



File No.: 04-1000-20-2017-286

October 18, 2017

s.22(1)

Dear s.22(1)

Re: Request for Access to Records under the Freedom of Information and Protection of Privacy Act (the "Act")

I am responding to your request of July 24, 2017 for:

Correspondence since January 1, 2015 between the Office of the Mayor and senior elected and appointed federal officials (specifically the Prime Minister's Office, Finance Minister, Canada Mortgage and Housing Corporation, Attorney General, and RCMP) and senior elected and appointed provincial officials (specifically the Office of the Premier of B.C., Deputy Premier/Minister of Housing, CEO of B.C. Housing, Minister of Finance, Attorney General and Solicitor General) regarding concerns about the rising costs of housing in City of Vancouver, including, but not limited to, unsustainable property values and rental costs, regulation and taxation, speculation (aka flipping), foreign demand (particularly by citizens of or recent immigrants from the People's Republic of China), market manipulation and real estate-related crime, including, but not limited to, money-laundering.

All responsive records are attached.

Under section 52 of the Act you may ask the Information & Privacy Commissioner to review any matter related to the City's response to your request. The Act allows you 30 business days from the date you receive this notice to request a review by writing to: Office of the Information & Privacy Commissioner, info@oipc.bc.ca or by phoning 250-387-5629.

If you request a review, please provide the Commissioner's office with: 1) the request number assigned to your request (#04-1000-20-2017-286); 2) a copy of this letter; 3) a copy of your original request for information sent to the City of Vancouver; and 4) detailed reasons or grounds on which you are seeking the review.

Please do not hesitate to contact the Freedom of Information Office at foi@vancouver.ca if you have any questions.

Yours truly,



Barbara J. Van Fraassen, BA
Director, Access to Information

*Barbara.vanfraassen@vancouver.ca
453 W. 12th Avenue Vancouver BC V5Y 1V4
Phone: 604.873.7999
Fax: 604.873.7419*

Encl.

:kt

From: "[Coleman, Rich MEM:EX](mailto:Coleman.Rich.MEM@bc.ca)" <RTC@gov.bc.ca>
To: "[Robertson, G](mailto:Robertson.G@vancouver.ca)" <G.Robertson@vancouver.ca>
Date: 7/13/2016 10:45:17 AM
Subject: Fw: Vancouver Housing Fact Sheet
Attachments: fs_Community-Vancouver.pdf
fs_Homeless Supports_Vancouver.pdf

See you're dealing with some issues. I have forwarded to you the information on what has and is being done in Vancouver as the information might be helpful to you. We are also assessing the mix of folks at the protest camp relative to need. Rich

Sent from my BlackBerry 10 smartphone on the TELUS network.

From: Hirji, Keivan MNGD:EX <Keivan.Hirji@gov.bc.ca>

Sent: Wednesday, July 13, 2016 11:34 AM

To: Coleman, Rich MEM:EX

Cc: Diacu, Raz MNGD:EX; Myers, Tobie A MNGD:EX

Subject: Vancouver Housing Fact Sheet

Hi Minister,

Attached are our latest housing fact sheets for the City of Vancouver.

I will send a note on the DTES camp shortly.

Let me know if you need anything further.

Warm regards,

Keivan

Keivan Hirji
Executive Assistant to the
Honourable Rich Coleman
Minister of Natural Gas Development,
Minister Responsible for Housing &
Deputy Premier

250-387-8456



HOUSING MATTERS BC

Housing Investments in Vancouver

In 2014/15, the B.C. government provided over \$148 million to support affordable housing for more than 27,000 low-income individuals, seniors and families in Vancouver.

New Affordable Housing

- Since 2001, close to 7,600 units of affordable housing have been developed or preserved in Vancouver.
- More than 760 units are in development or under construction.

Homeless Supports Overview

Last year, over \$125 million was provided to support more than 6,400 housing units for the homeless or those at risk of homelessness across Vancouver, including:

- 740 permanent year-round homeless shelter spaces, close to 630 of which are provided through the [Emergency Shelter Program](#) (more than 130 of these are for women only).
- Close to 5,000 subsidized or supportive units for homeless or at risk individuals.
- And approximately 730 homeless rent supplements.

Additional temporary shelter spaces were also available in Vancouver, including :

- 200 temporary HEAT shelter beds that continue to receive provincial funding until more supportive housing is built.
- Additional shelter spaces are available during [extreme weather](#) in several communities.

[Homeless outreach](#) and shelter workers across Vancouver connected people who are homeless or at risk of homelessness to housing, income assistance and a range of support services.

The B.C. government is investing close to \$300 million in a partnership with the City of Vancouver to build [more than 1,500 new supportive housing units](#) for those who are homeless or at risk of homelessness. Most of the developments are now open (*see sidebar*).

New Affordable Housing Highlights

Since 2006

- Former Remand Centre** (2015) – Affordable housing for low-income adults and at-risk Aboriginal youth.
- Little Mountain** (2015) – Affordable housing for seniors and people with disabilities.
- Powell Place Women's Shelter** (2015) – 56 shelter beds for women who are homeless.
- The Biltmore** (2014) – Interim housing for individuals who are homeless or at risk of homelessness.
- The Empress** (2013) – Interim housing for women who are homeless or at risk in the DTES.
- Dave Pranteau Aboriginal Children's Village** (2013) – Affordable housing for Aboriginal foster families, youth transitioning out of foster care and low-income families.
- Imouto House** (2013) – Modified container housing for women who are homeless or at risk in the DTES.
- St. John Hospice** (2013) – For individuals in need of end-of-life care.
- Linden Tree Place** (2013) – Assisted living for seniors and persons with disabilities.
- Skwachàys Healing Lodge** (2012) – Affordable housing apartments for those who are homeless or at risk of homelessness and healing lodge apartments for Aboriginal individuals and their immediate family who need to travel to Vancouver from rural and remote communities.
- Aboriginal Mother Centre** (2011) – Affordable housing for Aboriginal mothers and children at risk of homelessness.
- Hasting House** (2011) – Shelter and housing for men and women who are homeless or at risk of homelessness.
- Covenant House** (2010) – Transitional housing beds with support services for homeless and at-risk youth.
- Woodwards** (2010) - Affordable rental units for low-income singles, families and persons with disabilities.
- Kindred Place** (2009) – Supportive housing units for people who are homeless or at risk of homelessness and those recovering from alcohol and drug dependencies.

Single Room Occupancy (SRO) hotels

- The B.C. government acquired [24 SRO hotels](#) in Vancouver, 20 of which are in the Downtown Eastside (DTES) and surrounding vicinity – protecting approximately 1,400 affordable housing units in Vancouver.
- The Province is investing \$143.3 million into the [SRO Renewal Initiative](#) to renovate 13 SROs under a public-private partnership. This includes \$29.1 million from the Government of Canada through the P3 Canada Fund. Lifecycle and facilities maintenance services will also be provided for these 13 SRO's for 15 years.

Since 2001, the B.C. government has developed or preserved more than 4,000 units for those who are homeless or at risk of homelessness in Vancouver.

Support for People with Disabilities and Seniors

The B.C. government provides support to **more than 12,000** seniors' households in Vancouver through a range of housing options, including:

- More than 2,900 households receive [Shelter Aid for Elderly Renters \(SAFER\)](#) benefits. The program was expanded in 2006 and enhanced in 2014 to better meet the needs of low-income seniors. With the new enhanced benefit, the average monthly payment is expected to increase from approximately \$150 to \$180.
- More than 2,600 seniors live in supportive and assisted living units in Vancouver.
- There are more than 6,400 affordable homes for independent seniors in Vancouver.
- The [Home Adaptations for Independence](#) program offers financial assistance for home adaptations to help eligible low-income seniors and people with disabilities improve accessibility and safety in their home.

More than 2,600 new units of housing for seniors and people with special needs have been created in Vancouver since 2001.

Families

The B.C. government provides support to **more than 6,500** low-income families in Vancouver through:

- More than 1,300 low-income working families receive rent assistance to keep the cost of private market rental housing affordable (the majority receive monthly benefits from the [Rental Assistance Program](#)).
- Over 5,200 low-income families live in subsidized housing.
- There are 75 provincially funded spaces available for women and [women with children who are at risk of violence](#).
- There are more than 1,200 units of designated Aboriginal housing in Vancouver.

Approximately 800 units for families have been created in Vancouver since 2001.

New Homeless Supportive Housing Since 2006

- **Kettle on Burrard** (2014) – 141 units of supportive housing for individuals who are homeless or at risk of homelessness.
- **Marguerite Ford** (2013) – 147 supportive apartments for people who are homeless or at risk.
- **1249 Howe Street** (2013) – 110 supportive housing units for homeless or at risk individuals.
- **Sanford Apartments** (2012) – 62 supportive housing units for people who are homeless or at risk of homelessness.
- **Pacific Coast Apartments** (2012) – 96 supportive housing units for people who are homeless or at risk of homelessness.
- **Coast Dunbar Apartments** (2012) – 51 supportive housing development for adults living with mental health challenges who are homeless or at risk of homelessness.
- **First Place** (2012) – 129 supportive housing for people who are homeless or at risk of homelessness.
- **Karis Place** (2012) – 90 supportive housing for people who are homeless or at risk of homelessness, and for seniors or people with disabilities.
- **1005 Station Street** (2012) – 80 supportive housing units for people who are homeless or at risk of homelessness.
- **Sorella** (2012) – 108 supportive housing for women who are homeless or at risk of homelessness.

