From: \$.22

To: Minister, MAH MAH:EX
Cc: Dawes, Jacquie MAH:EX

Subject: 234610 Re. Budget 2018 revised parameters for Foreign Buyers Tax

Date: Wednesday, February 21, 2018 11:09:19 AM

To:

Honourable Selina Robinson Minister of Municipal Affairs & Housing

Jacqueline Dawes

Deputy Minister of Municipal Affairs & Housing

I am writing this note to state my opinion on the revised measures announced iin yesterday's budget, regarding the increased rate and the expanded regions for the 'Foreign Buyers Tax'.

While I do support and feel that there needs to be some strong measures to moderate the Real Estate market, particularly when it comes to the impact that foreign buyers have had on our market place. I do strongly feel though that there need to be some adjustments made to the implementation period.

Rather than being effective across the board immediately, any transactions that are already firm and perhaps closing within the next month, should be exempt from the new rules. Those sales that were negotiated were of course based on what the rules were at the time and should not be penalized from 'left field' out of the blue.

However, any new sales that are negotiated as of today, or maybe say March 1, 2018 should have the new tax rules applied. That way both Sellers and Buyers know exactly what parameters they are facing as they enter into negotitation.

Anecdotally I know of several transactions all of a sudden in the balance because of something completely unforeseen. I would strongly urge and request you to consider making this revision.

Sincerely

From: Robinson.MLA, Selina
To: Minister, MAH MAH:EX
Subject: 234694 FW: Housing in Budget

Date: Tuesday, February 20, 2018 10:51:42 AM

From: \$.22

Sent: Monday, February 19, 2018 8:57 PM

To: premier@gov.bc.ca; Minister, AG AG:EX; Robinson.MLA, Selina

Subject: Housing in Budget

Hello.

The NDP has my support due entirely to what has been, up until recently, your indications that the unaffordability issue is a crisis. Prior to the election the NDP seemed to understand that bold action was necessary.

After the election the NDP have given strong signals that they do not think this is a crisis. The NDP seems to favour retaining equity over ensuring the housing market is accessible for poor, middle class, and even upper middle class families. The NDP seem to favour appearing developers over nurturing community. The NDP seems to favour foreign money that doesn't pay tax to money earned locally.

I believe The BC Liberals knew bold action was needed to protect locals ability to afford shelter, but they didn't care. In fact they encouraged it since they believed it benefited them. I voted for the NDP because I thought they cared about locals. But with the recent signals, I am beginning to believe the NDP was just pretending in order to get elected. I truly hope I am wrong.

I hope the budget delivered on February 20 will take the bold action needed to re-align the housing market with local incomes. Sincerely,

From: Robinson.MLA, Selina
To: <u>Minister, MAH MAH:EX</u>

Subject: 234703 FW: Press Release on University Campus Housing

Date: Tuesday, February 20, 2018 3:35:15 PM
Attachments: 2018-02-20 Press Release - Campus Housing.pdf

From: Info [mailto:Info@rucbc.ca]

Sent: Tuesday, February 20, 2018 3:21 PM

Subject: Press Release on University Campus Housing



New Campus Housing: Good for Students, Good for Communities

FOR IMMEDIATE RELEASE

February 20, 2018 VICTORIA – British Columbia's research universities welcome the provincial government's decision to support the construction of more on-campus housing, a move which will benefit students and communities.

Earlier today, the B.C. Government announced a housing strategy, which will allow post-secondary institutions to develop affordable, on-campus student residences in regions throughout the province.

"Providing more student housing on our campuses will benefit students and alleviate housing pressures in communities," said Prof. Jamie Cassels, President of the University of Victoria and Chair of the Research Universities' Council of British Columbia. "This is a practical and lasting solution, which is an important part of addressing housing challenges across BC."

The high demand for on-campus housing has left many students turning to private accommodation, driving up rental costs and reducing supply for low income earners, single-income families and seniors. The need for on-campus housing has never been greater, with demand far exceeding supply.

"The shortage of student accommodation is acute in many communities throughout British Columbia," said Robin Ciceri, President of the Research Universities' Council of British Columbia. "This action by the provincial government will help to alleviate this pressure and provide more access for students."

Such demand places a drain on housing availability regions throughout British Columbia, increasing rental costs and reducing vacancy rates. Vacancy rates in Victoria and Vancouver are among the lowest in Canada.

RUCBC represents B.C.'s six major research universities, promoting quality, accessibility and coordination of university education. Members comprise The University of British Columbia, Simon Fraser University, University of Victoria, University of Northern British Columbia, Royal Roads University and Thompson Rivers University.

Information Contact:
Robin Ciceri, President
The Research Universities' Council of British Columbia (250) 480-4859

From: Robinson.MLA, Selina
To: Minister, MAH MAH:EX

Subject: 234710 FW: Budget: Housing Speculators

Date: Wednesday, February 21, 2018 10:36:45 AM

----Original Message----

From: **s.22**

Sent: Wednesday, February 21, 2018 8:20 AM

To: BC Premier cpremier@gov.bc.ca>; Eby.MLA, David cpavid.Eby.MLA@leg.bc.ca>; James.MLA, Carole

<Carole.James.MLA@leg.bc.ca>; Robinson.MLA, Selina <Selina.Robinson.MLA@leg.bc.ca>

Cc: Wilkinson.MLA, Andrew < Andrew. Wilkinson.MLA@leg.bc.ca>

Subject: Budget: Housing Speculators

The measures taken/planned are a good start.

I suggest that anyone owning a home for less than two years, and not having occupied it as a primary residence, have to pay a speculation tax on the profit when sold.

And, that the profit be taxed as ordinary income, not as a capital gains, with no deductions for sale expenses such as real estate commission and transfer tax.

Real estate agents and lawyers would be required to withhold the tax and remit to the province.

BC is one of the world's primary dirty money havens, as evidenced by recent media reports. Time to clean it up.

From: s.22

To: OfficeofthePremier, Office PREM:EX; Minister, FIN FIN:EX; Minister, AG AG:EX; Minister, MAH MAH:EX

Cc: \$.22

Subject: 234720 30 Point Plan for Housing

Date: Wednesday, February 21, 2018 4:28:43 PM

Dear Premier Horgan and Ministers James, Robinson and Eby

I have taken a cursory look at your 30 point plan and while it seems like a good start I would like to know why the foreign buyers tax was not a blanket tax across the province. In particular it appears that the Sea to Sky area was excluded. Can you please clarify this and if true please explain the rationale?

