Page 001 to/à Page 061

Withheld pursuant to/removed as

s.12

Sergeant, Christine OHCS:EX

From: Cathy Shen <cshen@bchousing.org>

Sent: September 18, 2018 9:45 AM

To: Page, Doug OHCS:EX

Subject: FW: BCH update items for MSR/MCJ meeting and Minister's council

Attachments: BN - Status Updates on Implementation of Housing Programs - Sept 2018.docx

Hi Doug, I got Trudy's out of office. Can I leave this with you? Thank you.

From: Cathy Shen

Sent: September 18, 2018 9:43 AM

To: Rotgans, Trudy OHCS:EX <Trudy.Rotgans@gov.bc.ca>

Cc: Enemark, Gord OHCS:EX <Gord.Enemark@gov.bc.ca>; 'Steves, Gregory OHCS:EX' <Gregory.Steves@gov.bc.ca>; Page, Doug OHCS:EX <Doug.Page@gov.bc.ca>; Corpe, Cimarron OHCS:EX <Cimarron.Corpe@gov.bc.ca>; John Bell

<jbell@bchousing.org>; Moran, Jennifer OHCS:EX <Jennifer.L.Moran@gov.bc.ca>

Subject: RE: BCH update items for MSR/MCJ meeting and Minister's council

Hi Trudy, here is the briefing note for the MSR/MCJ meeting.

Cathy

From: Steves, Gregory OHCS:EX < Gregory.Steves@gov.bc.ca>

Sent: September 13, 2018 2:00 PM

To: John Bell < <u>ibell@bchousing.org</u>>; Rotgans, Trudy OHCS:EX < <u>Trudy.Rotgans@gov.bc.ca</u>>; Moran, Jennifer OHCS:EX < Jennifer.L.Moran@gov.bc.ca>

Cc: Enemark, Gord OHCS:EX <Gord.Enemark@gov.bc.ca>; Page, Doug OHCS:EX <Doug.Page@gov.bc.ca>; Corpe,

Cimarron OHCS:EX <Cimarron.Corpe@gov.bc.ca>; Cathy Shen <cshen@bchousing.org>

Subject: RE: BCH update items for MSR/MCJ meeting and Minister's council

John, we still have a requirement to be reporting back on the PIAH and IHI investments. These should also be included in the Bnote.

From: John Bell [mailto:jbell@bchousing.org]
Sent: Thursday, September 13, 2018 12:30 PM

To: Rotgans, Trudy OHCS:EX; Moran, Jennifer OHCS:EX

Cc: Enemark, Gord OHCS:EX; Page, Doug OHCS:EX; Corpe, Cimarron OHCS:EX; Steves, Gregory OHCS:EX; Shen, Cathy

BCHM:EX

Subject: RE: BCH update items for MSR/MCJ meeting and Minister's council

s.13

Chris, I'm not sure which dashboard report you are referencing,

s.13

Now that we know what Jim is after, we are working to prepare something similar for you. But because Jenn is swamped with HAP costing right now, this won't be available for these two meetings.

Please let me know your thoughts on what we can provide.

Regards, John

From: Rotgans, Trudy OHCS:EX < Trudy.Rotgans@gov.bc.ca >

Sent: September 13, 2018 9:22 AM

To: Moran, Jennifer OHCS:EX < Jennifer.L. Moran@gov.bc.ca>

Cc: Enemark, Gord OHCS:EX < Gord. Enemark@gov.bc.ca >; Page, Doug OHCS:EX < Doug. Page@gov.bc.ca >; Corpe,

Cimarron OHCS:EX < <u>Cimarron.Corpe@gov.bc.ca</u>>; Gregory Steves < <u>gregory.steves@gov.bc.ca</u>>; John Bell

<jbell@bchousing.org>

Subject: RE: BCH update items for MSR/MCJ meeting and Minister's council

Let's set up a conference call on Friday so that Greg can provide some direction on this.

s.13

Jennifer, could you set a meeting with Greg, Doug, Gord, Cim, John Bell, , and myself? Friday morning or early afternoon – conf call – 30 minutes. Purpose: materials and timeline for meeting materials for MSR/MCJ meeting and Minister's Council.

