

INVESTMENTS IN AGING: STRENGTHENING SENIORS CARE ACROSS B.C.

Budget 2026: BCCPA Submission to the Select Standing
Committee on Finance and Government Services



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Message from CEO

Dear Members of the Standing Committee on Finance and Government Services,

British Columbia is at a crossroads. By 2036, more than one in five British Columbians will be over the age of 65 and our care system isn't ready for them. Without immediate action, our seniors—who have contributed so much to our communities—will face inadequate care and support in their most vulnerable years.

The waitlist for long-term care has already doubled over the last five years, increasing from 2,595 to 6,464 people today.¹ An additional 1,224 and 1,264 people are also waiting for subsidized registered assisted living and public home health services, respectively.¹

This situation directly affects other parts of the healthcare system. Over eighty percent (84%) of alternate level of care (ALC) days used in acute care hospitals were attributed to seniors—individuals who are ready for discharge but have no suitable place to go.¹ While this is troubling, what's even more alarming is that without prompt intervention, conditions are predicted to deteriorate significantly.

The Royal Bank of Canada (RBC) has highlighted Canada's aging population as one of the two most pressing existential challenges the country will face in the next ten years, the other being climate change.²

BC Care Providers Association (BCCPA) urges the Government of British Columbia to invest in and create a well-coordinated continuum of care and support services for older adults, ensuring they can age well and with dignity in the most suitable environment.

As such, BCCPA's submission to the Members of the Standing Committee on Finance and Government Services asks the committee to recommend immediate action in three areas: (i) a refundable **tax credit** to assist seniors in accessing self-funded home health services and independent living services, enabling them to age in the "right place"; (ii) a reimagined **funding model** for assisted living to ensure that the market for this "middle option" for seniors continues to thrive and remains a vital part of our care sector; and (iii) investments in **safety** and **quality-of-life equipment** in publicly subsidized long-term care and assisted living communities to enhance seniors' well-being. We thank you for taking the time to consider our recommendations for BC Budget 2026.

Sincerely,

Terry Lake
BCCPA, CEO

Summary of Recommendations

To support an integrated and well-coordinated continuum of care and support services for older adults in British Columbia, BC Care Providers Association asks the following:

1. **Establish a tax credit to help seniors age in the right place**

To help older adults age in their communities, BCCPA recommends establishing a refundable tax-credit to increase the affordability of both home health and independent living services.

2. **Refresh and renew the funding model for Assisted Living**

The rate of publicly subsidized assisted living spaces has stagnated over the last five years, with some operators moving their AL spaces from the public sector in favour of self-funded (private) care. BCCPA asks that the government refresh the assisted living funding model to keep pace with market rents, thus preserving this important 'middle-option' for older adults.

3. **Invest in capital improvements in seniors care communities**

To promote both quality of life and safety enhancements, the Association requests that the committee reinvest in the successful EquipCare BC program, which distributes government funds to publicly subsidized long-term care and assisted living providers for purchasing essential equipment, with a \$6 million annual contract.

Section 1) A Tax-Credit for Aging in the Right Place

Aging in place preserves personal independence and dignity, as well as helping to ease the burden on the healthcare system by reducing the reliance on long-term care homes and hospitals. However, the cost of home health services and independent living can be a significant barrier for many seniors and their families, especially for those who do not qualify for public subsidies. Error! Bookmark not defined.

A 2020 survey by the National Institute on Ageing revealed that 91% of Canadians, and nearly 100% of those aged 65 and older, prefer to live independently in their homes as they age.³ However, about 25% of Canadians aged 75 and older report unmet needs in areas such as personal care, mobility, and household maintenance.³ This gap in adequate support services can lead to serious risks like falls, malnutrition, and hospitalizations, often resulting in premature admissions to long-term care homes.

Ensuring seniors have access to adequate, publicly subsidized home health care is important for an aging population. However, providing seniors with a choice as to who and how their home health is provided is paramount. Commonly, family-funded (private) home health provides seniors and their families with more flexibility and a greater ability to ensure that they can focus on the things that will help them stay independent for as long as possible.