I also want to tell you about my family for some perspective on the state of housing in BC. Briefly, we moved here 8.22 By Vancouver

s.22 Its all good except for housing which we have studied closely for about four years and have determined that buying in Vancouver at this time would be akin to committing financial hari kari. Houses that we thought were overpriced in 2015 are now at least one million dollars more. Lots in Squamish have doubled since 2016. The exorbitant cost of shelter has in many ways tainted our experience here. For this reason we are on the verge of leaving the province and taking our substantial tax dollars with us. I know your government didn't create this situation but I suggest you may have to take further bold action to fix it. Hopefully this plan is a start but other issues need to be addressed, namely the QIIP (federal I know) should be abolished, immigration fraud, tax evasion and money laundering needs to stop, immediately. (A friend and former banker says that Vancouver is the money laundering capital of the world). I also think there should be a full scale investigation into the previous governments shenanigans. I look forward to your next move and will be following events closely as they unfold.

Yours Sincerely

From: Robinson.MLA, Selina
To: <u>Minister, MAH MAH:EX</u>

Subject: 234753 FW: BC Budget for Housing Date: Thursday, February 22, 2018 3:47:55 PM

Attachments: 'MIDDLE CLASS' EQUALS WRONG ECONOMIC FOCUS (1).docx

EMPTY HOUSING SPECULATOR SYNDROME EQUALS HOUSING THEFT (2).docx

NATIONAL AFFORDABLE HOUSING STRATEGY.docx

From: S.22

Sent: Thursday, February 22, 2018 3:43 PM

To: Robinson.MLA, Selina

Subject: RE: BC Budget for Housing

TO: Hon. Selina Robinson, Minister for Municipal Affairs and Housing

I have just read a news article regarding B.C. budget addressing affordable housing and housing crisis. In my blog s.22

I talk extensively about this issue especially regarding singles and poor families. I believe the following attachments will give you some information that you have not thought about, for example,

- 1)housing is biggest lifetime expense, not children
- 2) \$1,000 rent over 60 to 70 years will mean money output will total over \$720,000 with nothing to show for it
- 3) foreign ownership, Canadians can't look in their backyards regarding snowbirds purchasing property in USA and leaving their homes empty for six months of the year resulting in poor Canadians paying more to support taxes of goods and services and GDP of Canada.
- 4) the smaller the space, the more is charged per square foot resulting in singles and poor households paying more for their housing.
- B.C. housing strategy is a welcome solution. I believe the housing allowance as proposed by the Federal Liberals should also be implemented.

Thank you for your time.

Page 08 to/à Page 27

Withheld pursuant to/removed as

Copyright

From: Robinson.MLA, Selina
To: Minister, MAH MAH:EX

Subject: 234760 FW: Housing measures in the budget Date: Friday, February 23, 2018 10:25:23 AM

----Original Message----

From: **s**.22

Sent: Friday, February 23, 2018 7:42 AM

To: Robinson.MLA, Selina <Selina.Robinson.MLA@leg.bc.ca>; James.MLA, Carole

<Carole.James.MLA@leg.bc.ca>

Subject: Housing measures in the budget

Good morning Ms. Robinson and Ms. James,

Thank you for taking the necessary steps to address the issue of runaway housing market. It's long overdue and I'm hopeful your plan will at the very least stop the price escalation.

As a Vancouver resident, I believe a key measure is missing from your budget, a true speculation tax that would deter flipping. Your speculation tax is aimed at vacation properties or vacant housing - it's a property holding tax. It's aimed at people who buy and hold housing long term. Another form of speculation is rampant in our housing market - condo and house flipping. And nothing in the budget addresses it.

There are jurisdictions in the world that tax any sales of residential housing that occur within 2-3 years of buying. all capital gains are taxed at a certain percentage (the seller pays 30-50 percent of profits if sold within this time frame regardless of personal income bracket) unless he can prove it was his principal residence he lived in in which case he or she gets a refund.

We desperately need this type of "flipping" tax. We can't rely on the federal government to identify people who don't pay their share of taxes according to existing capital gains laws and we don't have the resources to go after foreign speculators who aren't subject to our taxation laws by virtue of not being tax residents. Any partnerships with other governments leads to enforceability problems and logistical gaps.

Vancouver city council seems to believe that we need a flipping tax and I couldn't agree more. Please act urgently.

s.22

Sent from my iPhone

From: David Hutniak
To: Minister, FIN FIN:EX

Cc: Gillezeau, Rob FIN:EX; Leonard, Jessica FIN:EX; Minister, MAH MAH:EX; Ashbourne, Craig MAH:EX; David

<u>Hutniak</u>

Subject: 234762 Budget 2018 School Tax Increase and Purpose-Built Rental Housing

Date: Friday, February 23, 2018 11:27:06 AM

Attachments: <u>image001.gif</u>

image002.gif image003.png

Dear Minister James,

We applaud the many bold measures you have taken with Budget 2018. It is LandlordBC's view that the Government's focus on child care and affordable rental housing is especially laudable. In regard to rental housing, the commitment to work with the private sector rental developers is key, and it is encouraging to see the proposed mirroring of targeted municipal tax exemptions. Enhancements to SAFER and RAP were long overdue and, we are also pleased to see pre-zoning for new rental housing is on the table too. In addition, the new HousingHub represents a potential opportunity for the community housing sector and the private sector to partner to develop new affordable purpose-built rental housing for British Columbians.

We however have serious concerns about the increase in school taxes on residential properties and their negative impact on affordable rental housing. Purpose-built rental housing is considered a residential class as it pertains to property taxes, and while the language in Budget 2018 does not specifically state that the additional tax would apply to purpose-built rental housing, we believe that it will, thus creating significant unintended consequence. We would therefore first of all appreciate clarification as to whether or not purpose-built rental housing is exempt from this increased school tax (we suspect it is not) and, in the event no exemption exists, seek an opportunity to meet with you to share in detail the impact on existing purpose-built rental housing and, in fact, new purpose-built rental housing too, so that an exemption can be implemented. This additional tax is not going to contribute to rental housing affordability and is not going to encourage the building of new purpose-built rental housing.

Thank you for your attention to this matter. I look forward to hearing from you.

David Hutniak

Chief Executive Officer

LandlordBC - BC's top resource for owners and managers of rental housing

Phone: 604.733.9440 ext. 202 | Fax: 604.733.9420 | Mobile: 604.644.6838

Email: davidh@landlordbc.ca Website: www.landlordbc.ca





The information contained in this message is privileged and intended only for the recipients named. If the reader is not a representative of the intended recipient, any review, dissemination or copying of this message or the information it contains is prohibited. If you have received this message in error, please immediately notify the

sender, and delete the original message and attachments.