I'm not sure of Greg's schedule but he's back in Victoria. I'll be travelling back from Whistler so if I can't join, that's okay. I can get the update afterwards.

He'll want to connect with Tracy Campbell and Chris Skillings after that so that we're all on the same page.

Thanks, Trudy

From: Skillings, Chris MAH:EX

Sent: Wednesday, September 12, 2018 4:41 PM

To: Page, Doug OHCS:EX; Rotgans, Trudy OHCS:EX; Steves, Gregory OHCS:EX; Campbell, Tracy MAH:EX

Cc: Hope, Melanie OHCS:EX; Sergeant, Christine OHCS:EX; Lis, Andrew OHCS:EX; Enemark, Gord OHCS:EX; Rabinovitch,

Hannah R OHCS:EX

Subject: RE: BCH update items for MSR/MCJ meeting and Minister's council

Importance: High

Doug (Greg and Tracy),

We have just confirmed with the DMO the first joint MSR/MCJ meeting is set for 1:30 September 20th. Attendees are DM, Greg, Tracy, and myself. We will need materials for that fairly quickly.

s.13

s.12,s.13

s.13

I am expecting input from TBS on this as well (consistent with the budget letter direction, we are to work with them). Will relay that when we get it, may incorporate for next monthly meetings's interaction.

I appreciate there's a push on for HAP info, and sorry for the time crunch on this, but if we need to set up a call to go through this please do.

Chris



BRIEFING NOTE FOR INFORMATION

Date: September 14, 2018

Prepared For: Honourable Selina Robinson, Minister of Municipal Affairs and Housing

Title: Status Updates on Implementation of Housing Programs

Meeting: Meeting with Honourable Carole James, Minister of Finance and Deputy Premier

SUMMARY:

 BC Housing is making significant progress on initiatives announced through Budget 2017 Update (Affordable Rental Housing, Rapid Response to Homelessness), Budget 2018 (HousingHub and Building BC programs), as well as programs initiated in previous budget years.

- Progress of BC Housing's contribution to goal of 114,000 affordable homes over next ten years:
 As of August 1, 2018, there are a total of 3,082 units in development, under construction or
 completed. These units were initiated since August 1, 2017, and are primarily under the Rapid
 Response to Homelessness, Deepening Affordability of Existing Projects and Affordable Rental
 Housing programs.
- Not included in this total are units that have been announced by government but which are not
 yet formally under development or construction status. A separate tally including announced
 units brings the total closer to around 4,000 units. These units will be added into the 114,000
 tracking in the coming months, as project development proceeds.
- Overall level of BC Housing construction activity for affordable housing: As of June 30, 2018, there were 61 projects (3,503 units) in the initiation/pre-construction phase, and 104 projects (3,889 units) under construction for a total of 165 projects (7,392 units). These include projects funded through housing programs covering all budget years.
- BC Housing will be returning to

s.12

BUDGET 2017 UPDATE

Affordable Rental Housing (ARH)

- Announced as part of the *Budget 2017 Update*, the Province is investing \$208 million over four years to support the construction of affordable rental housing.
- Currently, 18 projects are underway in communities across the province. Of these, nine projects have been announced in Nanaimo, Vernon and Vancouver.
- Completions are expected to begin in the fall of 2018 and onwards.
- See Appendix A for a list of current projects under the ARH initiative. Please note this list is subject to
 change as projects continue to move between different funding programs for efficiency purposes and to
 meet program requirements. The number of units proposed also continues to change as projects
 evolve.



Rapid Response to Homelessness

- Announced as part of the Budget 2017 Update, the Province is providing \$291 million to build 2,000 units of modular supportive housing and permanent supportive housing over two years. In addition, more than \$170 million will be invested over the next three years to operate the modular units including the provision of support services.
- BC Housing expects to exceed the 2,000-unit target across the province by approximately 64 units, for a total of 2,064 units.
- Projects have been allocated in 22 communities: Abbotsford, Burnaby, Chilliwack, Courtenay, Kamloops, Kelowna, Maple Ridge, New Westminster, Parksville, Penticton, Port Alberni, Powell River, Prince Rupert, Queen Charlotte, Richmond, Sechelt, Smithers, Surrey, Terrace, Vancouver, Vernon and Victoria.
- As of August 31, 2018, eight projects totalling 421 units have completed construction in Surrey and Vancouver. The remainder will be complete by spring/summer 2019.
- See Appendix B for a list of communities and number of units. Please note the number of units proposed in each project continues to change as projects evolve.