For more information, please go to
www.bchousing.org/Initiatives/Creating/MOU/Sites

HOUSING MATTERS BC

Services and Supports for the Homeless: Vancouver

Over \$125 million was provided last year to support more than 6,400 housing units for the homeless or at risk of homelessness in Vancouver.

Emergency Shelters	Approximately \$27 million was spent last year to provide 740 permanent, year round homeless shelter spaces in Vancouver (close to 630 are funded through the <u>Emergency Shelter Program</u>).
Extreme Weather Shelters	Last winter, 260 spaces were available across Vancouver to increase emergency shelter space when extreme weather conditions threatened the safety and health of individuals.
HEAT Shelters	Last year, the B.C. government provided approximately \$4 million to fund more than 200 year-round, emergency shelter spaces through the <u>HEAT project</u> .
Winter Response Shelters	Each winter, depending on need, the Province opens temporary winter shelters in Vancouver that are available 24/7 during the winter months.
For Women- Only	<p>There are more than 130 women-only shelter spaces in Vancouver. More than 100 of these are in the Downtown Eastside.</p> <p>There are also eight women-only supportive housing developments in the city (more than 380 units) including: <i>The Vivian; the Rice Block; Sorella; Serena's House; the Marr; Bridge Housing for Women; Rainer Hotel; and The Empress.</i></p>
Homeless Outreach	<u>Homeless outreach</u> and shelter workers across Vancouver connect people who are homeless or at risk of homelessness to housing, income assistance and a range of support services.
Stable Housing	<p>Since 2001, the B.C. government has developed and preserved close to 7,600 units of affordable housing in Vancouver. More than 4,000 of these units are for people who are homeless or at risk of homelessness.</p> <p>Single Room Occupancy Hotels: The Province invested approximately \$150 million to purchase and renovate 24 Vancouver Single Room Occupancy (SRO) hotels, protecting approximately 1,400 units of affordable housing for those in greatest need. The federal and B.C. governments are investing an additional \$143 million to renovate and restore 13 of these buildings.</p> <p>Supportive Housing: More than 1,500 new supportive housing units are being built in Vancouver in partnership with the City of Vancouver and Streetohome. The majority of the developments are now open.</p>
Rent Supplements	The Province provides approximately 730 homeless rent supplements – monthly cash benefits that help keep private market rentals more affordable – as well as ongoing support services to individuals moving to independent housing.

From: "Quinlan, Kevin" <Kevin.Quinlan@vancouver.ca>
To: "Robertson, G" <G.Robertson@vancouver.ca>
"G Rob" <robertsongregor@gmail.com>
Date: 6/26/2016 2:31:49 PM
Subject: Fwd: Vancouver's ideas on housing
Attachments: CoV Housing white paper_English_June 21.pdf
ATT00001.htm
CoV housing white paper_French_June 21.pdf
ATT00002.htm

FYI the final versions - Josee is keen on what we sent and said its very helpful

Sent from my iPhone

Begin forwarded message:

From: "Quinlan, Kevin" <Kevin.Quinlan@vancouver.ca>
Date: June 23, 2016 at 5:30:10 PM PDT
To: "josee.duplessis@hrsdc-rhdc.gc.ca" <josee.duplessis@hrsdc-rhdc.gc.ca>
Subject: Vancouver's ideas on housing

Hi Josee,

I mentioned when we met in Ottawa that the Mayor had our staff pull together a “white paper” of ideas and directions for what a new approach to housing could look like. I’ve attached both English and French versions. Happy to discuss anytime; we hope you find these helpful as you undertake the NHS consultation.

Cheers,

Kevin

Kevin Quinlan
Chief of Staff, Office of the Mayor
City of Vancouver
Office: 604.873.7232
Cell: 778.995.2264

The Future Of Housing Policy In Canada - A White Paper



Budget 2016 makes significant strides toward reversing the federal disinvestment in affordable housing that characterized the last two decades. Vancouver wants to take this opportunity to share our experience and knowledge of what works, and suggest ways to move ahead. This White Paper suggests areas where the experience of municipalities can inform budget priorities and federal housing policy, including a National Housing Strategy. It also recommends a number of short and long term policy changes to enhance the effectiveness of the federal government in addressing housing challenges across the country.

These changes align with the priorities of other government departments, including addressing reconciliation with our Aboriginal peoples, supporting refugees and new immigrants, and treating addiction as a health issue, not a criminal issue. For example, the government's commitment to build a new relationship with Aboriginal peoples needs to address the vast over-representation in our homeless population. Vancouver's Aboriginal people make up just 2.5% of our population, but 32% of people who are homeless.

We recognize that the federal government has constitutional obligations to work with the provinces on housing. In the recent federal budget, the federal government made a number of commitments on transit that benefited municipalities, while respecting and recognizing the provinces' role. The key was the federal government committing to an evidence-based approach that ensured that funding went to where it was needed—such as basing it on transit ridership, not per capita—and supported work already underway at the municipal level. We believe that this approach taken by the government on transit can be just as—if not more effective—in delivering housing policy and programs across the country.

The solutions proposed in this White Paper are centered on five guiding principles:

1) TARGET INVESTMENTS IN CITIES TO MAXIMIZE IMPACT: Investments in affordable housing should be targeted according to the greatest need, demonstrated through data-driven evidence. The data that should inform the allocation of housing funds includes:

- a. *The population of people who are both street and sheltered homeless in a municipality;*
- b. *The number of low and moderate income people paying more than 30% of income on housing; and*
- c. *The rate of vacancy in market and non-market rental housing.*

2) CONDITION INVESTMENTS ON BENCHMARKS, TIMELINES, AND ACCOUNTABILITY:

To ensure that public resources are serving their best purpose, investments in affordable housing and programs should be conditional on defined benchmarks, measurable goals and outcomes, and a set timeline for both commitment and deployment of funds by the Provinces.

3) PRIORITIZE THE MOST VIABLE PROJECTS: Investments in affordable housing should be targeted to projects with the greatest likelihood of being realized. In many cases, this means investing in projects that already have existing partners and resources in place, where additional investments may be able to drive further affordability.

4) REWARD CITIES THAT DO THEIR PART: Some cities and regions across Canada are taking steps to incentivize new affordable housing development, while protecting and reinvesting in existing housing to prevent loss of critical affordable housing stock. Targeting investments to these cities means that each dollar of funding will finance a net gain in affordable housing.

5) SET SYSTEM-WIDE HOUSING PRIORITIES, BUT STAY FLEXIBLE TO LOCAL NEEDS:

Our recommendations for a National Housing Strategy propose new, system-wide priorities for addressing the problem of homelessness and housing affordability challenges. However, needs vary considerably at the local level, and a responsive system must be flexible to local strategies that are based in robust evidence and a commitment to long-term investment.

While the challenges facing Canada's housing stock are difficult, we have an exciting opportunity to meet these challenges head-on. The lack of federal leadership over the past decade has meant that Canada's Big Cities have had to shoulder a greater load in terms of creating and supporting new affordable housing. While this has put a significant stress on local tax bases, it has developed robust policy and program delivery tools in some of our biggest cities. The combination of an engaged federal government that is committed to housing with cities who have built up knowledge and expertise means we have a unique alignment when it comes to partnerships on housing.

15 years ago, the federal government partnered with the BC and Vancouver government to create the "Vancouver Agreement" – a historic collaboration that focused investments on housing and public health in Vancouver's Downtown Eastside. Many of the challenges that Vancouver faces – a lack of affordable housing, homelessness, mental illness and addiction, an influx of new immigrants and refugees, poverty and the legacy of residential schools – are faced by cities like Edmonton, Winnipeg, Toronto, and Montreal. The time is right to renew and expand the Vancouver Agreement, and take a comprehensive approach to the issues that uniquely affect our major urban areas.

We would be keen to share the learnings from the Vancouver Agreement and how such a framework could work with Canada's Big Cities in 2016, and best support the federal government's commitments on housing, Reconciliation, public health, and immigration.

Solutions to End Homelessness

What's Not Working:

- An evaluation of the Homelessness Partnering Strategy (HPS) covering 2012-2013 noted the ongoing challenge of ensuring HPS is coordinated with other orders of government and local communities.
- Funding priorities are not aligned with existing evidence and best practices, as well as with the needs of communities.
- The experience of Vancouver and our partners is that HPS continues to have a very limited interpretation of a Housing First approach, and restrictions on how much of the funding can be allocated for new housing construction or for use by municipalities.
- HPS has excessive administrative and reporting burden on applicants, coupled with rigidity around timing constraints on commitment and deployment of funds.
- The Housing First definition used in HPS is not based on good practice and is Housing First in name only.
- There is limited government support for capital investments in private rental housing serving very low income tenants.