From: Robinson.MLA, Selina
To: Minister, MAH MAH:EX

Subject: 234801 FW: Proposed School Tax Changes - 2018 Budget

Date: Tuesday, February 27, 2018 3:12:19 PM

----Original Message----

From: **s.22**

Sent: Tuesday, February 27, 2018 3:11 PM

To: Robinson.MLA, Selina <Selina.Robinson.MLA@leg.bc.ca>; James.MLA, Carole

<Carole.James.MLA@leg.bc.ca>

Cc: Heyman.MLA, George <George.Heyman.MLA@leg.bc.ca>

Subject: Proposed School Tax Changes - 2018 Budget

Dear Ministers Robinson and James,

I am a resident of Vancouver Fairview and also work in the real estate industry. First of all, let me say that I am impressed with the wide range of measures unveiled in the budget aimed at housing affordability. I am hopeful that they will all do their part to bringing the housing market back in line with historical norms.

I would like to suggest that when you move to implement these changes that some consideration be given to refining how the school tax increase is handled. As multi-family residential buildings are grouped by BC Assessment, along with single-family homes, in the same class, I am concerned that increasing taxes on apartment buildings over \$3 million (the vast majority of them) may serve to make rental housing even more unaffordable as landlords look to pass on this increased cost to their tenants through rent increases. There is debate as to the actual incidence of these increased taxes but both property owners and tenants in multi-family residential should not be adversely affected while a tenant or owner of a single unit in a strata building would not be subject to this as it is unlikely their unit is worth over \$3 million.

Perhaps BC Assessment could be allowed to use a separate classification for multi-family residential buildings and the additional school taxes would only apply on single family and strata titled residential buildings. Or an exemption or credit could be created to the benefit of multi-family residential buildings.

I thank you for your time and consideration. Should you have any questions please do not hesitate to contact me.

Regards,

From: Robinson.MLA, Selina
To: Minister, MAH MAH:EX

Subject: 234848 FW: 2018 BC Provincial Budget - Speculation Tax

Date: Monday, March 5, 2018 11:13:30 AM

From: s.22

Sent: Friday, March 2, 2018 6:11 PM

To: James.MLA, Carole; Robinson.MLA, Selina **Subject:** 2018 BC Provincial Budget - Speculation Tax Dear Ms. James and Ms. Robinson:

We are writing to seek your assistance and clarification on a number of aspects of the proposed Speculation Tax.

We have read through the materials made available publicly including the Tax Information Sheet issued by the Ministry of Finance [Issued February 2018].

We gather the primary goal of the speculation tax is to engineer a downturn in the residential market to make the market more affordable. This strategy will result in substantial loss in property values and impact a very large segment of British Columbians particularly those in or close to their retirement. It will negatively affect credit, retirement plans, personal spending and the ability to assist friends and family.

We would appreciate the following information:

- 1. The study that supports this strategy including details of the level of "downturn" and levels of "affordability" that will be achieved.
- 2. The numbers of affordable housing units this strategy will yield. The speculation tax does not appear to deal with actual speculation, where individuals are looking to make profits on a quick sale. We do not believe that it is the Province's intention to characterize tax paying British Columbians as speculators simply because they own more than one property, which they may not use on a full-time basis or to compel them to rent them out. There are many circumstances for acquisitions which are clearly not speculative: vacation homes, to house other family members or friends, for occasional business use and for longer term plans during retirement. In our circumstance, the properties have been acquired through considerable sacrifice and effort, not by "good fortune" in the market, as is being suggested. Furthermore, they have been retained in the family for considerable periods of time, contrary to the speculative transactions that the Province is endeavoring to counter - This is not recognized in any materials issued by the Province to date. Additionally, households/owners of more than one property in the same municipality, have provided supplementary support to their

communities, as they are not provided with tax relief or rebates on property taxes, even though they do not receive any additional benefits.

The clarifications we are requesting:

- 1. Are British Columbians, who own multiple properties (apart from their principal residences) subject to the speculation tax if they pay income tax in British Columbia?
- 2. If not, why are these properties not exempt but still subject to a tax (and I am assuming a corresponding 100% tax credit correct?) as this burdens the taxpayer with potentially substantial upfront costs? This is the first instance in 30 years that we are writing to elected officials. We are doing so because of grave consequences to us on many fronts, apprehension of a potentially substantial tax we cannot burden, and because of the negative impacts to the economy at large. We are looking forward to hearing from you. Thank you for your assistance.

234631

Nicholls, Barrie MAH:EX

From:

OfficeofthePremier, Office PREM:EX

Sent:

Tuesday, February 27, 2018 4:12 PM

To:

s.22

Cc: Subject: Minister, MAH MAH:EX; Minister, SDPR SDPR:EX RE: Affordable Housing for Persons with Disabilities

Follow Up Flag: Flag Status: Follow up Completed

Categories:

Reply Direct

Dear s.22

CORRESPONDENCE
SERVICES

Received:

MAR 0 1 /016

Sent: MAR 0 1 /016

ASSIGN TO:

OHCS-BCH

MINISTER'S RESPONSE
DIRECT REPLY
NECESSARY ACTION
COMMENTS/ADVICE

PREMIER'S RESPONSE

cc Remier 2 gov. bc.

INFO/FILE

Thank you for your email regarding affordable housing for Persons with Disabilities. We appreciate your taking the time to write and would also like to thank you for sharing your feedback and recommendations with us.

On your behalf, we have provided a copy of your message to the Honourable Selina Robinson, Minister of Municipal Affairs and Housing, and the Honourable Shane Simpson, Minister of Social Development of Poverty Reduction, for their review. Please be assured that your concerns and suggestions will be included in any of the Ministers' upcoming, related discussions.

Thank you, again, for writing. We value your input and wish you all the best.

pc:

Honourable Selina Robinson Honourable Shane Simpson

From: \$.22

Sent: Wednesday, February 21, 2018 8:28 PM **To:** OfficeofthePremier, Office PREM:EX

Subject: Affordable Housing for Persons with Disabilities

Dear Honourable John Horgan,

I've read through the affordable housing budget for 2018, and although I appreciate that families, seniors, Indigenous and homeless people are considered, there doesn't appear to be any immediate or even long-term affordable housing plans for persons accessing social assistance in BC.

s.22

bought by foreign investors in 2016. My rent is being increased by \$25 or more per year, and I am currently paying more than 30 percent of my annual income to rent.

