



## Meeting Note Advice to Minister

Cliff #:111200

**Prepared for:** Honourable Melanie Mark, Minister

### **Meeting with Alliance of British Columbia Students (ABCS)**

- October 17, 2017 11:15-11:45

#### **Attendees:**

Caitlin McCutchen - Chair of the ABCS and VP External of the KSA  
Noah Berson - VP External at the CSU  
Amal Alhuwayshil - VP External at UBCSUO (Okanagan)  
Hanna Murray - VP External at the UBC GSS (Grad Society)  
Representative from Langara still being determined  
Patrick Meehan – Staff Person at ABCS

#### **Issue(s):**

ABCS staff has indicated the main topic they wish to discuss is on-campus housing and tenant rights. Background and response points on this issue is included as Appendix 1.

ABCS staff has also indicated they may speak to the Minister about:

- 1) Free Education for low and middle income students - Comprehensive needs based grants
- 2) Dedicated on-campus mental health funding
- 3) Eliminating interest on student loans
- 4) Graduate student scholarships
- 5) Continued support for the UPass program

High level background and response points on these topics are included in Appendix 2.

**Background:**

- Not-for-profit advocacy group
- Founded as a grassroots alternative to the BC Federation of Students (formerly known as the BC chapter of the Canadian Federation of Students)
- Position themselves as wanting to have conversations about issues before becoming public/political.
- Represents five graduate and undergraduate student associations:
  - UBC Graduate Students
  - UBC Okanagan
  - Capilano University
  - Kwantlen Polytechnic University
  - Langara College

**Attachment(s):**

1. *Background and Response Points: Student Housing*
2. *Background and Response Points: Other Possible Topics*

**Contact:**            *Tony Loughran, A/ADM 250 356-0826*

## ATTACHMENT 1

## Student Housing

## Background

- On Sep 5/16, the Alliance of BC Students (ABCS) released a white paper, entitled *Where's the Housing?*, calling for a provincial capital investment of \$18 million per year over 10 years to accelerate the construction of on-campus housing (10% of the estimated \$1.8 billion of investment required).

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- ABCS representatives met with a former Minister of Advanced Education in March 2017 to discuss a number of issues, including student housing. However, no outcomes from the meeting were shared with Ministry staff and no formal Ministry response to the paper was issued.

## Government Mandates

- The Ministry of Municipal Affairs and Housing has been mandated to build 114,000 affordable rental, non-profit and co-op units through partnerships over the next 10 years.
- This mandate includes the creation of new student housing and the removal of “unnecessary rules” that prevent universities and colleges from building affordable student housing:
  - Institutions have not been able to borrow funds to build new student housing because this would add to the provincial debt and affect BC’s credit rating. Only the University of British Columbia and Simon Fraser University have been able to build new student housing residences in recent years due to their financial reserves and land development revenue.
  - Institutions have been restricted by accounting rules from using year-end surpluses for deferred capital contributions.
- Increasing the supply of affordable housing is part of the 2017 Confidence and Supply Agreement between the BC New Democrat Caucus and the BC Green Party Caucus.

## Key messages:

- Thank you for the Alliance’s research and identification of issues from a student perspective contained in your white paper “*Where’s the Housing?*” published in September 2016.
- Our Government made a commitment in our September 2017 Throne Speech and our 2017/18 Budget Update to create more affordable housing in British Columbia.
- Student housing is part of a larger provincial housing strategy to which our Government is committed.
- Public post-secondary institutions are responsible to build and maintain of their student housing. They continue to build new student housing but they are limited by their internal resources and capacity.
- Public sector accounting standards require the Province to account for money borrowed by post-secondary institutions – so “their borrowing” is also “our borrowing”.

- But I think more can be done to invest in student housing.
- Staff in my Ministry is busy at work with the Ministry of Municipal Affairs and Housing and the Ministry of Finance to develop a strategy to fund and develop student housing as part of our Government's commitment to affordable housing.
- While I don't yet have anything to announce, I can tell you I have directed my Ministry to establish strategy to develop student housing in the short, medium and long term.