Recommendations:

Short-Term Opportunities:

- A requirement that funds dedicated to homelessness programs go to areas with the highest demonstrated need of existing street and sheltered homeless.
- Require a broad review of community-based homelessness programs receiving 2016 Budget funds, and require the following as conditions of receipt of funds:
 - a) A public declaration of a need to drive change and end homelessness;
 - b) A plan/strategy and implementation vehicle that holds accountable the agencies responsible for delivery of homelessness services;
 - c) An implementation strategy with accountability to and clear roles for other Ministries with connections to homelessness, health, and criminal justice e.g. Justice and Welfare Ministries, Corrections, Health Authorities and Municipal/City governments.
- Immediate funding for rent supplements and health supports to stabilize the population residing in single-room occupancy (SRO) hotels, along with funding for purchase or lease costs to bring at-risk hotels under non-profit or government control.
- Immediate additional funding to address the growing issue of homeless encampments. This phenomenon is growing in scale across the region, and could ultimately require emergency action along the lines of States of Emergency that are being declared in several U.S. cities in response to homelessness. This isn't about just continuing funding but a need for a short-term step up to help deal with an emergency situation. Vancouver is considering modular housing as a short-term, immediate measure to relieve housing pressure, but we anticipate a need for additional solutions across the region.

Next Steps

- A National Housing Strategy that commits to systemic changes aimed at ending chronic homelessness. The strategy should connect housing, health, and justice systems as well as municipalities, and reflect the need for supports for people with mental health and addictions and advocacy to adjust shelter assistance to reflect rising housing costs.
- A National Housing Strategy should also respond to the disproportionate level of chronic homelessness and housing instability among people of Aboriginal descent living off reserve, and include steps to better address the needs of this group through targeted supports and assistance.
- While housing rather than shelter should be the aim, indicators of success include a shelter system with at least a 5% vacancy rate. This means that the shelter system has sufficient capacity to respond to a crisis rather than being consistently full, and ensures that homeless individuals always have an alternative to the street.
- Policies at all levels of government must reflect the current best practice of supportive housing delivered using a Housing First approach to address chronic homelessness.
- Applications for federal and provincial funds should be required to assess the current and future demand for supportive housing, along with annual targets.
- Investment should be targeted to cities that have a one-stop entry and assessment process for referral of individuals to supportive housing and shelters. There should also be defined targets for moving people from permanent supportive housing into affordable housing with appropriate services.

Renewed Investment in Affordable Housing

What's Not Working:

- The 2016 Budget delivers funds for affordable housing through the Investment in Affordable Housing Program. While IAH has supported important housing developments since it was first established in 2011, shortcomings in the program's funding structure mean it is not ideal as a long-term mechanism for delivery of affordable housing funds.
 - a) In BC, the process of setting priorities for IAH funds has few if any opportunities for input from municipalities and other stakeholders.
 - b) The two IAH federal-provincial funding agreements have not incorporated need-based funding priorities or funding targeted to evidence-based housing needs. Instead, we see funding distributed on a per-capita basis, a system which leaves jurisdictions with high levels of need – including cities – with inadequate resources to tackle those needs across the housing spectrum.
 - c) The short-term nature of IAH funding agreements to date has precluded the establishment of a clear, annualized, structured process for calls for proposals through which projects are allocated funds. This has the effect of hindering capacity of cities and partners to plan and execute a pipeline of affordable housing.

- Under the current public reporting system for IAH, the Province is only required to disclose the aggregate number of units and households assisted through IAH commitments. This means municipalities and other stakeholders have no information on whether and how funds are being used in their area and the impact of those funds on a project-by-project basis.
- IAH emphasis on capital funding has neglected the need for ongoing operating subsidies to support housing targeted to very low income people.

Recommendations

Short Term Opportunities:

- CHMC and the Provinces should develop clear targets for how 2016 Budget resources for affordable housing will be committed, including a breakdown between funds targeted to new affordable housing, reinvestment in existing housing, and use as rent supplements.
- Implement a % cap on how much federal funding the Provinces can direct to rent supplements, ensuring that there is adequate funding for new housing
- Reporting requirements for the new IAH funds should also include greater transparency on where funds are going, measured in the form of grant funding per door, as well as the specific funding source – ie provincial or federal funding.
- IAH reporting should distinguish between grant funding and debt financing.
- Specific investment targets must be set for Cities and urban centers, based on evidence of need, including:
 - a) *The number of low and moderate income people paying more than 30% of income on housing; and*
 - b) *The rate of vacancy in market and non-market rental housing.*
- Investment money for project design (through CMHC) must be allowed to be matched up with money to fill equity gaps (IAH), otherwise the aim of enabling delivery will be undermined.

Next Steps

To enable the creation of new affordable housing beyond Budget 2016, the Ministry should restructure funding agreements with the Provinces to ensure targeting of funds to maximize impact on evidence-based need, prioritizing high-need areas like cities. Cities and urban centres would be best served either through a provincial flow of money with specific investment or a direct delivery program that recognizes their unique challenges and contributions, with a focus on quick delivery to shovel-ready projects that are demonstrated to respond to evidence-based need. In addition:

- Funding agreements should include guidelines and suggested targets for a range of housing priorities, including capital contributions and operating subsidies for new developments, as well as grants and subsidies for needed renewal of existing housing.
- Funding agreements should also include enhanced accountability requirements, including data on the geographic distribution of funds and the type of funding (ie capital, operating subsidy, etc.).

- Distribution of funds through a new program should be contingent on a structured process for calls for proposals, including clear deadlines and application criteria that are renewed on an annual basis.
- Money for equity gaps/operating subsidies should be allocated to projects within the same year, prioritizing projects that are ready to move forward (for both renovation and new)
- Any program should ensure that funding to support affordable housing is not distributed to municipalities that are failing to address critical losses of affordable housing. Policies to address these losses include policies to protect existing market rental and social housing and programs incentivizing new rental housing development.
- 100% capital funding and/or operating subsidies should be made available for housing developments targeted to the most vulnerable people, including people of Aboriginal descent living off reserve, seniors, veterans and people living on disability and other social supports.
- On-going subsidies in existing rental housing are still one of the most effective ways to maintain affordability on a broad scale. Maintaining subsidies in existing housing – or financing acquisition of existing rental housing by non-profits – may sometimes be a more effective use of funds than what is needed to develop new social or market rental housing.
- A strategy for supporting federally-assisted social and co-op housing is needed to ensure no net loss of social housing due to expiring operating agreements. This should include the creation of a new capital fund for federally-assisted properties to finance needed structural improvements and energy-efficient retrofits, with funding allocated annually based on the number of units with expiring operating agreements.

Affordability through the Market: Rental Housing and Affordable Homeownership

What's Not Working:

- New rental housing stock is badly needed in cities like Vancouver, but the economics of high land and development costs is often unsupportive of new rental development.
- High housing prices mean there are a substantial number of middle-upper income households in big cities who are renting as they cannot access the housing market, and are putting upward pressure on rents
- Since the CMHC Rental Rehabilitation Assistance Program was discontinued for non-reserve market rental, there have been limited efforts by senior government to encourage reinvestment in private rental housing.

Recommendations:

Short Term Opportunities:

- Target the Budget 2016 Affordable Rental Housing Innovation Fund to support innovative projects that demonstrate viable and potentially scalable approaches. Funding criteria should include:
 - evidence of demonstrated need that will be addressed by the project;*
 - the presence of strong backing partners;*
 - the capacity to leverage federal contributions;*
 - a strategy for scaling the project beyond the initial demonstration.*

Next Steps

- Assist municipalities in scaling programs to incentivize new market rental housing to meet projected housing demand, in line with regional growth targets. This could be done through incentive payments based on the number of new rental units approved for development. These payments would be used to fund planning work, resourcing, and improve permitting timelines to hasten the pace of new market rental development.
- Senior government market rental incentives like the now-defunct MURB program succeeded in encouraging scaled development of market rental housing – with many of these buildings still serving today as critical housing for moderate-income people across Canada.
- Waive or refund GST on new capital investments in rental housing, with commitments that rental housing developed using these incentives would be secured as rental housing for the life of the property.
- A renewed commitment to reinvesting in existing private market rental housing serving low- and moderate income people, including major capital investments in structural improvements and energy-efficient retrofits. Programs should include forgivable loans through CMHC to property owners for the cost of necessary improvements, with assistance conditional on rents being no higher than area average (modeled on the CMHC Rental Rehabilitation Assistance Program).
- Support for efforts to reinvest above and beyond necessary improvements, include low-interest capital assistance from CMHC or the Provinces for energy-efficient retrofits and structural improvements up to beyond code, and tax credits for eco-friendly investments in small apartment buildings.

Improving Our Understanding of the Housing Market

Existing Challenges and Shortcomings

- Municipal governments rely on demographic data from the Census to inform almost everything they do – including analyzing income and housing information for households over time at a city and neighborhood level. The move from a mandatory long-form Census to a voluntary National Household Survey in 2011 meant a substantial loss of data on cities' most vulnerable populations.
- There is a critical need for aggregate data on investment activity in the region, including whether home purchases are for primary or secondary residences or as investment properties, whether purchasers are local residents, domestic investors, or foreign investors, and whether owners are leaving investment properties empty rather than renting them out.

Recommendations:

Short Term Opportunities:

- The new 2016 long form Census takes a significant step toward improving data on incomes, by replacing survey questions on income with administrative data from income tax returns. Census users should be given access to data that cross-tabulates housing need and shelter-to-income responses with administrative income data.
- Update the annual CMHC Survey of Condominium Owners to include questions regarding the duration of vacancy for condominiums that are left empty for extended periods of time. This would give policymakers a clearer understanding of whether condominiums not being used as primary residents are still being occupied part-time, or whether they are empty on a long-term basis.