BUDGET 2018

HousingHub

- Announced as part of Budget 2018, HousingHub was created within BC Housing to promote, facilitate
 and coordinate housing partnerships.
- HousingHub partners with the non-profit sector, faith groups, for-profit builders, all levels of
 government and others to find and develop or redevelop available land and buildings, creating
 affordable homes.
- The first partnership is with the BC Conference of the United Church of Canada to develop more than 400 new homes at four church sites in Coquitlam, Nanaimo, Richmond and Vancouver. Each development will include an affordable rental housing component, the redevelopment of the existing church facilities, offices and other programming space. Project development funding of nearly \$12.4 million has been provided by the Province, through BC Housing, to advance this redevelopment proposal.
- BC Housing has also had discussions with over 130 developers, municipalities, non-profit groups and faith-based groups on potential projects across the province through the HousingHub.

s.12

Building BC

 As part of Budget 2018, the Province is providing funding to create new affordable housing through four Building BC programs:

1. Community Housing Fund

- Close to \$1.9 billion over 10 years to build and operate 14,350 affordable new rental homes for seniors, families, low- and middle-income earners.
- The first Request for Proposals was issued in April and will close on September 17. Project proposals will be evaluated, and approval decisions made by November.



 One project has been announced: The Province will create 50 units of affordable rental housing for families and seniors in Grand Forks. Construction is expected to be completed by fall 2019.

2. Women's Transition Housing Fund

- \$734 million over the next ten years to build 1,500 new supportive homes for women and children fleeing violence, including transition houses, safe homes, second-stage and long-term housing.
- BC Housing issued an Expression of Interest to select non-profit operators in May and has received approximately 75 submissions. The proposal call closed in mid-July and BC Housing is currently reviewing the submissions which are anticipated to be announced this fall.
- One project has been announced: BC Housing is working in partnership with Tamitik Status of Women Association, the Haisla Nation and the District of Kitimat to create a new transition house in Kitimat that will include up to 12 beds of transition housing, up to 10 beds of second stage housing, and up to 20 new affordable rental homes for women and children.

3. Supportive Housing Fund

- \$1.2 billion over 10 years to build and operate 2,500 units of supportive housing for those who are experiencing homelessness or at risk of homelessness. The Expression of Interest was issued in August and will close at the end of October. Project proposals will be evaluated, and approval decisions made by early 2019.
- Two projects have been announced:
 - The Province has purchased a property in Grand Forks to build up to 50 units with 24/7 support services.
 - The Province has purchased the Jubilee Rooms in Vancouver to provide supportive housing for nearly 90 of the Regent Hotel residents.

4. Indigenous Housing Fund

- \$550 million over 10 years to build and operate 1,750 units of social housing for projects, both on- and off-reserve. A Request for Proposals was issued in June and will close in October.
 Project proposals will be evaluated, and approval decisions made by this fall.
- No projects have been announced.

Deepening Affordability Project Grants

- The Province is providing funding through *Budget 2018* to deepen the affordability of projects (approximately 4,900 units) in development or under construction where rising interest rates and cost pressures were threatening their affordability.
- To date, 13 projects (777 units) have received Deepening Affordability grants preserving or increasing the affordability of those projects.

Preserving Existing Affordable Housing

- The Province is providing \$1.1 billion through *Budget 2018* over 10 years to preserve existing units of social housing owned by government through the Provincial Rental Housing Corporation (PRHC), or by non-profit housing providers.
- This includes building repairs, maintenance, critical life safety, seismic and fire safety and energy performance upgrades.
- As of August 31, 2018, more than 110 maintenance and renewal projects have been initiated under this new program.