**Tenants' Rights:** *(With advice from the Office of Housing and Construction Standards)*

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- Section 4(b) of the RTA states the Act "*does not apply to accommodation owned or operated by an educational institution and provided by that institution to its students or employees.*" BC's legislation is similar to legislation in other provinces across Canada.
- Other possible types of accommodation exempt from the RTA include special purpose housing, such as transitional housing, vacation accommodation, and living accommodation in community care facilities.
- For student accommodations, only dorm-style housing was exempt up to 2002. After 2002, self-contained apartments and townhouses were also exempt due to a situation at UBC's Acadia residence where a student refused to leave after completion of their studies.
- In lieu of the Act, each institution with student housing requires students to enter into contracts outlining rights and responsibilities, which may differ by institution. Students can pursue resolution of disputes through the institution's appeal process or through the provincial court system.

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- In 2002, the opposition voiced concern regarding student-housing exemption from the RTA. No further work resulted from this.

**Recommended Response:**

- The Ministry of Municipal Affairs and Housing has responsibility for the *Residential Tenancy Act*.

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**Contact:** Kevin Brewster, ADM 250 356-2496

## ATTACHMENT 2

## Other Possible Topics

Background	Key Messages
<p><i>1. Free Education for low and middle income students - Comprehensive needs based grants</i></p> <ul style="list-style-type: none"> <li>Ontario has/will be introducing 2 initiatives under its student financial assistance program that, when coupled with existing federal grants, results in non-repayable funding for many low and middle-income Ontario students' that meets or exceeds their billed tuition costs ("free tuition")</li> <li>No new provincial funds have been provided – it's a redirection of existing funding.</li> </ul> <p>Ontario Initiatives:</p> <ul style="list-style-type: none"> <li>Ontario Student Grant – redirects 100% of provincial funding from previous grant and loan reduction programs to create a single up front grant</li> <li>"Net Tuition Billing system" for students studying at ON public institutions starting in the 2018-2019 school year. This involves applying students' non-repayable financial aid (grants) and institutional aid (bursaries, scholarships, and awards) against their tuition fees upfront, and billing them for the remaining amount.</li> <li>Ontario has traditionally allocated a higher proportion of provincial resources to non-repayable funding for low-income students.</li> <li>In contrast, B.C. has historically targeted provincial up-front grant funding to student groups who are underrepresented in higher education, including students with permanent disabilities, students with dependants, and current or former youth in care.</li> </ul>	<ul style="list-style-type: none"> <li>Government is working hard to ensure every British Columbian has the education and training they need to thrive.</li> <li>In our few short months in office we have: <ul style="list-style-type: none"> <li>Made ABE and ELL tuition free</li> <li>Waived tuition for former youth in care</li> <li>Reduced interest rates for floating and fixed rate provincial student loans to the prime rate and committed to making them interest free.</li> </ul> </li> <li>We have also committed to: <ul style="list-style-type: none"> <li>Creating a \$1,000 completion grant to provide debt relief for graduates.</li> <li>Working with stakeholders to develop and implement a graduate student scholarship fund.</li> </ul> </li> </ul>