Next Steps

- Incorporate dwelling-related questions into the short-form Census to increase sample size. A longer-term solution could involve building an administrative database for data on housing types, and reserving tenure questions in the Census.
- Ensure a consistent and inclusive definition of Single-Room Occupancy hotels, as SROs have been defined as both private and collective households in previous Census surveys, leading to challenges in comparing study populations over time.
- As Canada's population ages, it is important that our understanding of housing affordability incorporates data on wealth and assets, and not just annual income. It is critical that Stats Canada consider new ways to understand the resources that Canadians rely on.
- Ensure that Stats Can consults municipalities and other stakeholders for input into design of methods for gathering data on purchases of Canadian housing by foreign homebuyers.
- Start a survey similar to the American Housing Survey, which collects a much greater level of detail regarding housing data, the quality of housing, and tenant needs.
- Require lenders to release data on mortgages, similar to what the US does with HMDA
<https://www.ffiec.gov/hmda/>

National Housing Strategy

We believe it is crucial for the Ministry to act quickly and ensure that consultation on a National Housing Strategy begins this year, so that implementation can start within a two-year time-frame. We also believe that Big City leaders should be given opportunities to frame and shape the Strategy.

A National Housing Strategy also provides an opportunity to redefine the role of cities as part of a comprehensive strategy to address national housing need, while also connecting housing to broader social, economic, and infrastructure goals at all levels of government.

Going forward, a National Housing Strategy should include:

- A declaration that housing is a right.
- Recognizing that cities are on the front lines of addressing homelessness and need to have a clear role defined in the context of the provincial and federal governments.
- A response to the disproportionate level of chronic homelessness and housing instability among people of Aboriginal descent living off reserve, and include steps to better address the needs of this group through targeted supports and assistance.
- A commitment to ending homelessness through a radical change from the existing approach, emphasizing system-wide solutions and outcomes rather than small grants funding scattered programs.
- Each level of government identifying and mapping the drivers of homelessness and setting targets against stemming that flow.
- Timelines and funding commitments based on evidence and best practices.

CMHC

After a decade of disinvestment and scaling back of CMHC by the previous government, there is a unique opportunity to revitalize CMHC and expand its mandate to help address the housing challenges Canadians face across the country. CMHC needs to move beyond its limited scope of mortgages and data collection and be empowered to fulfill the new government's housing objectives.

Next Steps

- Launch a review of the mandate of CMHC to be completed within six months, focusing on the entire housing spectrum.
- Reverse the decision to discontinue the CMHC Rental Rehabilitation Assistance Program for non-reserve market rental, so as to encourage reinvestment in private rental housing.
- Directly fund both low-cost financing and grants.
- Require a coordinated tenanting plan as a condition of CMHC funding, to ensure that new and renovated affordable housing goes to tenants who need it and avoiding a ‘shell game’ of tenants being moved from one project to the next.
- Work with Canada’s big cities to design the review of escalating home prices in high-priced housing markets.
- Investment money for project design (through CMHC) must be allowed to be matched up with money from other sources to fill equity gaps (IAH).
- Make CMHC a leader in housing policy and research in Canada, similar to the US Department of Housing and Urban Development, with a dedicated unit focused on developing and sharing best practices in housing policy.



Document de présentation : Le futur du logement dans les villes canadiennes



Le budget 2016 est un pas en avant important pour renverser la tendance du désinvestissement fédéral dans les logements abordables qui a caractérisé les deux dernières décennies. Vancouver souhaite profiter de cette opportunité pour partager son expérience et ses connaissances sur les solutions qui ont donné de bons résultats et suggérer des façons d'aller de l'avant. Ce document de présentation suggère les domaines dans lesquels l'expérience des municipalités peut permettre d'établir des priorités budgétaires et de définir des politiques de logement fédérales, et notamment une stratégie de logement nationale. Il recommande également un certain nombre de changements de politique à court et à long terme pour améliorer l'efficacité du gouvernement fédéral dans la façon de relever les défis du logement dans l'ensemble du pays.

Ces changements sont alignés sur les priorités des autres ministères, et notamment la réconciliation avec nos populations autochtones, le soutien des réfugiés et des nouveaux immigrants et le traitement des addictions comme problème de santé et non pas comme problème criminel. Par exemple, l'engagement du gouvernement à établir de nouveaux liens avec les populations autochtones doit résoudre le problème de la surreprésentation de ce groupe dans notre population de sans-abri. La population autochtone de Vancouver ne représente que 2,5 % de notre population, mais représente 32 % des sans-abri.

Nous réalisons que le gouvernement fédéral a des obligations constitutionnelles de travailler avec les provinces en ce qui concerne le logement. Dans le dernier budget fédéral, le gouvernement fédéral a pris un certain nombre d'engagements en matière de transport qui ont bénéficié aux municipalités, tout en respectant et reconnaissant le rôle des provinces. L'élément-clé est l'engagement du gouvernement fédéral à adopter une approche basée sur des faits probants qui a permis d'attribuer les financements aux

domaines dans lesquels il est nécessaire – par exemple, en basant le financement sur la fréquentation des transports et non sur le nombre d'habitants - et qui a permis de soutenir le travail déjà entrepris au niveau municipal. Nous estimons que cette approche du gouvernement dans le domaine du transport peut être tout aussi efficace, sinon plus efficace, dans le domaine de la politique et des programmes de logement dans l'ensemble du pays.

Les solutions proposées dans ce document de présentation sont axées sur cinq principes directifs:

1) INVESTISSEMENTS CIBLÉS DANS LES VILLES POUR MAXIMISER L'IMPACT: les investissements dans les logements abordables doivent être ciblés en fonction des besoins les plus importants démontrés grâce à des données probantes. Les données qui doivent permettre de déterminer l'affectation des fonds de logement sont notamment les suivantes:

- a. la population de sans-abri vivant dans les rues*
- b. le nombre de personnes à revenu faible et modéré payant plus de 30 % de leur revenu pour leur logement; et*
- c. le taux d'inoccupation des logements de location sur le marché et des logements de location qui ne se trouvent pas sur le marché.*

2) INVESTISSEMENTS LIÉS À DES RÉFÉRENCES, DES ÉCHÉANCES ET DES RESPONSABILITÉS:

Pour assurer la meilleure utilisation possible des ressources publiques, les investissements dans les logements abordables et les programmes de logements abordables doivent être conditionnels et basés sur des références définies, des objectifs et des résultats mesurables et une série d'échéances relativement à l'engagement et au déploiement des fonds par les provinces.

3) DONNER LA PRIORITÉ AUX PROJETS LES PLUS VIABLES: Les investissements dans les logements abordables doivent cibler les projets les plus susceptibles d'être réalisés. Dans de nombreux cas, cela signifie qu'il convient d'investir dans des projets ayant déjà des partenaires et des ressources en place et dans lesquels des investissements additionnels pourraient améliorer l'abordabilité.

4) RÉCOMPENSER LES VILLES QUI LE MÉRITENT: Certaines villes et régions du Canada prennent des mesures d'incitation relativement au développement de logements abordables tout en investissant dans des logements existants, et en les protégeant, pour empêcher la perte de logements abordables si importants. Des investissements ciblés signifie, pour ces villes, que chaque dollar de financement permettra de financer un gain net de logements abordables.

5) DÉFINITION DE PRIORITÉS POUR L'ENSEMBLE DES LOGEMENTS, MAIS RESTER CAPABLE DE S'ADAPTER AUX BESOINS LOCAUX: Nous recommandons pour une stratégie de logement nationale des nouvelles priorités pour l'ensemble du système afin de résoudre le problème des sans-abri et de relever le défi du coût du logement. Toutefois, les besoins varient considérablement au niveau local et tout système apte à réagir doit pouvoir être adapté aux stratégies locales basées sur des données probantes de qualité et sur un engagement à réaliser des investissements à long terme.

Même si le défi de la réserve de logements au Canada semble difficile à relever, une occasion se présente de l'affronter. Le manque de leadership fédéral au cours de la dernière décennie a obligé les grandes villes canadiennes à assumer plus de responsabilités en matière de création et de soutien de nouveaux logements abordables. Même si cela a mis à l'épreuve les assiettes fiscales locales, cela a également permis de développer des outils de mise en oeuvre de politiques et de programmes robustes dans certaines de nos grandes villes. La combinaison d'un gouvernement fédéral engagé vis-à-vis des logements et de villes qui ont acquis des connaissances et de l'expertise signifie que nous avons une synergie unique en ce qui concerne les partenariats dans le domaine du logement.

Il y a 15 ans, le gouvernement fédéral s'est associé au gouvernement de la Colombie-Britannique et de Vancouver pour créer l'« Accord de Vancouver », une collaboration historique axée sur des investissements réalisés dans les logements et la santé publique dans la partie est du centre-ville de Vancouver. De nombreux défis que Vancouver doit relever - manque de logements abordables, de nombreux sans-abri, santé mentale et addiction, afflux de nouveaux immigrants et de réfugiés, pauvreté et sévices subis dans les pensionnats - confrontent également des villes comme Edmonton, Winnipeg, Toronto et Montréal. Il est temps de renouveler et d'élargir l'Accord de Vancouver et d'adopter une approche complète des problèmes qui touchent nos centres urbains principaux.