Supporting seniors to offset costs incurred through hiring a family-funded agency also helps to ensure that publicly subsidized care remains accessible to those who need it most.

Did You Know?

Nine out of ten Canadians (91%) report that they would prefer to live independently in their own homes as they age.

Source(s): 3

Congregate living environments (i.e., independent living) can also offer tremendous benefits—including better health, more opportunities to be social and engage in recreation, fewer falls, better nutrition, and the security of knowing support is available if they need it. It also addresses the issue of loneliness and is thought to delay cognitive decline.

By promoting congregate living options, governments can also better utilize scarce health care resources by keeping seniors well for longer. Additionally, when seniors choose to “right-size,” it has a direct impact on housing affordability and availability, while also being more climate-friendly when compared with the

decision to remain living alone in a single-family detached home, for example.

Seniors should be supported to access family-funded home health and independent living services. One model to look to is Quebec's "[Tax Credit for Home Support Services for Seniors](#)."⁴ This refundable tax-credit allows seniors to claim against the cost of self-funded home health services, such as housekeeping, meal preparation and personal care services and more. Seniors who live in "certified private seniors' residences can claim the tax credit for comparable services, such as housekeeping services, laundry, personal

care services, companion services, nursing, meal preparation and delivery, emergency call systems, and more. The credit is progressive, providing increased support to seniors with lower household incomes and capping out at higher incomes.

This tax credit program has been notably successful, fostering a robust independent living sector and increasing access to self-funded home health services. A similar tax-credit developed for British Columbia would support seniors to age well in their own communities, while taking pressure off the broader health care system.

Recommendation

To help older adults age well in their communities, BCCPA calls upon the Government of British Columbia to establish a refundable tax credit that allows for the reimbursement of both self-funded home health services and independent living support services.

Section 2) Refreshing the Assisted Living Funding Model

Assisted living is a vital component of the continuum of care for older adults in British Columbia, often seen as a middle option between fully independent living and long-term care. These communities are designed for seniors who can still make their own decisions and live with a degree of independence but need support with daily activities due to physical or health-related challenges. Through a combination of housing, hospitality services, and personal care, assisted living offers a unique model that helps seniors maintain their dignity and autonomy in a supportive environment.

In addition to improving quality of life for residents, assisted living also helps alleviate pressure on the broader healthcare system. By providing appropriate levels of support, it can prevent unnecessary hospital admissions and delay or reduce the need for older adults to transition to complex care. This makes assisted living an important and efficient option for supporting aging in place and ensuring the right care at the right time.

Despite the vital importance of assisted living, the sector is in decline. The accessibility of publicly subsidized assisted living has stagnated. While the number of subsidized units has remained constant in absolute terms, the current stock is not adequate to meet the needs of a growing elderly population. In fact, the rate of subsidized units per 1,000 seniors has declined by 15% over the past

five years. Over the same time period, the wait list for subsidized assisted living has also grown by 37%, from 870 in 2019 to 1,224 today.¹

Did You Know?
Access to publicly subsidized assisted living has declined by 15% per capita over the last 5 years, according to the Office of the Seniors Advocate.

Source(s): 1

At the same time that the physical housing stock is falling behind, assisted living operators are also reporting that funding for the sector is stagnating, leading many operators to conclude that continuing to operate in the province is unsustainable.

In British Columbia, funding for assisted living is a shared responsibility. BC Housing provides funding for the living component, while the Ministry of Health allocates funding through the Health Authorities to support personal care services. However, operators have raised concerns that BC Housing's funding rates have not kept pace with inflation, leaving contract rates significantly below market levels and insufficient to cover rising operating costs.

As a result, some operators are beginning to withdraw their assisted living suites from the subsidized sector, shifting instead to the private-pay market where rates better reflect actual expenses. While only a small number have made

this transition so far, BCCPA is warning that this could mark the beginning of a broader trend—one that threatens the long-term sustainability and accessibility of subsidized assisted living across the province.

Recommendation

To ensure a vibrant assisted living sector, the Association calls upon the Government of British Columbia to reimagine the funding model for assisted living, ensuring that contract rates align with current market rents, and adhering to the principles of fairness and equity, sustainability, transparency, and timeliness.