Background	Key Messages
<p><i>2. Dedicated on-campus mental health funding</i></p> <ul style="list-style-type: none"> <li>• BC post-secondary institutions are committed to providing safe and healthy learning environments for students.</li> <li>• Supports and services at BC public post-secondary institutions for students with mental health and substance use issues vary but may include counselling, clinical and recreation services and wellness events.</li> <li>• Students may also access community-based support programs.</li> <li>• A number of BC institutions are recognized across Canada as healthy campus communities for their best practices in mental health and well-being. Many institutions have adopted student mental health strategies (Camosun College, University of Victoria, Simon Fraser University, University of BC).</li> <li>• All 25 public post-secondary institutions participate in the Healthy Minds, Healthy Campuses program (funded by the Ministry of Health), a province-wide community of practice that supports campuses in delivering programs to students that promote mental health wellness and responsible relationships with alcohol and other substances.</li> </ul>	<ul style="list-style-type: none"> <li>• Budget 2017 Update provides \$1.5 million annually for three years to support targeted mental health initiatives for post-secondary students.</li> <li>• AEST is working with key sector partners and other Ministries to develop a post-secondary mental health initiative that supports students with these challenges.</li> <li>• Engagement with partners is underway and is expected to include consultation with student groups.</li> <li>• An announcement is anticipated in the new year.</li> </ul>
<p><i>3. Eliminating interest on student loans</i></p> <ul style="list-style-type: none"> <li>• The 2017 Mandate Letter for the Honourable Minister Melanie Mark included a commitment to “reduce the financial burden on students by eliminating interest on B.C. government student loans [...]”.</li> <li>• As a first step in achieving this mandate, effective August 1, 2017, interest charged to all B.C. student loans managed by the Province was reduced to the Prime rate from its previous rate of Prime plus 2.5 per cent.</li> </ul>	<ul style="list-style-type: none"> <li>• The recent interest rate reduction benefits approximately 200,000 people, as well as future borrowers.</li> <li>• Over the coming months, staff from the Ministries of Finance and Advanced Education, Skills and Training will work to establish relevant policy and procedures to facilitate the next step of eliminating interest on provincial student loans entirely.</li> </ul>

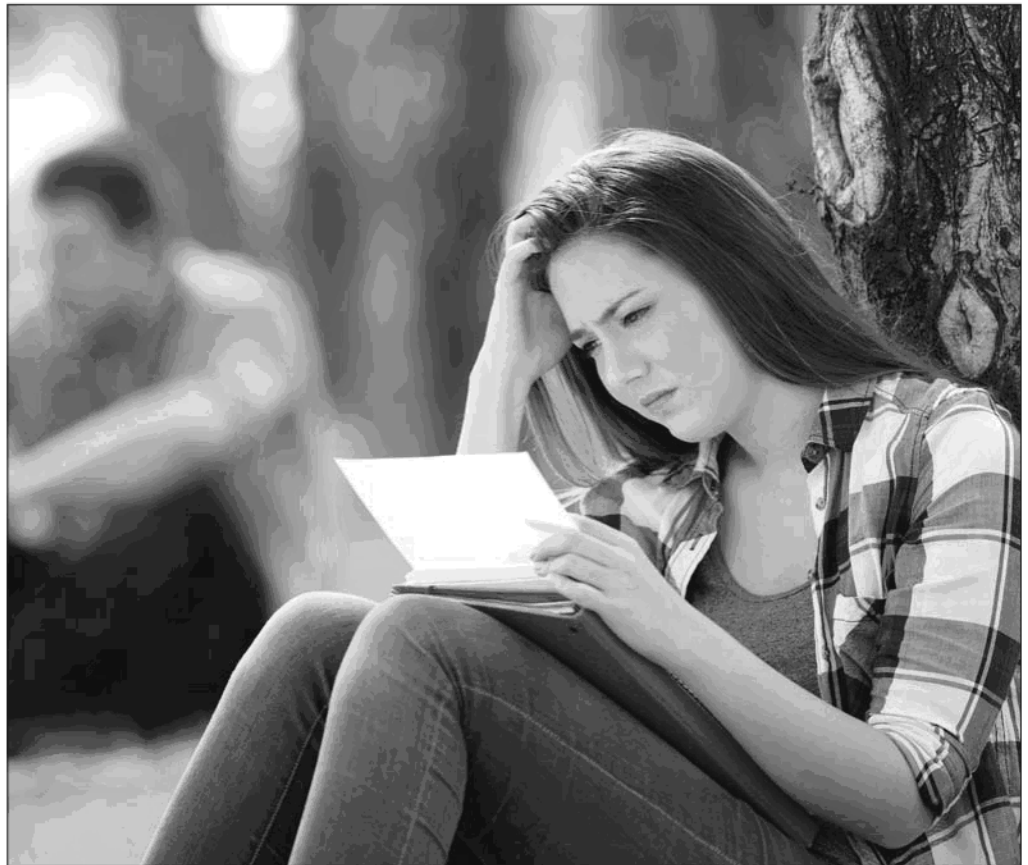
Background	Key Messages
<p><i>4. Graduate student scholarships</i></p> <ul style="list-style-type: none"> <li>Graduate student societies in BC have long advocated for a provincially-funded graduate scholarship program, similar to programs in most other provinces.</li> </ul>	<ul style="list-style-type: none"> <li>Government has committed to establishing a graduate student scholarship fund to encourage excellence in graduate programming in BC.</li> <li>The fund will help to attract and retain the best and brightest graduate students to BC's post-secondary institutions.</li> <li>Further details on this commitment will be available in the coming months.</li> </ul>
<p><i>5. Continued support for the UPass program</i></p> <ul style="list-style-type: none"> <li>UPass is a universal program for highly discounted transit fares for students.</li> <li>In Metro-Vancouver the fare cost alone does not cover the cost of the program - the Ministry of Transportation provides TransLink with up to \$12M per year.</li> <li>In the rest of the province, government is not involved in UPASS agreements – they are negotiated directly between institutions/student unions and BC Transit.</li> <li>The current Vancouver program and agreement with TransLink are in place until the end of December 2019.</li> <li>The current cost to students is \$41/month through student association fees. The full cost of a monthly pass ranges from \$91 for one zone to \$172 for three zones</li> <li>The Vancouver program applies to all 11 Metro-Vancouver public institutions and Native Education College.</li> </ul>	<ul style="list-style-type: none"> <li>Government committed in its election campaign to “continue to support UPass, to ensure transportation to and from class is affordable”.</li> <li>The current agreement with TransLink is in place until December 2019 – the program will continue at \$41 per month until then.</li> <li>A longer-term plan for the U-Pass BC Program (extending beyond December 2019) will be developed in conjunction with TransLink's fare policy review (which is underway and will be finalized in 2018).</li> <li>Specific questions about continued funding for the program should be directed to the Minister of Transportation. <i>(The ABCS know this and plan to approach the Minister of Transportation as well)</i></li> </ul>