Nous souhaiterions partager les conclusions tirées de l'Accord de Vancouver et la façon dont ce cadre pourrait fonctionner dans les grandes villes du Canada en 2016 et soutenir les engagements pris par le gouvernement fédéral dans les domaines du logement, de la réconciliation, de la santé publique et de l'immigration.

Solution pour mettre fin au problème du sans abrisme

Ce qui ne fonctionne pas:

- Une évaluation de la Stratégie des partenariats de lutte contre l'itinérance (SPLI) couvrant la période 2012-2013 a indiqué qu'une difficulté constante était d'assurer la coordination de la SLPI avec les autres branches du gouvernement et avec les communautés locales.
- Les priorités de financement ne sont pas alignées sur des données probantes, des pratiques exemplaires et les besoins des communautés.
- L'expérience de Vancouver et de nos partenaires est que la SLPI continue à avoir une interprétation très limitée d'une approche « Logement d'abord » et des limitations sur le montant des financements qui peuvent être affectés à la construction de nouveaux logements ou qui peuvent être utilisés par les municipalités.
- La LSPI impose des conditions administratives et de rapports excessives aux demandeurs et est trop rigide en ce qui concerne les échéances d'engagement et de déploiement des fonds.
- La définition « Logement d'abord » utilisée dans la SLPI n'est pas basée sur des pratiques exemplaires et ne met pas vraiment en pratique le concept Logement d'abord.
- Le soutien gouvernemental est limité pour les investissements en capitaux dans les logements de location privés desservant les locataires à faible revenu.

Recommandations:

Opportunités à court terme

- Création d'une exigence que les fonds destinés aux programmes de sans-abri soient attribués aux zones ayant le plus de sans-abri dans les rues et dans des logements pour sans-abri
- Demander un examen important des programmes de sans-abri basés dans les communautés recevant des fonds du budget 2016 et exiger le respect des conditions suivantes pour la réception des fonds:
 - a) une déclaration publique de la nécessité de changement et de mettre un terme aux sansabrisme;

- b) un plan/une stratégie et un véhicule de mise en oeuvre qui responsabilise les agences responsables de la fourniture de services en matière de sans-abrisme;*
 - c) une stratégie de mise en oeuvre avec des responsabilités et des rôles bien définis pour les autres ministères liés aux sans-abrisme, à la santé et à la justice criminelle : ministères de la justice et de l'aide sociale, administration pénitentiaire, autorités en matière de santé et gouvernements municipaux/municipalités.*
- Financement immédiat pour les aides à la location et soutien en matière de santé pour stabiliser la population résidant dans des hôtels à chambres individuelles ainsi que financement pour l'achat ou la location pour que les hôtels à risque soient placés sous le contrôle d'organismes caritatifs ou gouvernementaux.
 - Financements additionnels immédiats pour résoudre le problème de plus en plus important des camps de sans-abri. Ce phénomène est de plus en plus important dans toute la région et pourrait nécessiter des actions d'urgence comme l'état d'urgence qui a été déclaré dans plusieurs villes aux États-Unis en réponse aux sans-abrisme. Il ne suffit pas simplement de poursuivre les financements, mais il y a également un besoin d'aide supplémentaire pour résoudre les situations d'urgence. Vancouver considère comme solution à court terme des logements modulaires, une mesure immédiate pour alléger la pression sur le marché du logement, mais nous anticipons un besoin de solutions additionnelles dans toute la région.

Étapes suivantes

- Une stratégie de logement nationale engagée à mettre en oeuvre des changements systémiques destinés à mettre fin au sans-abrisme chronique. La stratégie devrait être liée aux systèmes de logement, de santé et de justice ainsi qu'aux municipalités et devrait refléter le besoin d'apporter du soutien aux personnes souffrant de maladies mentales et d'addiction et tenter d'ajuster l'aide en matière de logements pour sans-abri afin de refléter l'augmentation du coût du logement.
- Une stratégie de logement nationale devrait également répondre au niveau disproportionné de sans-abrisme chronique et à l'instabilité en matière de logement des personnes d'origine autochtone vivant en dehors des réserves et inclure des étapes pour mieux répondre aux besoins de ce groupe grâce à du soutien et de l'assistance ciblés.
- Même si l'objectif devrait être des logements permanents plutôt que des logements pour sans-abri, les indicateurs de succès indiquent un système de logements pour sans-abri avec un taux d'inoccupation d'au moins 5 %. Cela signifie un système de logements pour sans-abri avec une capacité suffisante pour répondre à une crise plutôt qu'un système toujours complet et assure que les sans-abri ont toujours une alternative plutôt que de vivre dans la rue.
- Les politiques à tous les niveaux du gouvernement doivent refléter les pratiques exemplaires actuelles qui consistent à fournir des logements avec services de soutien en utilisant une approche Logement d'abord pour résoudre le problème du sans-abrisme chronique.
- Il devrait être requis que les demandes de fonds fédéraux et provinciaux évaluent la demande courante et future de logements avec services de soutien ainsi que des cibles annuelles.
- Les investissements doivent cibler les villes qui ont un accès centralisé et un processus d'évaluation pour recommander à des individus d'utiliser des logements avec services de soutien et des logements pour sans-abri. Il devrait également y avoir des cibles définies pour déplacer les individus de logements avec services de soutien permanents à des logements abordables avec services appropriés.

Renouvellement de l'Investissement dans le logement abordable

Ce qui ne fonctionne pas

- Le budget 2016 comprend des fonds pour des logements abordables par le biais d'investissements dans le Programme de logements abordables. Même si l'Investissement dans le logement abordable (IDLA) a permis la réalisation d'ensembles résidentiels importants depuis qu'il a été établi en 2011, les limitations de la structure de financement du programme signifient qu'il ne s'agit pas d'un mécanisme à long terme idéal pour offrir des fonds pour les logements abordables.
 - a) En Colombie-Britannique, le processus de définition des priorités des fonds de l'IDLA ne permet pas ou permet peu de suggestions des municipalités et des autres parties prenantes.
 - b) Les deux accords de financement provinciaux-fédéraux de l'IDLA n'ont pas incorporé des priorités de financement basées sur des besoins ou de financements ciblés sur des besoins de logements basés sur des données probantes. À la place, les fonds sont distribués en fonction du nombre d'habitants, un système qui a causé aux zones ayant des besoins importants - y compris les villes - d'avoir des ressources insuffisantes pour répondre à ces besoins sur l'ensemble des types de logements.
 - c) La nature à court terme des accords de financement de l'IDLA à ce jour a empêché l'établissement d'un processus clair, annualisé et structuré d'appel d'offres par le biais duquel les projets recevraient des fonds. Cela empêche les villes et les partenaires de prévoir et de mettre en œuvre une réserve de logements abordables.
- Dans le cadre du système d'établissement de rapports destinés au public courant de l'IDLA, la province a seulement l'obligation de divulguer le nombre total d'unités et de foyers aidés par le biais des engagements de l'IDLA. Cela signifie que les municipalités et les autres parties prenantes ne savent pas si les fonds sont utilisés et n'ont pas de renseignements sur la façon dont les fonds sont utilisés dans la région et l'impact de ces fonds pour chaque projet.
- L'accent mis sur le financement de capitaux a négligé le besoin de subventions d'exploitation pour soutenir les logements pour les individus à très faibles revenus.

Recommandations:

Opportunités à court terme:

- La SCHL et les provinces devraient élaborer des cibles claires pour la façon dont les ressources du budget 2016 pour les logements abordables seront engagées, et notamment la répartition entre les fonds destinés aux nouveaux logements abordables, le réinvestissement dans les logements existants et l'utilisation d'aides à la location.
- Mise en place d'un pourcentage maximum du montant de fonds fédéraux que les provinces peuvent affecter aux aides à la location, pour assurer qu'il y ait suffisamment de fonds pour les nouveaux logements.
- Les exigences de rapports pour les nouveaux fonds de l'IDLA doivent également inclure une plus grande transparence sur la destination des fonds, mesurée sous la forme de fonds de subventions par porte, ainsi que la source spécifique des fonds - c'est-à-dire provinciale ou fédérale.
- Les rapports de l'IDLA doivent distinguer entre les fonds de subventions et le financement de la dette.

- Des cibles d'investissements spécifiques doivent être définies pour les villes et les centres urbains, basées sur des besoins réels, et notamment:
 - a) le nombre de personnes à revenus faibles et modérés payant plus de 30 % de leurs revenus pour leur logement; et
 - b) le taux d'inoccupation des logements de location sur le marché et des logements de location qui ne se trouvent pas sur le marché.
- L'argent investi pour la conception des projets (par le biais de la SCHL) doit pouvoir être mis en correspondance avec l'argent investi pour compenser les écarts de revenu (IDLA), sinon l'objectif de la prestation ne serait pas atteint.