It would be nice if provisions could be enforced wherein landlords could not charge people on social assistance (or at the very least, PWD recipients) more than 30 percent of our incomes for rent.

I feel far more taken care of by the current government in BC than I did by the last government. However, it would be reasonable if it were against the law for landlords to raise my rent.

One of the best ways to deal with an internationally recognized housing crisis, where low-income renters are affected and living at the mercy of altruism more than anyone else, is to freeze rent increases. Why are rent increases still being allowed in general, and how is it considered humane to raise the rent of an adult living in this overwhelming society on disability?

Please stop my landlords from raising my rent ASAP, until I can retain affordable, long-term housing elsewhere.

Thank you,

Tubman, Tammy MAH:EX

From:

Chang, Fred T. <Fred.Chang@bmo.com>

Sent:

Wednesday, February 21, 2018 11:20 AM

To:

Minister, FIN FIN:EX

Subject:

First Time HomeOwner Interest Free Loan Program

Hello,

I was reading through the new budget announced on Feb 20th that the above program was cancelled.

Can you please confirm.

Thanks

Fred Chang Branch Manager

BMO Bank of Montreal 5710 Victoria Drive Vancouver, BC V5P 3W6

Fred,Chang@bmo.com

(T) 604-665-7113 (F) 604-665-2527

Follow us on <u>Facebook</u>
Follow us on <u>Twitter</u>
View our <u>LinkedIn profile</u>
Follow us on YouTube

For support and guidance in learning ways to bank with us 24 hours a day, 365 days a year, I recommend you visit www.bmochanneldemos.com. I am confident it will help make your experience with BMO more convenient, and certainly more flexible!

This email and its attachments are confidential. Any unauthorized use or disclosure is prohibited. If you receive this email in error, please notify me by reply email and permanently defete the original without making any copies or disclosing its contents

From:

FIN OFFICE FIN:EX

Sent:

Thursday, February 22, 2018 9:38 AM

To: Cc:

Tubman, Tammy MAH:EX Illingworth, Jeanne MAH:EX

Subject:

Redirect from FIN 364793

Attachments:

First Time HomeOwner Interest Free Loan Program

Good morning,

Redirect from Finance for your review & attention. Please advise if this doesn't fall under your purview.

Thank you,

Marika Anderson

Correspondence Coordinator Ministry of Finance Tel: 250 356-7948

> CORRESPONDENCE SERVICES Received:

> > MAR - 9 2018

Sent: MAR - 9 2018 ASSIGN TO:

- MINISTER'S RESPONSE
- DM RESPONSE
- DIRECT REPLY
- MECESSARY ACTION COMMENTS/ADVICE
- PREMIER'S RESPONSE

minister

From: White, Christine MAH:EX
To: Minister, MAH MAH:EX
Subject: FW: Affordable Housing

Date: Monday, February 26, 2018 12:32:30 PM

Attachments: Affordable Housing Package.pdf

image001.gif

Christine White

Administrative Coordinator to the Honourable Selina Robinson Minister of Municipal Affairs and Housing Room 310, Parliament Buildings

Cell: **s.17** | Office: 250.387-6478



From: Justin P. Goodrich [mailto:justin@alliancepag.ca]

Sent: Monday, February 26, 2018 10:39 AM

To: Robinson.MLA, Selina LASS:EX; White, Christine MAH:EX

Cc: Ian Martens

Subject: Affordable Housing

Dear Minister Robinson,

My name is Justin Goodrich. We met a couple of weeks back when you hosted Margaret Pfoh of the Aboriginal Housing Management Association at your constituency office.

As you know, I am a public affairs practitioner and serve as Managing Partner of Alliance Public Affairs Group. As you also know, social and affordable housing is one of our greatest passions.

Attached, please find an information package specifically designed for housing providers in need of strategic communications and stakeholder engagement services. Sadly, not all communities readily welcome 'these kinds' of projects; thus, our goal is to demystify preconceived notions and work towards providing a favourable outcome for all stakeholders – most notably, of course, the organizations / agencies seeking to get the necessary zoning to make these developments a reality.

Thank you, in advance, for taking a few moments to review the attachment. Of course, you can also learn more about us by visiting our website at: www.alliancepag.ca.

Yours Sincerely,

Justin

PS — I'm sure it goes without saying, but I was delighted by the commitment in the Provincial Budget to Indigenous issues and housing!

Justin P. Goodrich, LL.M.

Managing Partner
Direct: 604.656.6304
Email: justin@alliancepag.ca
Alliance Public Affairs Group Ltd.

Unit 8586 | #200 - 375 Water Street, Vancouver, BC, V6B 0M9

Phone: 604.639.6310 | Email: info@alliancepag.ca

Facebook/Twitter: AlliancePAG | Web: www.alliancepag.ca



AFFORDABLE HOUSING
Strategic Communications &
Stakeholder Engagement Package

Copyright

Page 42 to/à Page 48

Withheld pursuant to/removed as

Copyright

From: Robinson.MLA, Selina
To: Minister, MAH MAH:EX

Subject: FW: Homes for BC - Affordable Housing Questions Date: Wednesday, February 21, 2018 10:07:48 AM

From: john@triumphproperties.ca [mailto:john@triumphproperties.ca]

Sent: Wednesday, February 21, 2018 9:02 AM

To: Robinson.MLA, Selina

Subject: Homes for BC - Affordable Housing Questions To the Honourable Selina Robinson, M.L.A.

We are excited to hear about your new programs for affordable housing and we are very interested in developing affordable housing, but we need some clarity on the new program announced yesterday.

In your budget Homes for BC, Part 28 Encouraging More Rentals via Property Tax Exemptions, we are wondering if someone could call us, so we can get some of our questions answered and start building these units.

Thanks, call me with any questions.

John MacDonald Triumph Properties Ltd. #102 -131 Water Street, Vancouver, BC V6B 4M3 604-986-8899 Office 604-787-0043 Cell From: White, Christine MAH:EX
To: Minister, MAH MAH:EX

Subject: FW: Safe Suites for Homeless Youth
Date: Thursday, February 22, 2018 10:43:07 AM
Attachments: SignedlettertoMinisterRobinson.pdf

Annual Budget.docx Safe Suites Location.docx

image001.gif

Please cliff and send to MA for review with MSR.

Thank you!