## BACKGROUND

An increasing number of students are facing issues related to mental health and wellbeing, and are in need of support. It is estimated that one in five Canadians will suffer from mental illness at some point in their lifetime, and the typical age of onset for many mental illnesses and mood disorders is 18-25.<sup>1</sup> These issues can be exacerbated in post-secondary environments by the fact that many students have just left home for the first time and so are away from their usual support systems, and that pursuing advanced education is often stressful.

Despite the number of students who require mental health services, most do not access treatment.<sup>2</sup> A study carried out in 2013 found that only 1 in 5 Canadian students who felt severely depressed in the last year had received any kind of treatment. While this is partially due to stigma surrounding mental illness, it can also be attributed to the fact that on-campus health centres and counseling departments are often understaffed. Wait times typically range from two to four weeks, and counseling centres often report a lack of staff as their largest challenge. A national survey of mental health services in post-secondary institutions in Canada carried out in 2016 found the range and depth of services to be “variable”.<sup>3</sup> Most of the institutions surveyed also reported a difficulty in responding to the demands of students.

Dedicated funding from the provincial government would ensure that counseling centers are able to deal with



demand. Currently, funding for mental health services is drawn from institutional budgets, and so is subject to change from year to year depending on the programs and services that individual institutions prioritize. Access to healthcare is a right, and should not be contingent on the decisions made each year by an institution's board of governors. Where you decide to study and

how much you happen to pay in student fees should not determine your access to counseling.