Étapes suivantes:

Pour permettre la création de nouveaux logements abordables au-delà du budget 2016, le ministère doit restructurer les accords de financement avec les provinces pour permettre le ciblage des fonds afin de maximiser leur impact sur les besoins basés sur des données probantes, en accordant la priorité aux zones ayant des besoins importants comme les villes. La meilleure façon de desservir les villes et les centres urbains serait grâce à un flux d'argent provincial avec des investissements spécifiques ou grâce à un programme de livraison direct reconnaissant leurs particularités et leurs contributions uniques, avec un accent mis sur une livraison rapide à des projets prêts à être construits qui ont démontré qu'ils répondent à des besoins basés sur des données probantes. De plus:

- Les accords de financement doivent inclure des lignes directrices et des cibles suggérées pour un ensemble complet de priorités en matière de logement, y compris des apports de capital et des subventions d'exploitation pour les nouveaux logements ainsi que des octrois et des subventions pour les renouvellements nécessaires de logements existants.
- Les accords de financement doivent également inclure des exigences de responsabilité plus strictes, y compris des données sur la répartition géographique des fonds et les types de fonds (c'est-à-dire, capital, subventions d'exploitation, etc.).
- La distribution des fonds grâce à un nouveau programme doit être basée sur un processus structuré d'appel d'offres et comporter notamment des échéances claires et des critères de demande renouvelés de façon annuelle.
- L'argent pour les écarts de revenus/les subventions d'exploitation doit être attribué aux projets au cours de la même année, en donnant la priorité aux projets prêts à être mis en oeuvre (qu'il s'agisse de rénovations ou de nouveaux logements).
- Tous les programmes doivent veiller à ce que le financement de logements abordables ne soit pas distribué aux municipalités qui n'abordent pas le problème de la perte importante de logements abordables. Les politiques abordant ces pertes sont notamment les politiques destinées à protéger le marché locatif existant et les logements sociaux et les programmes de subventions de nouveaux logements locatifs.
- 100 % du financement en capital et/ou des subventions d'exploitation doivent être mis à la disposition de la création de logements destinés aux individus les plus vulnérables, y compris les personnes d'origine autochtone vivant en dehors des réserves, aux personnes âgées et aux individus vivant grâce à l'allocation d'aides aux personnes handicapées ou d'autres aides sociales.
- Les subventions continues des logements locatifs existants sont toujours l'une des façons les plus efficaces de maintenir l'abordabilité des logements à une grande échelle. Le maintien des subventions de logements existants - ou l'acquisition de financements de logements locatifs existants par des organismes caritatifs - peut parfois être une façon plus efficace d'utiliser les fonds que de les utiliser pour développer des nouveaux logements sociaux ou locatifs.
- Une stratégie pour soutenir les logements sociaux assistés par le gouvernement fédéraux est nécessaire pour qu'il n'y ait pas de perte nette de logements sociaux en raison de l'expiration des accords d'exploitation. Cela doit comprendre la création d'un nouveau fonds de capital pour les logements assistés par le gouvernement fédéral pour financer les améliorations structurelles nécessaires et les rénovations à haut rendement énergétique, en affectant les fonds annuellement en fonction du nombre d'unités dont les accords d'exploitation expirent.

Abordabilité par le biais du marché: Logements locatifs et accès à la propriété abordable

Ce qui ne fonctionne pas

- Des nouveaux logements locatifs sont absolument nécessaires dans des villes comme Vancouver, mais le prix du terrain et les coûts de construction empêchent souvent la construction de nouveaux logements locatifs.
- Le prix élevé de l'immobilier signifie qu'un nombre important de ménages à revenus moyens à élevés dans les grandes villes louent leur logement car ils ne peuvent pas accéder au marché immobilier et ils font ainsi augmenter le prix des loyers.
- Depuis que le Programme d'aide à la remise en état des logements locatifs de la SCHL a été arrêté pour le marché locatif, il y a eu des efforts limités par le gouvernement pour encourager le réinvestissement dans les logements locatifs privés.

Recommandations:

Opportunités à court terme:

- Cibler le fonds d'innovation en matière de logements locatifs abordables du budget 2016 pour soutenir des projets innovants qui démontrent des approches viables et évolutives. Les critères de financement doivent notamment être les suivants:
 - a) preuve que le projet permettra de répondre au besoin démontré;
 - b) présence de partenaires solides;
 - c) capacité à utiliser les contributions fédérales;
 - d) stratégie pour faire évoluer le projet au-delà de la démonstration initiale.

Étapes suivantes:

- Aider les municipalités à adapter la taille des programmes pour inciter les nouveaux logements locatifs sur le marché à répondre à la demande de logements prévue en tenant compte des cibles de développement régionales. Cela peut être fait grâce au paiement de subventions basées sur le nombre de nouvelles unités locatives dont la construction a été approuvée. Ces paiements seraient utilisés pour financer le travail de planification et l'approvisionnement et pour améliorer les échéances d'octroi des permis pour accélérer la construction des nouveaux logements locatifs.
- Les anciennes subventions de logements locatifs du gouvernement comme le programme IRLM, qui n'existe plus, ont réussi à encourager les projets de construction de logements locatifs, et ces logements sont nombreux à toujours jouer un rôle crucial aujourd'hui pour le logement des individus à revenu modéré dans l'ensemble du Canada.
- L'exonération ou le remboursement de la TPS sur les nouveaux investissements en capitaux dans les logements locatifs, avec l'engagement que les logements locatifs construits grâce à ces subventions seraient utilisés comme logements locatifs pendant la durée de vie de l'immeuble.
- Un nouvel engagement de réinvestir dans le marché locatif privé desservant les individus à revenu faible et modéré, y compris des investissements en capitaux majeurs dans les améliorations structurelles et les rénovations à haut rendement énergétique. Les programmes doivent inclure des prêts à remboursement conditionnel par le biais de la SCHL aux propriétaires pour le coût des améliorations nécessaires et l'aide doit être accordée à condition que les loyers ne dépassent pas la moyenne de la région (comme pour le Programme d'aide à la remise en état des logements locatifs de la SCHL).

- Soutien des efforts pour réinvestir au-delà des améliorations nécessaires, y compris aide en capitaux à faible taux d'intérêt de la part de la SCHL ou des provinces pour des rénovations à haut rendement énergétique et des améliorations structurelles au-delà des dispositions des codes en vigueur et crédits fiscaux pour les investissements écologiques dans les petits immeubles à appartements.

Amélioration de notre compréhension du marché des logements

Défis existants et limitations du système existant:

- Les gouvernements municipaux se servent de données démographiques et du Recensement pour prendre la plupart de leurs décisions – et notamment analysent les revenus et les renseignements de logement des ménages au niveau des villes et des quartiers. L'arrêt de l'utilisation du Recensement long obligatoire et l'adoption d'une enquête nationale auprès des ménages en 2011 a causé une perte importante de données sur les populations les plus vulnérables des villes.
- Il y a un besoin crucial d'obtenir des données regroupées sur l'activité d'investissement dans la région, et notamment de déterminer si les logements achetés sont de résidences principales ou secondaires ou des investissements, si les achats sont effectués par des résidents locaux, des investisseurs nationaux ou des investisseurs étrangers et si les propriétaires laissent les investissements vides ou s'ils les louent.

Recommandations:

Opportunités à court terme:

- Le nouveau Recensement long de 2016 représente un pas en avant important pour améliorer les données sur les revenus, en remplaçant les questions du sondage sur les revenus par des données administratives obtenues dans les déclarations de revenus. Les utilisateurs du Recensement devraient avoir accès à des données permettant de comparer les réponses concernant les besoins de logements et la relation entre les revenus et l'utilisation de logements pour sans-abri aux données administratives concernant les revenus.
- Mise à jour du sondage annuel de la SCHL sur les propriétaires de condominium pour inclure des questions sur la durée d'inoccupation des condominiums qui sont vides pendant une période de temps importante. Cela permettrait aux décideurs de comprendre si les condominiums qui ne sont pas utilisés comme résidences principales sont occupés à temps partiel ou s'ils sont laissés vides à long terme.

Étapes suivantes:

- Incorporer les questions concernant les logements au Recensement court pour améliorer la taille de l'échantillon. Une solution à plus long terme pourrait inclure l'élaboration d'une base de données administrative comportant des données sur les types de logements et de réserver les questions d'occupation au Recensement.
- Assurer une définition uniforme et inclusive des hôtels à chambres individuelles, qui sont définis comme des ménages privés et collectifs dans le Recensement précédent, ce qui présente des défis pour comparer les populations sur une certaine période de temps.
- Alors que la population canadienne vieillit, il est important que notre compréhension de l'abordabilité des logements incorpore des données sur la richesse et les actifs et non pas seulement sur le revenu annuel. Il est très important que Statistique Canada considère des nouvelles façons de comprendre les ressources que les Canadiens utilisent.
- Assurer que Statistique Canada consulte les municipalités et les autres parties prenantes pour concevoir des méthodes de recueil des données sur les achats de logements canadiens par des acheteurs étrangers.

- Lancer un sondage similaire au sondage sur les logements aux États-Unis, qui recueille un niveau de détails beaucoup plus important à propos des logements, de la qualité des logements, et des besoins des locataires.
- Demander aux organismes de prêt de fournir des données sur les prêts hypothécaires, comme cela se fait aux États-Unis avec HMDA <https://www.ffiec.gov/hmda/>

Stratégie de logement nationale

Nous estimons qu'il est crucial que le ministère agisse rapidement pour que des consultations sur une stratégie de logement nationale soit lancée cette année, afin que la mise en oeuvre puisse commencer dans un délai de deux ans. Nous estimons également que les responsables des grandes villes devraient avoir la possibilité d'encadrer et de façonner la stratégie.