Section 3) Safety and Quality of Life Equipment for Care Communities

Seniors in long-term care and assisted living homes often have complex healthcare needs and restricted mobility, which makes them vulnerable to accidents, falls, and other types of health complications. Government and senior care operators must partner to ensure the safety and quality of life of the seniors living in care. To address these issues, care homes rely on specialized equipment to aid mobility, support healthcare workers and minimize risk for residents.

To aid the safety needs for publicly funded long-term care and assisted living providers, the B.C. Ministry of Health funded the EquipCare BC program from 2017 to 2025.⁵ By September 2025, the program will have helped care homes purchase \$45.6 million worth of vital equipment, including medical and mobility aids, safety systems and comfort and quality-of-life items. During the COVID-19 pandemic, the program expanded to fund infection prevention control (IPC) measures.⁶ In recent years, it has also extended equipment funding to support climate action and mitigate the effects of a changing climate on residents.

The impact of EquipCare BC is immediate and measurable. Operators reported improved safety outcomes and better quality of care for seniors. The need for the program is evidenced by the fact that

operators often had to supplement their EquipCare BC grants with up to 19% additional funding to fully implement equipment and facility upgrades. Further, evaluations of recipient care homes highlighted major benefits, including:

- Enhanced dignity and quality of life for seniors
- Reduced falls, injuries, and hospital transfers
- Minimized infection risks
- Decreased employee injuries
- Progress towards climate resilience

Did You Know?
EquipCare BC has funded the purchase of \$45.6 million worth of vital equipment for seniors safety and quality of life.

Source: BCCPA

Despite its proven benefits, in 2025, funding for EquipCare BC was not renewed with year-end dollars. Without continued investment, care homes in B.C. are at risk of falling behind on infrastructure and equipment upgrades that will seriously hamper the quality of life and well-being for seniors. Further, this funding cut has also disrupted upgrades focused on reducing the carbon

footprint of publicly funded assisted living and long-term care homes; thereby hampering the progress towards sustainability.

As our population continues to age and specialized healthcare services grow, we must prepare for the future. EquipCare

BC can help mitigate risks, build safer environments, and support the needs of residents and staff. Thus, BCCPA and its members strongly urge the committee to reinforce their commitment to the safety of seniors by supporting the EquipCare BC program on a contract basis.

Recommendation

To promote well-being for older adults, BCCPA calls upon the Government of British Columbia to reinvest in the successful EquipCare BC program, with a \$6M investment per year to support publicly subsidized long-term care and assisted living providers to purchase essential safety and quality of life equipment.

About Us

Established in 1977, BC Care Providers Association (BCCPA) is the leading voice for B.C.'s continuing care sector. Our growing membership base includes over 500 long-term care, assisted living, and commercial members from across British Columbia. Through its operating arm EngAge BC, the organization represents independent living and private-pay home health operators.

BCCPA and EngAge BC members support more than 19,000 seniors annually in long-term care and assisted living settings and 6,500 independent living residents. Additionally, our members deliver almost 2.5 million hours of home care and home support services each year.

About B.C.'s Seniors Living & Continuing Care Sector:

There are four key components of the seniors living, wellness and care continuum which work together to support seniors.

1. **Independent living:** For seniors who are confident in their ability to live alone safely but do not want to worry about things like home maintenance, housekeeping, or cooking. Seniors feel more confident knowing that help is there if they need it, and they enjoy the amenities and activities available in their purpose-built retirement community. Some seniors living in independent living also receive home health supports and care.
2. **Home health care:** Home care and home support options enable seniors to get the help they need at home. Services range from publicly subsidized care, which is delivered through the health authorities, to customized private-pay options, which can include medical care, transportation, companionship, and home making.
3. **Assisted living:** Assisted living homes are for seniors who can still live independently and make decisions for themselves but require additional support due to physical or health challenges. Assisted living services provide housing, hospitality services, and personal care services.
4. **Long-term care:** Long-term care homes are an option for seniors who need 24-hour professional support and care because of their physical needs or because they have significant cognitive decline.

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