A similar initiative involving targeted mental health funding was approved this year in Alberta following a successful trial in 2016. Dedicated funding for mental health services would allow for consistent and equitable access to the care that so many students need.

## RECOMMENDATION

That the government allocate \$40 million in targeted funding to post-secondary institutions for front-line mental health services on campus.

## FOOTNOTES

<sup>1</sup> OUSA Health and Wellness Policy Paper [https://d3n8a8pro7vhmx.cloudfront.net/ousa/pages/80/attachments/original/1473368840/Student\\_Health\\_and\\_Wellness\\_document.pdf?1473368840](https://d3n8a8pro7vhmx.cloudfront.net/ousa/pages/80/attachments/original/1473368840/Student_Health_and_Wellness_document.pdf?1473368840)

<sup>2</sup> Ibid.

<sup>3</sup> Mental Health Services for Students at Post-secondary Institutions: A National Survey <http://journals.sagepub.com/doi/abs/10.1177/070674371664075>



# GRAD STUDENT SCHOLARSHIPS

Encouraging excellence

## BACKGROUND

The ABCS was pleased to see this in the ministerial mandate letter for advanced education, as this is a key way of improving British Columbia's universities. Graduate students are a driver of the emerging knowledge-driven economy in the province. Other provinces have comprehensive funding for graduate students, and if BC cannot compete with this then graduate students will be forced to live, work, and study elsewhere. The province should encourage excellence in BC's graduate school programs by introducing a new graduate student scholarship fund.

Graduate studies are a vital part of the post-secondary system. First-rate graduate students lead cutting-edge research initiatives, provide excellent learning experiences for undergraduates, and form the basis of a highly-skilled workforce. Through their research, they enhance our economy through innovation, and support our institutions by generating significant investment. Attracting the best graduate students means that universities also benefit from the best teaching assistants, sessional instructors, and peer educators.

The current inadequate funding, combined with a high cost of living in BC, creates a significant obstacle for potential and current graduate students to overcome. As a result, students choose to study and settle elsewhere and struggle to complete their degrees.

Other Canadian provinces such as Ontario, Quebec, and Alberta, have already recognized the benefits of recruiting top graduate students and currently offer provincial graduate scholarship programs. Students and universities in BC, as well as the BC Select Standing Committee on Finance



and Government Services, all agree that a similar program should be created in British Columbia.<sup>1</sup> It's time to put that program in place to attract the brightest minds to BC.

With other provinces out-competing British Columbia in graduate student scholarships, it is likely that the best graduate students will be compelled to move out of province, taking their innovation and private sector investments with them.

In order to ensure British Columbia remains competitive with other provinces in attracting the best and brightest graduate students, the ABCS is calling for a graduate student scholarship program, comparable to those of other provinces, to be instituted in British Columbia. This program would be an ongoing investment in our province, attracting and retaining highly qualified researchers and skilled workers while delivering the innovation needed to

## RECOMMENDATION

That the government implement a graduate scholarship program that is competitive with other provinces at a cost of \$15 million.

### FOOTNOTES

<sup>1</sup> Report on the 2015 Budget Consultations <https://www.leg.bc.ca/parliamentary-business/committees-reports/23#paper>

# ELIMINATE STUDENT LOAN INTEREST

Ensuring fairness in the cost of education



## BACKGROUND

The August 1, 2017 reduction of student loan interest rates to the prime rate<sup>1</sup> demonstrates a welcome step towards accessible post-secondary education in British Columbia. However, the government's commitment to alleviating the financial burden on students in BC will take much more work. Obtaining student loans is the primary means of accessing post-secondary education for low and middle income students across the province. Students who must take out loans pay considerably more for their education than those who don't as a result of servicing interest.

According to the 2015 Canadian Uni-

versity Survey Consortium, the average debt for a Canadian student is \$26,819.<sup>2</sup> This estimate is even higher for B.C. students, who graduate a four-year program with an average of \$35,000 in debt.<sup>3</sup> These figures highlight the overwhelming barriers faced by students pursuing post-secondary education. Students in BC should be able to access all forms of education regardless of their financial position. Student loan interest is one of the major barriers in creating accessible education in BC.