Une stratégie de logement nationale permettrait également de redéfinir le rôle des villes dans le cadre d'une stratégie complète pour répondre aux besoins de logement au niveau national, tout en liant le logement aux objectifs sociaux, économiques et d'infrastructure à tous les niveaux du gouvernement.

À l'avenir, une stratégie de logement nationale devrait inclure:

- Une déclaration que le logement est un droit.
- La reconnaissance que les villes sont aux premières lignes de la lutte contre le sans-abrisme et qu'elles ont besoin d'avoir un rôle clairement défini dans le contexte des gouvernements provinciaux et fédéraux.
- Une réponse au niveau disproportionné de sans-abrisme chronique et d'instabilité en matière de logement des personnes d'origine autochtone vivant en dehors des réserves et inclure des étapes pour mieux répondre aux besoins de ce groupe grâce à du soutien et de l'assistance ciblés.
- Un engagement à mettre fin au sans-abrisme grâce à un changement radical par rapport à l'approche existante, en mettant l'accent sur les solutions pour l'ensemble du système et sur les résultats plutôt que de mettre en oeuvre des programmes éparpillés comportant des petits financements.
- Chaque niveau de gouvernement identifiant et définissant les facteurs du sans-abrisme et définissant des cibles pour l'enrayer.
- Les échéances et les engagements de financement sont basés sur des données probantes et des pratiques exemplaires.

SCHL

Après une décennie de désinvestissement et de retrait par rapport à la SCHL par le gouvernement précédent, il y a une opportunité unique de revitaliser la SCHL et d'élargir son mandat pour relever les défis auxquels font face les Canadiens en matière de logement dans tout le pays. La SCHL a besoin d'aller au-delà de son mandat traditionnel qui concerne les prêts hypothécaires et le recueil de données et doit pouvoir atteindre les nouveaux objectifs de logement du gouvernement.

Étapes suivantes

- Lancer un examen du mandat de la SCHL dans un délai de six mois qui concernera l'ensemble des logements.
- Renverser la décision d'arrêter le Programme d'aide à la remise en état des logements locatifs de la SCHL pour le marché locatif afin d'encourager le réinvestissement dans les logements locatifs privés.
- Financer directement les financements à faible coût et les subventions.
- Demander un plan de location coordonné comme condition au financement de la SCHL pour assurer que logements nouveaux et rénovés soient attribués aux locataires qui en ont besoin et pour éviter de déplacer les locataires d'un projet à un autre.
- Collaborer avec les grandes villes canadiennes pour concevoir un examen de l'augmentation des prix dans les marchés à prix élevé.
- L'investissement d'argent pour la conception de projets (par le biais de la SCHL) doit pouvoir être mis en correspondance avec l'argent provenant d'autres sources pour compenser les différences de revenus (IDLA).
- Faire en sorte que la SCHL soit un leader en matière de politique et de recherche sur les logements au Canada, comme cela est le cas pour le ministère américain « Department of Housing and Urban Development », dont une unité spécialisée est chargée du développement et du partage des pratiques exemplaires dans le domaine de la politique de logement

From: "[Pavone, Connie](mailto:connie.pavone@vancouver.ca)" <connie.pavone@vancouver.ca>

To: "[Pavone, Connie](mailto:connie.pavone@vancouver.ca)" <connie.pavone@vancouver.ca>

Date: 9/6/2017 4:31:14 PM

Subject: Ltr to Premier Clark re Housing Affordability

Attachments: Ltr to Premier Clar re Housing Affordability.pdf

ni? ct xatəmətał, tə ɬimət, tə təməxʷ ɿ? tə kʷaƛ̓kʷə 1 *
We watch over the land and sea and in turn they watch over us.

May 22, 2015

The Honourable Christy Clark
Premier of British Columbia
West Annex
Parliament Buildings
Victoria, B.C. V8V 1X4

Dear Premier Clark,

I was heartened to read your recent comments regarding the unaffordability of the Vancouver housing market, and your recognition of the growing demand for action against unwarranted speculation that is driving housing prices out of sight.

In particular, I was glad to learn that your government is open to new ideas to tackle the unprecedented situation we find ourselves in, with a housing market that has seen house prices rise much faster than inflation or incomes. The significant changes required to enhance affordability and fairness in the Vancouver housing market rest with the Province through legislation such as the *Land Title Act*, the *Assessment Act* and the *Property Transfer Tax Act*. I am writing to you to express what I believe those policy changes could and should be.

The rapidly escalating housing prices in Vancouver are creating despair on the part of many hard-working, middle-income citizens and families. I hear on a daily basis from young people who are educated, have good-paying jobs, but are unable to find quality rental housing in a near-zero vacancy market, and who are not even within shouting distance of being able to buy in Vancouver. While the boom in housing prices benefits those fortunate to buy into the market many years ago, it is creating an enormous disparity that threatens our ability to keep and attract the best and brightest.

The concerns I hear from residents are that they believe fair access to decent housing is a right, not the privilege of a few; and that housing should not be a speculative commodity that can even be left empty in the expectation of automatic gains. These views, which I believe we all can endorse, are a challenge to elected leaders at every level.

As you are aware, the Metro Vancouver housing market is experiencing unprecedented price gains, with average home prices rising to record levels this spring. A recent VanCity report concluded that the average property in Metro now requires more than 48 per cent of the median household monthly income to buy, while the Canada Mortgage and Housing Corporation recommends a debt-load of no higher than 32 per cent of income. The same study also shows that if housing prices remain unchecked, the average detached home in Vancouver will cost more than \$2.1 million by 2030, and require more than 100 per cent of the median household income to maintain.

The escalation in housing prices coincides with increasing reports of Vancouver's housing market being treated as a commodity for the world's wealthiest citizens, with people parking their money in Vancouver real estate simply for profit. I firmly believe that housing should not be treated solely as an investment commodity.

...2/



The City of Vancouver would welcome urgent discussions with your government to create the housing that our residents deserve, as well as steps to create a fairer playing field when it comes to buying a home.

The single biggest step the Province could do to address the soaring housing costs in Metro Vancouver is to generate thousands of new housing units that are affordable for lower and middle income taxpayers. Even a sharp correction in the housing market won't enable opportunities for people to rent or buy without an increase in supply of housing geared to low and middle incomes.

Such a program could include:

- A program to stimulate the creation of market rental housing across the province;
- Increase provincial investments in social housing, by building on the success of BC Housing's partnership with the City on the 14 sites, to increase the stock affordable to families with lower household incomes; and
- Stronger support for non-profit and co-operative housing operators to assist them to maintain, improve and expand their share of the housing market.

The City has set aside \$61 million in our 2015 Capital Plan to invest in housing and support our Affordable Housing Agency. We would welcome the opportunity to partner with you on new affordable housing geared to families, first-time buyers and seniors. As well, with a federal election this fall, I would be pleased to collaborate with you on calling for increased housing investments from the Federal Government. As you know, successive Federal Governments have drastically scaled back funding for affordable housing, and shifted more of the burden onto our levels of government.

In addition, we think it is timely for the Province to ensure that BC taxpayers see some benefit from the remarkable rise in residential land values in many parts of the province. We believe there is a strong case for the Province to curb unwarranted speculation through a series of measures, including:

- An increased property transfer tax on the most expensive properties, with the proceeds invested into affordable housing;
- Taxation measures to discourage the quick resale or 'flipping' of new housing, which would reduce speculation and help level the playing field for first-time buyers;
- Amendments to the Vancouver Charter and the Community Charter, if necessary, to strengthen the ability of municipalities to track property ownership and ensure timely occupancy of vacant units.

Premier, I believe that these measures would help moderate the excesses of the Vancouver housing market, without unfairly punishing those who have built up home equity through hard work and personal savings. These policies would slow the surging prices that are forcing renters and prospective buyers to leave the City in search of more affordable housing, and send a signal that our housing is for living in, not for investor speculation.

Our generation had the good fortune to enter the housing market at the beginning of a long, steady climb in housing prices. We have a responsibility to ensure that the next generation can share in the benefits, and have the opportunity to pursue their aspirations right here in BC.

I look forward to hearing from you.

Sincerely, *Call me anytime to discuss!*

Mayor Gregor Robertson

From: ["Pavone, Connie" <connie.pavone@vancouver.ca>](mailto:connie.pavone@vancouver.ca)

To: ["Robertson, G" <G.Robertson@vancouver.ca>](mailto:G.Robertson@vancouver.ca)

["Quinlan, Kevin" <Kevin.Quinlan@vancouver.ca>](mailto:Kevin.Quinlan@vancouver.ca)

Date: 7/27/2017 1:34:23 PM

Subject: Response from Morneau to Housing Market letter

Attachments: Minister of Finance.pdf

Minister of Finance



Ministre des Finances

Ottawa, Canada K1A 0G5

2017FIN457751

JUL 24 2017

His Worship Gregor Robertson
Mayor, City of Vancouver
453 West 12th Avenue
Vancouver BC V5Y 1V4

Dear Mayor Robertson:

Thank you for your correspondence of June 1, 2017, wherein you express your interest in having a dialogue between federal, provincial, and municipal governments to address issues in the Vancouver housing market.