Christine White

Administrative Coordinator to the

Honourable Selina Robinson

Minister of Municipal Affairs and Housing

Room 310, Parliament Buildings

Cell: **s.17** Office: 250.387-6478



From: Katherine McParland [mailto:Katherine@unitedwaytnc.ca]

Sent: Wednesday, February 21, 2018 9:02 AM

To: Robinson.MLA, Selina LASS:EX; Ashbourne, Craig MAH:EX; White, Christine MAH:EX

Subject: Safe Suites for Homeless Youth

Dear Minister Selina Robinson

Hope your week is off to a great start. I want to thank you for the amazing opportunity to attend the Throne Speech as your guest. It was one of the best days of my life and you have inspired future aspirations.

Attached is a request for support with creating Kamloops' Safe Suites for Homeless Youth. I have attached a letter from the heart, an updated budget, and location needs document. Please let me know if you have any questions or would like any other information. Please feel free to share with whoever else would support this work.

I look forward to learning next steps and hope this project can be brought to life to ensure young people are able to turn probabilities of poverty and homelessness into possibilities to achieve their dreams by finding a way home. Thank you so much for the consideration.

Warm Regards,

Katherine McParland

Youth Homelessness Manager

Kamloops A Way Home Committee to End Youth Homelessness

250-320-7837

katherine@unitedwaytnc.ca

Dear Honorable Selina Robinson,

It was an honor to meet you and be your guest for the Throne Speech. It was one of the best days of my life and has inspired my future dreams. Your passion and dedication to ending homelessness illustrate a caring and socially responsible government with the same values we see on the front lines. I am in awe of how you made such a difference in the lives of the most vulnerable British Columbians in such a short time. You have restored my belief that homelessness in our province will someday be ended and hopefully something we go to see in a museum as it will be extinct because every British Columbian will have a way home. Selina, you are truly my role model.

Today I am asking you to please consider funding Safe Suites for youth in Kamloops. This includes the building and the operating/tenant support costs once the building is constructed. I am so thankful for the province's investment in affordable housing in Kamloops that will make a difference in the lives of adults. However, there is still an urgent need and a gap in services for youth. Our community is asking for a Safe Suites ten unit modular apartment building designated for youth with 24/7 staffing. I plead with you to act fast in responding to this critical situation. We are seeing young people without the solid foundation of housing, unable to actualize their potential.

As research shows, youth homelessness is distinct and housing interventions need to reflect this uniqueness. Youth Housing First includes different models for accommodations that meet the developmental needs of youth. Safe Suites would be meeting that first step for youth who need a safe place to stabilize with intensive supports prior to moving to a more independent option. If youth are merely placed in housing, they are being sentenced to a life of homelessness, poverty, and trauma. Young people are considered currency in the street life and will face exploitation and victimization from adults, which will compound all the trauma they have experienced. By providing youth a developmentally appropriate housing opportunity, they will receive the supports they need to transition to adulthood successfully and begin to imagine a life outside of

the streets. This will prevent future adult homelessness, while ensuring that young people do not need to experience any more trauma or victimization than they already have.

Kamloops A Way Home has developed a centralized housing and supports intake system with nineteen different organizations called the "Wrapforce." Our community has done so much and has created 14 units of transition housing, but the need is still overwhelming. Young people with complex mental health and substance use issues are considered the hardest to house. They are not suitable candidates for these low support options, which would set them up for failure. In 2016, we completed a Safe Suites pilot project with four youth and only day time staffing. As soon as staff left, the streets came in and there were incidents of overdoses, domestic violence, sexual exploitation and suicide attempts. Without staffing, the safety risks were too high and the pilot ended as the community recognized the need for 24/7 staffing.

In 2016, we were unable to house 82 youth who required 24/7 staffing to support their stabilization from homelessness and complex traumas. Without the resources to create Safe Suites, we have a wait list of youth that are waiting for a housing option that does not yet exist without provincial investment. Our young people are begging for this need to be met. There is an urgent need for rapid response, as in the last twelve months, two of these young people died too young, Angel Middleton and Devin Pretty, without the housing they needed.

To this effect, I urge the Provincial Government to invest in the creation of Kamloops' Safe Suites, a 10 unit modular housing building with 24/7 staffing that will make a massive impact in the lives of the youth we serve. This project will be grounded in community as the first step in the Wrapforce continuum providing a bridge from homelessness or provincial systems (fostercare, corrections, health) to prevent and end youth homelessness. There will be three lead organizations to promote shared responsibility and service coordination: Kamloops A Way Home Committee to End Youth Homelessness, Kamloops & District Elizabeth Fry Society, and Boys & Girls Club of Kamloops. 16 other organizations have pledged complimentary in-kind supports such as counseling, which is equivalent to over a \$100,000 of investment at the community level. We will implement a robust research and evaluation strategy to provide valuable information on the model's effectiveness at addressing the reduction of youth

homelessness. Across Canada, Safe Suites will be a gold star in supporting youths' journeys out of homelessness.

Today, we need secure and supported housing for youth and to that end our wish is for stable funding. A Way Home will work towards sustainability for the youth housing and programming by exploring youth social enterprises and working with inter-ministry partners to increase the shared responsibility for this gap population. Please invest in these youth, and I assure you they will give back and create vibrant communities. This has been proven with Youth Against Youth Homelessness, a group of 12 youth with lived experience of homelessness, who are making significant changes in Kamloops. I've also had this opportunity, as I was a homeless youth who was provided housing first, and am now dedicating my life to helping the next generation. Help us transform the probabilities of death, poverty, and homelessness, into possibilities where young people can achieve their dreams through Safe Suites.

Thank you for listening to the First Voices, young people with lived experience who are telling us what they need. We appreciate your consideration.

Jonino, Motaland

Warm Regards,

Katherine McParland

Youth Homelessness Manager/First Voice

Kamloops A Way Home Committee to End Youth Homelessness

250-320-7837

Katherine@unitedwaytnc.ca

Annual Budget for Safe Suites:

There are three lead organizations for Safe Suites:

- 1) Kamloops & District Elizabeth Fry Society: Landlord/Property Management Services
- 2) Boys and Girls Club of Kamloops (BGC): Life-Skills/Programming
- 3) A Way Home (AWH): Evening and night support staff/ Peer mentors

24/7 staffing with overlapping shifts to provide more support:

8 am- 4 pm: Key Worker- BGC

12 pm-8 pm (Mon-Fri) 12 pm-4pm (Sat/Sun): Program Staff-BGC

4 pm- 12 am: Evening support staff- AWH 12 am- 8 am: Night support staff- AWH

Safe Suites Expenditures:

Expenditure:	Boys & Girls	Elizabeth Fry	A Way Home	Project Total:
	Club	Society		
Staffing				
Key Program Staff	\$118,530.04			
Evening Staff/Peer			\$123,212.54	
Support				
Staffing Total:				\$241,742.58
Program Expenses				
Program Supplies	\$3,640		\$7,960	
Groceries	\$1,200			
Program Total:				\$12,800
Administration				
Staff phone/internet	\$840		\$2,360	
Office supplies			\$400	
(computer, printer)				
Administration Total:				\$3,600
Facilities				
Building operations/		\$136,500		
Maintenance				
Start-up Furniture/décor		\$10,000		
for common spaces				
Facilities Total:				\$146,500
Safe Suites Annual				\$404,642.58
Expenditures:				

Safe Suites Needs:

Goal: 10 apartments/modular housing (self-contained suites) - 250 square feet each

Property: Minimum 6,000 square foot lot. (Cost, \$200,000-\$400,000 depending on location and zoning).