The average cost of a four-year degree in Canada is \$25,492<sup>4</sup>, and the average student debt among those who take

out loans is \$27,000.<sup>5</sup> Using the current interest rates, the average student who must take out loans will pay \$7,365.23 in interest payments alone.<sup>6</sup> This means that servicing interest on a student loan costs more than paying for an additional year of full time education.

According to the July 18, 2017 government mandate, the BC government is committed to reducing the financial burden of BC students by eliminating interest on provincial government student loans: "As part of government's commitment to making life more affordable by phasing out interest on BC student loans."<sup>7</sup>

## RECOMMENDATION

That the government stop collecting interest on BC government student loans.

### FOOTNOTES

<sup>1</sup> <https://studentaidbc.ca/news/loans/provincial-student-loan-interest-rate-reduction>

<sup>2</sup> [http://www.cusc-ccreu.ca/CUSC\\_2015\\_Graduating\\_Master%20Report\\_English.pdf](http://www.cusc-ccreu.ca/CUSC_2015_Graduating_Master%20Report_English.pdf), p. 36

<sup>3</sup> <http://www.fpse.ca/news/presidents-comment/bc-budget-201>

<sup>4</sup> Statistics Canada. Canadian and international tuition fees by level of study

<sup>5</sup> <http://www5.statcan.gc.ca/cansim/a26?lang=eng&retrLang=eng&id=4770077&pattern=&stByVal=1&p1=1&p2=37&tabMode=dataTable&csid=>

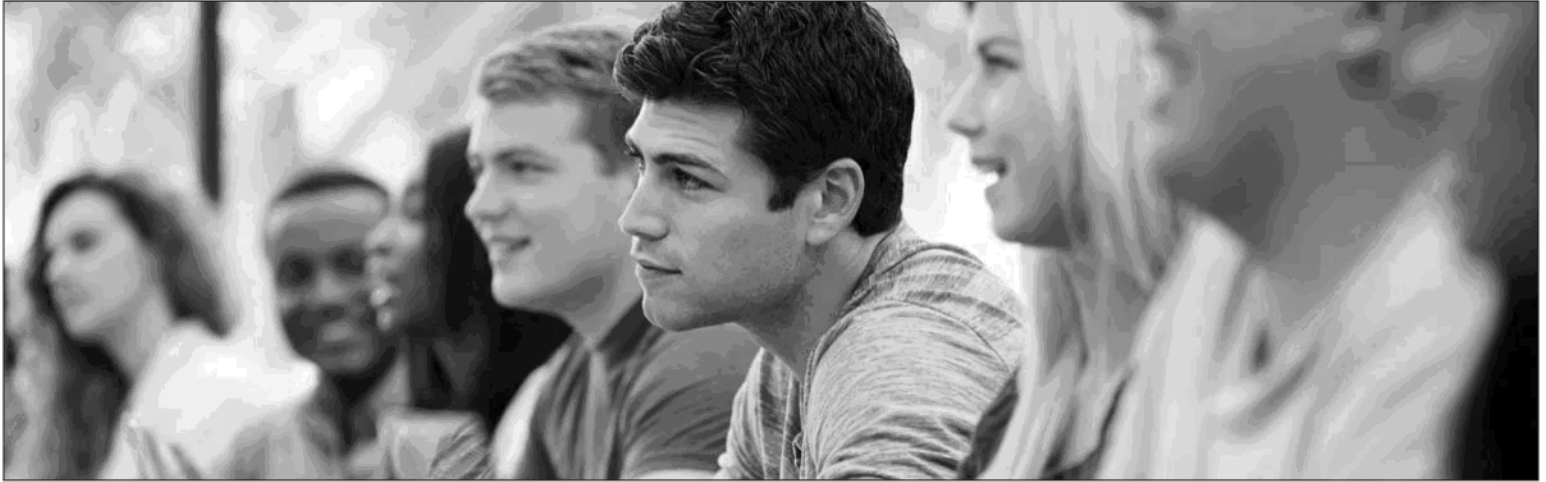
<sup>6</sup> 13 ways to Modernize Youth Employment in Canada: Strategies for a new world of Work <https://www.canada.ca/en/employment-social-development/corporate/youth-expert-panel/report-modern-strategies-youth-employment.html>

