and it takes months for needed repairs to be made. Here are findings from a study of social housing in Langley, BC, where the low-income tenants reported numerous problems:

- *Tenants feel profound **social isolation** from the larger community as their inadequate income often means no hearing aids, no cable/internet, no phone, no pets, or a lack of incontinence supplies.*
- *Tenants reported many disturbing difficulties with their **housing arrangements**, including poor maintenance and ongoing infestations of bedbugs, cockroaches and mice – **41% reported feeling unsafe**.*
- *Tenants are viscerally fearful of management retaliation and eviction if they complain, as they see homelessness as their only other option.*

For more information:

<https://www.langleyseiorsinaction.ca/newpage>

### **3. What system-wide gaps, and what government actions and inactions, are getting in the way of Canada's progress on the right to housing and the rights of persons with disabilities?**

- **Politicians need to realize that deeply affordable and accessible housing cannot be built without government subsidies.**
  - In part, COSCO BC's experience is that many political and community leaders (mistakenly) feel they can rely on market forces to take care of the problem. But COSCO's observations are that even with donated land and reduction of development fees it is impossible to build social housing apartments to rent for \$500 to \$800 per month.
  - There is a lack of commitment from governments including municipal government to uphold human rights protections for persons facing disability, and particularly those in the lower income brackets and ensure that most housing units are adaptable for accessibility

## 4. What actions and solutions should governments and communities lead to make better progress on the right to accessible housing for people with disabilities in Canada?

### 4.1 Implement Universal design standards:

*“Accessibility Standards Canada has developed national standards for accessible and accessible-ready housing. The standards include flexible design features, such as reinforced walls that can support future lifts or grab bars. When accessibility is built in from the start, it costs less, takes less time, and avoids disruption when people's needs change and their homes need to be modified. [Federal Housing Advocate Statement 2025-11-25*

- *Building apartments to accommodate diverse needs -- at no additional cost, according to a CMHC [study](#) -- would virtually eliminate the excessive costs of later renovations for the elderly and make them more valuable on resale. ...Adopting a Universal Design standard can thus help Canada make housing not only more accessible but also more affordable -- which everyone wants and needs. [Accessible Housing Network: petition delivered to House of Commons 2023-12-06]*

### 4.2 Governments need to take a lead role and enact legislation that requires housing to be accessible:

- *Fulfilling the human right to adequate housing for everyone in Canada requires all governments to live up to their joint responsibilities. Under international law, the federal government is responsible to play a leadership role. For example, governments must put in place measures to prevent homelessness, prohibit forced evictions, address discrimination, ensure security of tenure to all, and help guarantee that everyone's housing is adequate. These measures, including legislation, policies, strategies, funding, and programs, should prioritize the right to housing for disadvantaged groups and persons experiencing housing need or homelessness. [Canadian Human Rights Commission: website 2026-05]*
- *The Canadian Charter of Rights and Freedoms, The Canadian Human Rights Act, provincial Human Rights Codes, and the United Nations Convention on the Rights of Persons with Disabilities and the Optional Protocol all protect against discrimination on the basis of disability. However, there is no law requiring that housing be accessible. [Accessible Housing Network: Neha panel 2025]*

## **PART V – RECOMMENDATIONS**

The Council of Senior [Name/Organization] seeks implementation of the following recommendations from the National Housing Council:

**Recommendation 1:** Ensure Build Canada Homes focuses on non-market homes with the majority of units being accessible:

- *The federal government's recent announcement of \$13 billion dollars to build non-market homes through the Build Canada Homes agency is a welcome step. These new homes must be both affordable and accessible to meet the diverse needs of a diverse Canadian population.*
- *The Accessible Canada Act's goal of achieving an accessible Canada by 2040 underscores the need for federal investments that eliminate — rather than perpetuate — barriers. This includes federal investments in non-market housing. This national housing plan can do both: meet urgent housing needs and fulfill Canada's human rights obligations. **[Federal Housing Advocate statement: Canada's new homes can be both affordable and accessible 2025-11-25]***

**Recommendation 2:** Enact legislation at all levels of government to implement Universal Design Standards see *4.1 of this report*

**Recommendation 3.** Enact legislation at all levels of government to require housing to be accessible. See *4.2 of this report*

**Recommendation 4:** Fund and create training materials for Resident Service Coordinators to work with management and tenants with the aim to foster links with community services and programs.

**Recommendation 5:** Ensure programs are in place to meet the needs of low income seniors for home adaptations and repairs, so they may continue to age-in-place.

## **PART VI – CONCLUSION**

The Council of Senior Citizens' Organizations of BC (COSCO BC) respectfully requests the National Housing Council to consider the arguments and evidence presented in this submission and to take appropriate action to protect and promote the right to adequate housing in relation to the Lack of Accessible Housing in Canada

Submitted by

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### **Appendix: Sources:**

Accessible Housing Network: Universal Design Petition delivered to House of Commons 2023-12-06

<https://tinyurl.com/Commonspetitionuniversaldesign>

Age-well National Innovation Hub: Housing for Seniors to Age in place 2022

[https://agewell-nih-appta.ca/wp-content/uploads/2022/05/AAdekoya-Policy-Challenge\\_AA003.pdf](https://agewell-nih-appta.ca/wp-content/uploads/2022/05/AAdekoya-Policy-Challenge_AA003.pdf)

BC Seniors Advocate: Monitoring Senior Services Report 2025

<https://www.seniorsadvocatebc.ca/monitoring-seniors-services/>

Canadian Human Rights Commission: website 2026-05 Housing as a human right: The role of governments

<https://tinyurl.com/CHRCHousingHumanRt>

Canadian Institute for Inclusion and Citizenship: Disability Housing in Canada scan 2025

<https://tinyurl.com/CdnInstdisabilityhousingscan>

CMHC: Universal Design Guide 2023

<https://tinyurl.com/CMHCuniversaldesign>

Disability Without Poverty: Report Card 2025

<https://campaign2000.ca/wp-content/uploads/2025/12/2025-Disability-Poverty-Report-Card-FINAL-English.pdf>

Federal Housing Advocate: Statement – Canada's new homes can be both affordable and accessible 2025-11-25

<https://www.chrc-ccdp.gc.ca/resources/newsroom/canadas-new-homes-can-be-both-affordable-and-accessible>

Federal/Provincial/Territorial (FPT) Ministers Responsible for Seniors Forum: Report - Seniors Housing Needs 2025

<https://www.canada.ca/en/employment-social-development/corporate/seniors-forum-federal-provincial-territorial.html>

Langley Seniors Community Action Table 2018. Impact of Housing First and Supportive Housing on Frail Seniors: Spotlight on a Langley Social Housing Complex

<https://www.langleyseniorsinaction.ca/newpage>

National Right to Housing Network (NRHN): Review Panel on the Lack of Accessible Housing in Canada – Information Flyer 2026

<https://housingrights.ca/wp-content/uploads/Info-Flyer-Review-Panel-on-the-Lack-of-Accessible-Housing-2026-1.pdf>

Simon Fraser University 2020. Masters' Thesis in Public Policy by Joshua Cook. Restoring the comfort of home: Addressing the challenge of placing hard-to-house population in seniors' social housing in British Columbia

<https://summit.sfu.ca/item/20265>

United Way: Aging in Uncertainty 2023

<https://uwbc.ca/wp-content/uploads/2023/11/uwbc-seniors-housing-report-hires.pdf>