Basement: Not critical, but would be a bonus. Basement would be ideal for storage, laundry, mechanical room, extra office and program space. It would also allow for possible expansion of apartments.

Suites: 7 on second floor, 3 on main with greater supervision

- 250sqft
- Self-contained bachelor
- Washroom shower
- Small kitchenette
- closet

Program Space:

- Communal kitchen and a lounge area
- 2 offices
- Laundry
- Program space
- Universal Washrooms

Considerations					
Requirements:	Ideals:				
Requirements: ✓ Territoriality: separate private space from public spaces ✓ Natural surveillance (main floor higher risk) ✓ Access control: limited number of entry points ✓ Activity support: Observation ✓ Maintenance: Schedules, inspections ✓ Effective building security: Reduced blind spots & opportunities for cameras and alarms ✓ On a bus route ✓ Access to community resources ✓ Shared common space with kitchen for meals & life skills ✓ Private staffing space ✓ Separate unis & private space that locks (staff would have keys) ✓ Large yard with a smoking area that is covered ✓ Outdoor lighting					
covered	✓ North Shore				

Security: Cameras, Panic buttons, one two way entrance/exit, Fire door alarmed, Fob system for access to suites and building for greater security.

Cleaning/Maintenance: As part of life-skills training, the youth will be responsible for upkeep and cleaning of common spaces, as well as yard and snow management, with staff support.

From: s.22

To: Minister, MAH MAH:EX
Subject: Fwd: Housing

Date: Wednesday, February 21, 2018 11:36:47 AM

Todays changes were a good sign of improvements although I believe one key item was missing.

The foreign buyers tax should be doubled for all condos/townhouses/duplexes below 1.5M.

This will allow families that live and work in the city to actually afford a new home based on income.

Further, this will reduce the competition for these affordable units and force the developers to sell to locals first. Also, the developers should have a certain % of units capped at \$300K 1 bedroom \$400k 2 bedroom and so forth.

This will allow our children to work and afford housing in the city.

The development of 33000 rental housing units that are affordable is great but why not just expand this is affordable purchase units?

Lastly the foreign buyers tax should be reduced from 15% to 0% on all NEW homes built and foreign buyers should NOT be allowed to by older homes for lot value only. They are skipping the tax on the build price by buying then building .. so what is the point of having it on the new build anyways?

Eliminate foreign buyer tax for any home over \$3M .. as these homes are unaffordable anyways and local builders are losing their shirts because no foreign buyer wants to pay the tax on such an expensive home... so they go and buy condos that our kids need instead...

Response would be greatly appreciated but not necessary.

Sincerely

From: \$.22

To: OfficeofthePremier, Office PREM:EX; Minister, FIN FIN:EX; Minister, MAH MAH:EX

Subject: Re: Housing in the Lower Mainland
Date: Tuesday, February 20, 2018 6:22:26 PM

Dear Honourable Selina Robinson, Carole James, and John Horgan,

I have looked over the 2018 Budget that your government has put forward and see that there are efforts being made to deal with this housing crisis. The few points that stand out is the taxation of speculators, the action to end hidden ownership, and the foreign buyer tax. What is still unclear to me is how this helps anyone that is buying a home for the first time? As you may see from my previous emails I have talked with developers and they are not too interested in affordable housing. Their answer to affordable housing is to build smaller condos where the price per sq ft stays the same.

How does someone start a family in a 450 sq ft condo that is "affordable"? I understand that the previous government pretty much screwed anyone looking to buy in the lower mainland by neglecting this problem. I can barely scrape up a down payment and yet now it seems that the options for me are: 1) live in a condo the size of your bedroom for \$300,000+. or 2) move out of the city with little to no job prospects where incomes are no better suited to provide an affordable home.

With the current look of this budget, I see no outcome where any "affordable" homes will be making an appearance any time soon. The mortgage rule changes have relegated all potential buyers further down the supply chain. This has resulted in townhouse and condo prices to increase yet again due to restricted borrowing. It has caused an increase in demand for the same limited supply as before.

I hope to put into perspective the challenges that I feel I am facing when it comes to my future. The price of a home has outpaced the amount of money I can make working full time. Working hard isn't enough anymore to afford a decent place to live. The only short term solution that I could see in how the BC government could help me now is if you guys have some land to sell me so I may get a mortgage from a bank to build a house on it.

I hope my thoughts are well received as I constantly feel that help from the government is always lacking as I may be seen as doing "good enough". When I'm not working my 40 hour a week job, I'm in night classes or grinding away at homework from night classes with a hope I'll get a better paying job to afford to live here. If there is one thing that I can deal with, it's being the guy that will dig a hole with a shovel for a foundation, mix the concrete by hand, and pound the nails to frame a house for my fiancee and I to live in so that I don't end up with crippling debt for a 450 sq ft condo.

My intent was not for this to come across as a rant but to share a daily concern that I think about at least a few times a day. I could only wish that my major concerns were avoiding traffic jams on highways 1, 91, or 99.

I hope to hear back from you guys soon.

On Tue, Jan 9, 2018 at 1:33 PM, \$.22

> wrote:

Thank you for the prompt response. I appreciate the teedback of what the government is currently looking at with regards to the real estate market.

In addition to my earlier concerns, might the BC government look to other areas of the globe for answers on how to deal with a huge increase in housing prices? Has it been considered using the same policy that the New Zealand government has implemented by banning foreign ownership of residential properties? I personally feel that the foreign buyer tax does not go far enough. An outright ban will stop foreign investors from profiting off BC home buyers. Our housing market isn't a stock market for the rest of the world to make a quick buck.