Enhancements to Rent Assistance Programs

- As part of *Budget 2018*, the Province expanded the eligibility requirements and increased the benefits under the Rental Assistance Program and Shelter Aid for Elderly Renters (SAFER).
- Enhancements to both programs include increasing the maximum rent ceiling and adding a third rent zone. These enhancements came into effect on September 1, 2018 and are expected to benefit 35,000 B.C. households, including an estimated 3,200 newly eligible low-income households.
- The Rental Assistance Program provides eligible working families with direct cash assistance to help pay rent in the private market. The maximum gross household income to qualify for benefits increased from \$35,000 to \$40,000. The maximum monthly subsidy for recipients is expected to increase by approximately \$67, or 17%, from \$405 to \$472.
- The Shelter Aid for Elderly Renters (SAFER) program provides direct cash assistance to low-income seniors (aged 60 or over) in the private market. The average monthly payment is expected to increase by approximately \$78, or 42%, from \$182 to \$265.

PROGRAMS INITIATED BY PREVIOUS GOVERNMENT

Provincial Investment in Affordable Housing (PIAH)

- Announced as part of Budget 2016, the Provincial Investment in Affordable Housing (PIAH) program
 saw the Province committing \$355 million to create approximately 2,000 new affordable housing units
 across the province over five years.
- To date, 50 projects (2,048 units) have been created through PIAH. Of these, 1,444 units are either in
 development or under construction, and 604 units have been completed and are operational. Note: this
 includes those PIAH units which have received Deepening Affordability grants.

Investment in Housing Innovation (IHI)

- In September 2016, the Investment in Housing Innovation (IHI) was announced to provide \$500 million to create almost 2,900 new units of affordable housing.
- To date, 68 projects (3,109 units) have been created through IHI. Of these, 2,800 units are either in development or under construction, and 309 units have been completed and are operational. Note: this includes those IHI units which have received Deepening Affordability grants.



Appendix A: Affordable Rental Housing (ARH) projects1

Project Name	Housing Partner	Community	Total Units	Status	Comments
Announced					
Buttertubs	Nanaimo Affordable Housing Society	Nanaimo	159	FPA	July 9, 2018 News Release
Stanley New Fountain Hotel	PHS Community Services Society	Vancouver	142	PRO	January 16, 2018 News Release
58 West Hastings	Chinatown Foundation	Vancouver	231	PRO	
301 Hastings St. East	BC Housing	Vancouver	75	PRO	
UGM Women and Family Recovery and Housing Facility	Union Gospel Mission	Vancouver	63	PRO	
Clark & 1st Avenue	BC Housing	Vancouver	96	PRO	February 17, 2018 News Releas
Rickford	Vancouver Resource Society	Vernon	32	A	-
Belmont	Vancouver Resource Society	Vernon	39	A	April 5, 2018 News Release
Belmont/Rickford New Build	Vancouver Resource Society	Vernon	41	PPA	1
Can be announced	•		•	•	
Sussex Ave Project	New Vista Housing Society	Burnaby	125	PRO	Project can be announced.
Not Ready to be Announced ²					
s.13,s.17		•	•	•	n/a
,					n/a
					n/a
First Avenue Project	Williams Lake Association for Community Living	Williams Lake	39	PPA	n/a
			. S.	13,s.17	n/a
		ARH TOTAL:		s.13,s.17	

¹ This list is subject to change as projects continue to move between different funding programs for efficiency purposes and to meet program requirements. The number of units proposed also continue to change as projects evolve.

² These projects may require public consultation and/or tenant relocations and thus, are not ready to be announced.

³ Metro Vancouver's project on Heather Street, Vancouver (67 units) was originally on ARH list but transferred to the Investment in Housing Innovation (IHI) program. ARH requires provincial ownership which was not practical given project was about to start construction.



Appendix B: Rapid Response to Homelessness (RRH) projects

Region	Community	Number of Projects	Total Number of Units ¹
Interior	Kamloops	2	114
	Kelowna	2	98
	Penticton	1	62
	Vernon	2	98
North	Queen Charlotte	1	19
	Prince Rupert	1	36
	Smithers	1	24
	Terrace	1	52
Fraser	Abbotsford	2	83
	Burnaby	1	52
	Chilliwack	2	92
	Maple Ridge	1	55
	New Westminster	1	44
	Surrey	7	352
Vancouver Coastal	Powell River	1	40
	Richmond	1	40
	Sechelt	1	40
	Vancouver	10	606
Vancouver Island	Courtenay	1	46
	Parksville	1	55
	Port Alberni	1	35
	Victoria	1	21
TOTAL			2,064

¹The number of units continues to change as projects evolve.