As Minister of Finance, one of my responsibilities is to help ensure that Canada has a healthy, competitive and stable housing market. As vulnerabilities have become elevated in key regional markets in Canada, including the Greater Vancouver Area (GVA) and the Greater Toronto Area (GTA), the federal government has acted decisively and taken a number of actions. These include introducing changes to mortgage insurance rules and tax policy, investments to improve data availability and, most recently, a major commitment in Budget 2017 to support social and affordable housing across the country through the National Housing Strategy. Federal agencies such as the Canada Revenue Agency have also increased their compliance and enforcement efforts to ensure that parties active in the GVA and GTA housing markets comply with their obligations.

Inter-governmental cooperation with respect to housing markets is also critical for effectively addressing local market conditions throughout the country. In this context, I have asked that our officials initiate and regularly convene a specific Federal-Provincial-Municipal Working Group on Housing. In its first year, the working group has focused on the GVA and GTA given the profound house price acceleration in these markets. These discussions have been very productive and have enhanced our shared understanding of the issues and drivers affecting the housing market in these

Canada

regions, including the specific concerns you raised with respect to affordability, compliance, and speculative activity. Moving forward, I will look to this group to deepen inter-governmental cooperation by sharing data, examining factors that affect supply and demand for housing, and discussing potential policy solutions.

Bilateral dialogue with Ontario and Toronto has been helpful to frame the structure of this work, as has been the perspective of British Columbia and Vancouver. With regards to housing vulnerabilities and affordability challenges in the GVA, I encourage continued engagement of the City of Vancouver and the new provincial government in British Columbia in the Federal-Provincial-Municipal Working Group on Housing. I would also be pleased to convene a call with you to hear your views on developments specific to the GVA and discuss how best to address these challenges.

I am looking forward to working with you and the new provincial government in British Columbia to continue addressing housing vulnerabilities and affordability challenges in the GVA.

Yours sincerely,

A handwritten signature in black ink, appearing to read "Bill Morneau".

The Honourable Bill Morneau, P.C., M.P.

From: "[Campbell, Amanda](mailto:Amanda.Campbell@pmo-cpm.gc.ca)" <Amanda.Campbell@pmo-cpm.gc.ca>

To: "[Quinlan, Kevin](mailto:Kevin.Quinlan@vancouver.ca)" <Kevin.Quinlan@vancouver.ca>

Date:

Subject: RE: Letter from Mayor Robertson

From: "[Campbell, Amanda](mailto:Amanda.Campbell@pmo-cpm.gc.ca)" <Amanda.Campbell@pmo-cpm.gc.ca>

To: "[Quinlan, Kevin](mailto:Kevin.Quinlan@vancouver.ca)" <Kevin.Quinlan@vancouver.ca>

Date:

Subject: RE: Letter from Mayor Robertson

From: "[Chalke, Allie \FIN\](#)" <allie.chalke@canada.ca>
To: "[Quinlan, Kevin](#)" <Kevin.Quinlan@vancouver.ca>
Date: 6/15/2017 11:11:06 AM
Subject: RE: Letter from Mayor Robertson

Hi Kevin,

Sorry for the delay. I was waiting for the letter to arrive, but I haven't seen it yet. Could be still working its way through our system.

Let me check with the team here and I'll get back to you.

Allie

From: Quinlan, Kevin [mailto:Kevin.Quinlan@vancouver.ca]
Sent: June-15-17 2:08 PM
To: Chalke, Allie (FIN) <allie.chalke@canada.ca>
Subject: FW: Letter from Mayor Robertson

Hi Allie, just following up on this. I gave Amanda in PMO a heads up that we plan on releasing this letter tomorrow to media. It would be great to know if we can say the Minister is willing to meet (even if a date is not set yet). Let me know, thanks

Kevin

From: Quinlan, Kevin
Sent: Monday, June 05, 2017 7:07 PM
To: Allie Chalke- Finance (allie.chalke@canada.ca); ian.foucher@canada.ca
Subject: FW: Letter from Mayor Robertson

Allie, Ian – fyi the Mayor sent this to the Minister on Friday. Happy to chat at any point to discuss if you want

Cheers

Kevin

From: Pavone, Connie
Sent: Friday, June 02, 2017 4:40 PM
To: Bill.Morneau@parl.gc.ca
Subject: Letter from Mayor Robertson

Dear Minister Morneau,
Please find a letter from Mayor Robertson attached for your consideration.

Connie Pavone
Executive Assistant to the Mayor's Chief of Staff
Mayor's Office / City of Vancouver
t. 604-873-7624
connie.pavone@vancouver.ca

From: "Campbell, Amanda" <Amanda.Campbell@pmo-cpm.gc.ca>
To: "Quinlan, Kevin" <Kevin.Quinlan@vancouver.ca>
Date: 6/14/2017 2:45:40 PM
Subject: RE: Letter from Mayor Robertson

Thank you Kevin!

From: Quinlan, Kevin [mailto:Kevin.Quinlan@vancouver.ca]
Sent: Wednesday, June 14, 2017 5:31 PM
To: Campbell, Amanda
Subject: FW: Letter from Mayor Robertson

Hi Amanda,

Just a heads up, we're planning to give this letter to some media on Friday to highlight the Mayor's efforts focusing on housing affordability and the concerns around money laundering/tax evasion in Vancouver. I sent it over a week ago to Ally Chalke and Ian Foucher in the Minister's office so they know it's been sent. Any concerns let me know

cheers

From: Quinlan, Kevin
Sent: Friday, June 02, 2017 4:42 PM
To: amanda.campbell@pmo-cpm.gc.ca
Subject: FW: Letter from Mayor Robertson

Hi Amanda, fyi wanted to let you know this request was sent to Minister Morneau. We don't plan to make it public for a while and will check in with you before we do.

Cheers

Kevin

From: Pavone, Connie
Sent: Friday, June 02, 2017 4:40 PM
To: Bill.Morneau@parl.gc.ca
Subject: Letter from Mayor Robertson

Dear Minister Morneau,
Please find a letter from Mayor Robertson attached for your consideration.

Connie Pavone
Executive Assistant to the Mayor's Chief of Staff
Mayor's Office / City of Vancouver
t. 604-873-7624
connie.pavone@vancouver.ca



Minister of Finance

Ministre des Finances

Ottawa, Canada K1A 0G5

2017FIN457751

JUL 24 2017

His Worship Gregor Robertson
Mayor, City of Vancouver
453 West 12th Avenue
Vancouver BC V5Y 1V4

Dear Mayor Robertson:

Thank you for your correspondence of June 1, 2017, wherein you express your interest in having a dialogue between federal, provincial, and municipal governments to address issues in the Vancouver housing market.

As Minister of Finance, one of my responsibilities is to help ensure that Canada has a healthy, competitive and stable housing market. As vulnerabilities have become elevated in key regional markets in Canada, including the Greater Vancouver Area (GVA) and the Greater Toronto Area (GTA), the federal government has acted decisively and taken a number of actions. These include introducing changes to mortgage insurance rules and tax policy, investments to improve data availability and, most recently, a major commitment in Budget 2017 to support social and affordable housing across the country through the National Housing Strategy. Federal agencies such as the Canada Revenue Agency have also increased their compliance and enforcement efforts to ensure that parties active in the GVA and GTA housing markets comply with their obligations.

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RCMP File No. 123456789

Canada

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I am looking forward to working with you and the new provincial government in British Columbia to continue addressing housing vulnerabilities and affordability challenges in the GVA.

Yours sincerely,



The Honourable Bill Morneau, P.C., M.P.



BRITISH
COLUMBIA

June 4, 2015

His Worship Gregor Robertson
Mayor, City of Vancouver
453 West 12th Avenue
Vancouver, BC V5Y 1V4

Dear Mayor Robertson:

Thank you for your letter regarding the challenges with the cost of housing in Vancouver. This is a concern I share, especially for first-time homebuyers, and an issue that we are actively looking at in the Provincial government.

It's important that we consider any actions carefully to make sure we are helping first-time homebuyers get into the market while protecting the equity of existing homeowners – not just simply raising more taxes for government.

I am attaching some analysis to this letter done by the Ministry of Finance as well as the BC Real Estate Association. In particular, I want to draw your attention to a few points from the analysis:

First, industry experts estimate that most of the real estate speculation taking place in the region is being done by local investors. Those experts estimate that local investors are 3 to 4 times more active in the region's housing market than foreign investors. For many individuals and small businesses, this is a source of investment income.

Second, using any method of new taxation with the goal of driving down the price of housing could have the unintended effect of hurting current homeowners across the region. Driving down the cost of housing by just 10% would mean a family with a home currently worth \$800,000, could lose \$80,000 in equity in their home. That could put some homeowners with large mortgages into negative equity.

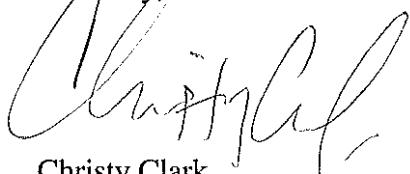
.../2

Third, you have asked the province to consider levers at its disposal, and we are. But, the City should also consider what it can do to address housing affordability. In a report last year, the Urban Development Institute estimated that Vancouver's civic fees and levies add \$76,144 to the price of a new condo unit worth roughly \$450,000.

Finally, beyond any new taxes to curb demand, there is also the option of increasing supply through better land-use planning.

Again, I want to thank you for your thoughts on this important issue. I look forward to working with you, sharing our information, and examining the various options available to the City and the Province to make housing more affordable in Vancouver, especially for first-time buyers.

Sincerely,



Christy Clark
Premier

enclosure