<sup>7</sup> Student aid BC loan repayment calculator <https://studentaidbc.ca/plan/debt>

<sup>8</sup> <http://www2.gov.bc.ca/assets/gov/government/ministries-organizations/premier-cabinet/mlas/minister-letter/mark-mandate.pdf>, p. 3.

# ON-CAMPUS HOUSING AND TENANT RIGHTS

A key solution to the housing crisis



## BACKGROUND

Removing unnecessary rules that prevent universities and colleges from building affordable student housing could result in thousands of units of affordable housing across the province. The demand for on-campus housing in BC is growing year by year. Waitlists for residences on campus have reached historic highs and the off-campus low-cost rental market is overcrowded and increasingly unaffordable. Rent is increasing steadily and vacancy rates have remained dangerously low across the province.

Post-secondary institutions (PSIs) in BC currently face barriers to taking on debt to build on-campus housing. This is prohibi-

tive for most institutions who do not have the option of leveraging endowments to fund residence buildings. While debt limitations on public bodies are important for ensuring public institutions do not take on risky ventures, the debt incurred building residences would be fully serviced through collection of residence fees. Given the long waitlists that exist, this is some of the safest debt in the province.

Ensuring that students in on campus housing are afforded the same rights as tenants everywhere else in the province is also crucial. Institutionally managed student housing is currently not regulated by provincial law. The Residential Tenancy

Act does not apply to “living accommodation owned or operated by an educational institution and provided by that institution to its students or employees”. Student housing must be subject to regulations that offer students protections in line with the residential tenancy act, in a way that allows for the unique circumstances of on-campus housing.

A recent business case analysis by the Alliance of BC Students determined that post-secondary institutions have the capacity to build over 23,000 student housing spaces in British Columbia, with over 13,000 of those located in Metro Vancouver.

## RECOMMENDATIONS

That the government enable post-secondary institutions to take on debt for purposes of student housing and encourage the start of housing development through an \$18 million annual fund for post-secondary institutions to access.

That the government mandate that all post-secondary institutions develop housing strategies for their students.

That the government ensure that students are afforded the same tenancy rights as any other tenant in British Columbia.

# FREE EDUCATION FOR LOW- AND MIDDLE-INCOME STUDENTS

Ensuring fairness of opportunity in British Columbia

## BACKGROUND

The initial cost of education is consistently given as one of the primary barriers to education for those from lower incomes. While post-program support in the form of debt forgiveness and low interest rates are important for those who are struggling with repaying loans, students are often unaware of these programs prior to entering post-secondary programs. Up front, needs-based grants at the point of enrolment increase accessibility for those who need it most.

British Columbia remains the sole province without a needs-based grants program. The Canada Student Grants Program, administered by the federal government, serves to complement provincial grant programs, however, in British Columbia, it serves as the only comprehensive needs based grants program available to post-secondary students. Providing free education for low and middle income students will assist in reducing barriers to accessing post-secondary education, and increase completion rates.

There is a clear link between increasing debt levels and lower program completion rates. Low program completion rates remove much of the benefit to the individual, as well as society, of investing in post-secondary education. Reducing debt levels through needs based grants will improve program completion rates, and result in higher value for the investment in post-secondary education.



## RECOMMENDATION

That the government introduce a comprehensive needs-based grants system for post-secondary students in British Columbia that matches the Canada Student Grants program for low- and middle- income students, at a cost of \$97 million.