On Tue, Jan 9, 2018 at 12:39 PM, OfficeofthePremier, Office PREM:EX < Premier@gov.bc.ca> wrote:

Dear s.22

Thank you for your email regarding housing affordability in the Lower Mainland. We appreciate your taking the time to share your feedback and concerns with us.

Our government understands that housing affordability is an important and pressing issue for many British Columbians, including first time home buyers trying to get into the market. Tackling this crisis is a top priority for our government, and we are actively working on a comprehensive housing strategy to address the multiple factors which negatively impact rental and real estate affordability. As part of this plan, we will work to reduce tax fraud and money laundering in the real estate market and close speculation loopholes. We recognize that there is still major work to be done, and we value feedback from citizens such as yourself. On your behalf, we have shared your message with the Honourable Carole James, Minister of Finance, so that she, too, can hear your concerns. Please be assured that your comments will be included in any of the Minister's upcoming, related discussions as she prepares for the February 2018 budget.

Thank you, again, for writing. We do appreciate hearing from you.

pc: Honourable Carole James

From: S.22

Sent: Wednesday, January 3, 2018 7:32 PM To: OfficeofthePremier, Office PREM:EX Subject: Housing in the Lower Mainland

Dear Hon. John Horgan,

You may or may not remember me, but we met on your campaign trail \$.22

s.22
s.22
. I still
remember you waving at the top of the stairs with a huge smile as you boarded the plane. I

remember you waving at the top of the stairs with a huge smile as you boarded the plane. I

I would like to share my concerns regarding the current state of home prices in the lower

mainland. After a fair amount of searching in both the new and used market, I have come to the belief that new homes are a major factor in the metric used for determining the prices of the used market.

I am concerned that developers and price gouging home buyers because people are willing to take on greater and greater debt loads. Unfortunately for first time home buyers like myself I cannot afford the \$600,000 asking price for a townhouse in Langley. For someone that commutes into Vancouver for work, that is about the limit of what I can stomach for a commute. Any semi affordable townhouse is now further into the Fraser Valley resulting in well over an hour and half for a commute.

In search for answers to my many questions about the housing market, my correspondence with one developer was nothing short of frustrating. I had found previous numbers on the website "buzzbuzzhome" as they track new home developments. I had found prices that showed a 1200sq ft condo on average was \$377900. In about a year and a half, a 1300sq ft condo on average was \$574,900. When adjusting for the additional 100 sq ft by an average of \$439.5/sq ft, the average price is \$530950. This equates to a 41% increase in 1200 sq ft condo prices in a year and a half. I don't know if my logic is flawed but I thought a single project would be a good place to ask questions. My key question in this project, why has the price increased by 41% despite the fact the land was already acquired? I find it highly unlikely that the cost of construction increased by 41% in a year and a half.

I inquired with the sales representative regarding a 41% increase in price for a 1200sq ft unit. The response I received was less than helpful. She wasn't able to comment on the previous prices of earlier phases as she wasn't the Sales Manager at the time but attributed the current prices to "the shortage of workers" and "a higher demand for buildings to complete in a timely manner". Ultimately telling me that the units were "priced competitively; that's why we've been selling so quick".

It is becoming extremely disheartening to see the increase in prices and how many parties involved are solely thinking about making money and not about people needing a place to live. Whether it is existing home owners looking for places for rental income, individuals buying assignments in new projects then selling the assignments for a profit, or developers such as the example I provided above.

As I continue to watch the market I feel that my future in the lower mainland looks bleaker and bleaker by the month. \$.22

s.22 I can't in good conscience have a child and subject my child to borderline poverty with all my money going towards paying for the home to live in. I understand there are units that are more affordable in a few scenarios. Either they are being built smaller (500 to 600 sq ft) so the price per sq ft fits the developers needs, or units are in neighbourhoods that are less than desirable and pose a risk to our personal safety.

It is unfortunate that the timing of my life hasn't lined up with the stratospheric rise of housing prices in the lower mainland. I feel like I'm being robbed of the ability to start a family solely due to the factor of unaffordability. Even with help from my parents which many people don't have the luxury, the purchase price of every home is out of reach.

I hope you have some time to send me an email or give me a call regarding the subject of our housing crisis. I'd love to hear what the governments plans are for the future.

From: \$.22

To: Minister, FIN FIN:EX; Minister, MAH MAH:EX

Cc: OfficeofthePremier, Office PREM:EX; Wanamaker, Lori FIN:EX; Dawes, Jacquie MAH:EX; UDIVictoria;

<u>UDIOkanagan</u>

Subject: UDI LETTER REGARDING HOUISNG AFFORDABILITY AND IMPACTS OF BUDGET 2018

Date: Monday, March 5, 2018 10:48:25 AM
Attachments: UDI Letter March 5 2018 Budget 2018.pdf

Good Morning Minister James and Minister Robinson

On behalf of Anne McMullin, President and CEO of the Urban Development Institute, I am sending you a letter regarding Housing Affordability and the Negative Impacts of Budget 2018.

Regards



URBAN DEVELOPMENT INSTITUTE - PACIFIC REGION

#200 – 602 West Hastings Street Vancouver, British Columbia V6B 1P2 Canada T. 604.669.9585 F. 604.689.8691 www.udi.bc.ca

March 5, 2018

The Honourable Carole James Minister of Finance and Deputy Premier PO BOX 9048 STN PROV GOVT Victoria, BC V8W 9E2

The Honourable Selina Robinson Minister of Municipal Affairs and Housing PO Box 9056, STN PROV GOVT Victoria, BC V8W 9E2

Dear Minister James and Minister Robinson,

Re: Housing Affordability and the Negative Impacts of Budget 2018

On behalf of the Urban Development Institute Pacific Region (UDI), we wish to share our comments on the numerous new housing-related taxes introduced in *Budget 2018*. Our comments reflect the concerns and priorities of UDI's over 750 member organizations representing all facets of the development and planning community. The real estate development industry generates almost \$23 billion in annual GDP and sustains over 233,000 well-paying and family-supporting jobs across the province. Our industry's continuing strength is critical to B.C.'s prosperity now, and in the future.

While UDI appreciates the efforts of your staff to provide clarification on a number of implementation issues from *Budget 2018*, the new tax measures remain a significant concern to our members.

Our members are also disappointed that there are no substantive measures in *Budget 2018* to deal with local governments on the lack of adequate zoning to meet housing demand, nor to reduce bottlenecks in the processing of permits. UDI has previously made recommendations on budget measures that could address this, including directly linking transit funding to increased housing density, and provincial incentives to assist Municipalities with additional resources to process permits.

The increases to the Luxury Property Transfer Tax (PTT), the Foreign Buyers' Tax (FBT), the School Property Tax, and the yet to be defined Speculation Tax, will only substantially add to the costs of residential development. All of these increased costs will ultimately be passed onto tenants and home buyers, further hurting affordability.

We understand the focus of the increases being made to the PTT, the FBT, and the School Property Tax, are intended to target speculation and reduce foreign demand in the housing market on sites above \$3 million. Regrettably, these new broad tax

measures will also be applied to development sites purchased to build all forms of housing, including purpose-built rental. Virtually all residential development sites are now above \$3 million in Metro Vancouver, so the impacts of these tax increases will be significant and will have the unintended consequence of further undermining housing affordability.

Further, if Government is relying on partnerships with the private sector to build a substantial portion of its 114,000-affordable housing commitment, Government must act quickly to reassure our industry that it is prepared to provide a stable regulatory and taxation environment. Rapidly increasing taxation measures, with little or no grandfathering, severely damages the confidence of both home builders and home owners, as well as lenders and equity investors, such as BC and Canadian pension funds who would potentially invest in new purpose-built housing projects.

UDI and its members remain keen to work with the Province to achieve the 114,000-unit commitment and improve housing affordability for all British Columbians. However, we have serious concerns the cumulative impact of the tax increases in *Budget 2018* could weaken our industry – a key sector of British Columbia's economy – and undermine the Government's ambitious efforts to increase housing supply and improve affordability.

We understand your busy schedules were not able accommodate a meeting with us in the weeks prior to the Budget. However, given the significant housing measures introduced in *Budget 2018*, we request an urgent opportunity to discuss our concerns and proposed solutions with you.

We have set out our comments on the attached pages with respect to the new tax measures, and our specific requests to mitigate the impacts of the taxes on our industry, and home buyers and tenants we serve.

It is our sincere intent to work constructively with you and your staff through the identified issues. UDI believes that without meaningful changes, *Budget 2018* will not meaninfully improve housing affordability and will serve only to layer on more taxes and costs to home owners and renters in our province.

Yours sincerely,

Anne McMullin President & CEO

Enclosure: Attachment Schedule

Attachment Schedule

School Property Tax

Budget 2018 substantially increases the annual provincial School Property Tax on residential properties over \$3 million and will apply to most residential development sites. For example, on a typical \$30 million residential development site, the increased School Property Tax will be about \$106,000 every year. As you know, it can take several years for builders to obtain municipal approvals for projects. During this time, they will be paying hundreds of thousands of dollars in School Property Taxes for yet to be occupied sites generating no school demand. The School Property Tax increases during construction are even higher, as the value of sites increases when improvements are made. Over the course of construction, the cost increases due to the increase School Property Tax could be as high as \$400,000.

All of these increased costs will ultimately be passed onto tenants and home buyers; hurting affordability. For larger phased projects that take years and even decades to build out, the increased School Property Tax charges would be even more onerous.

UDI requests the Province exempt development sites from the proposed increases in the School Property Tax charges. To ensure that speculators are still charged with the tax, we recommend that project proponents be required to provide evidence that sites will be developed (e.g. letters of enquiry and applications to local governments or permits).

Luxury PTT

Effective February 21, 2018, the portion of PTT payable on residential properties above \$3 million increased from 3% to 5%. UDI has long argued that one of the key problems with the PTT is that it is applied two to three times during the development process: when development land is purchased; when serviced lots are sold to builders; and when units are sold to home buyers.

Because development sites are expensive and are virtually all over \$3 million in Metro Vancouver, the added tax will be applied in most cases when sites are purchased (including for purpose-built rental). For the \$30 million site noted earlier, the additional PTT paid by the project proponent due to *Budget 2018* will be \$540,000. The overall PTT paid will be \$1,418,000, which would be passed onto tenants and home buyers.

UDI requests the Province exempt the Luxury PTT (or at least the recent increase in it) when development sites are purchased. Alternatively, the Government could rebate the tax when units are occupied.

Foreign Buyers' Tax

The taxing of development sites is significantly more onerous for international pension funds and other foreign investors and their partners building purpose-built rental, strata, or seniors' projects in British Columbia. For the \$30 million site, the increase in the FBT from *Budget 2018* would be \$1.5 million, and the overall FBT paid would be \$6 million for a foreign builder. Limiting who can build housing in

British Columbia through increased taxes, will not help the Government achieve its 114,000-unit affordable housing objective.

Like the Luxury PTT, UDI requests the Ministry consider exempting or rebating the FBT when development sites are being purchased.

Grandfathering

UDI is extremely disappointed the Government decided not to provide grandfathering for projects in Metro Vancouver for either tax, and only 3-months for the FBT in areas outside of Metro. This is inadequate because it takes years for projects to be constructed and completed. We have repeatedly communicated to the Government that this disregard for contracts entered into in good faith exposes both the development industry and the BC government to costly legal action, such as the class action lawsuit citing unconstitutionality and discrimination of the 15% foreign buyer tax, currently before the BC Supreme Court. The suddenness of these new taxes with no grandfathering provisions for existing contracts also undermines our Province's reputation as a stable economy to invest in.

UDI requests <u>existing</u> pre-sale contracts be exempted from the FBT. At the very least, the grandfathering period for the increases should be extended to one-year across the Province, including in Metro Vancouver.

Impact of the Speculation Tax

UDI was not opposed to the concept of a 2% Speculation Tax being applied to the urban areas of Metro Vancouver when it was originally proposed by academics. However, the Speculation Tax as proposed in *Budget 2018* has morphed well beyond the original proposal and could inadvertently capture British Columbian and Canadian non-speculators, including long-time family owned recreation and seasonal properties. We disagree with the Speculation Tax being applied to British Columbian and Canadian taxpayers, and being implemented in resort and cottage areas such as the Okanagan and the Gulf Islands. There is a shared concern that the broad scope of the tax will unintentionally harm the tourism sector, small businesses and British Columbians across the Province. This includes areas of the Province where the tax does not apply, because the Government has foreshadowed that the initial boundaries of it may expand.

UDI requests that the Speculation Tax not apply to British Columbian and Canadian taxpayers. We also request the tax not apply to development sites, as requested for the other taxes. UDI suggests delaying the implementation of the tax until next year so the Ministry can conduct thorough modelling analyses of the potential impacts on the communities where it will be applied, and have detailed consultations with local governments, business/tourism groups, the real estate industry and other key stakeholders in those areas before proceeding with the tax. Further changes to the tax will likely be necessary.