Sergeant, Christine OHCS:EX

From: Rotgans, Trudy OHCS:EX
Sent: October 24, 2018 12:08 PM

To: Hope, Melanie OHCS:EX; Swan, Jim L OHCS:EX

Cc: Enemark, Gord OHCS:EX; Page, Doug OHCS:EX; Gosman, Sarah MAH:EX Subject: FW: BN – Status Updates on Implementation of Housing Programs

Attachments: BN - Status Updates on Implementation of Housing Programs - October 19 2018.docx

Categories: Red Category

From: Nicole Stinson (Marques) [mailto:nmarques@bchousing.org]

Sent: Wednesday, October 24, 2018 10:27 AM

To: Enemark, Gord OHCS:EX

Cc: John Bell; Iten, Jenn BCHM:EX; Rotgans, Trudy OHCS:EX; Shen, Cathy BCHM:EX; Rotgans, Trudy OHCS:EX

Subject: BN – Status Updates on Implementation of Housing Programs

Hi Gord,

Please find attached an updated BN – Status Updates on Implementation of Housing Programs. The revisions, as of September 30, are highlighted in yellow.

Thank you, Nicole



Nicole Marques Stinson | Senior Advisor - Governance, Strategic Planning and ERM | Executive Office

Office: 604-439-4197 | nstinson@bchousing.org | www.bchousing.org

1701 - 4555 Kingsway, Burnaby, BC V5H 4V8 Canada



BRIEFING NOTE FOR INFORMATION

Date: October 19, 2018

Prepared For: Honourable Selina Robinson, Minister of Municipal Affairs and Housing

Title: Status Updates on Implementation of Housing Programs

Meeting: Minister's Council Meeting

SUMMARY:

BC Housing is making significant progress on initiatives announced through Budget 2017 Update
(Affordable Rental Housing, Rapid Response to Homelessness), Budget 2018 (HousingHub and
Building BC programs), as well as programs initiated in previous budget years.

- Progress of BC Housing's contribution to goal of 114,000 affordable homes over next ten years:
 As of September 30, 2018, there are a total of 4,201 units in development, under construction or
 completed. These units were initiated since August 1, 2017, and are primarily under the Rapid
 Response to Homelessness, Deepening Affordability of Existing Projects and Affordable Rental
 Housing programs.
- Not included in this total are units that have been announced by government but which are not
 yet formally under development or construction status. A separate tally including announced
 units brings the total closer to around 4,000 units. These units will be added into the 114,000
 tracking in the coming months, as project development proceeds.
- Overall level of BC Housing construction activity for affordable housing: As of September 30, 2018, there were 57 projects (3,278 units) in the initiation/pre-construction phase, and 119 projects (4,694 units) under construction for a total of 176 projects (7,972 units). These include projects funded through housing programs covering all budget years.

BUDGET 2017 UPDATE

Affordable Rental Housing (ARH)

- Announced as part of the *Budget 2017 Update*, the Province is investing \$208 million over four years to support the construction of affordable rental housing.
- Currently, 18 projects are underway in communities across the province. Of these, 10 projects have been announced in Nanaimo, Vernon, Vancouver, and Williams Lake.
- Completions are expected to begin in the fall of 2018 and onwards.
- See Appendix A for a list of current projects under the ARH initiative. Please note this list is subject to
 change as projects continue to move between different funding programs for efficiency purposes and to
 meet program requirements. The number of units proposed also continues to change as projects
 evolve.

Rapid Response to Homelessness

Announced as part of the Budget 2017 Update, the Province is providing \$291 million to build 2,000 units of modular supportive housing and permanent supportive housing over two years. In addition, more than \$170 million will be invested over the next three years to operate the modular units including the provision of support services.



- BC Housing expects to exceed the 2,000-unit target across the province by approximately 64 units, for a total of 2,064 units.
- Projects have been allocated in 22 communities: Abbotsford, Burnaby, Chilliwack, Courtenay, Kamloops, Kelowna, Maple Ridge, New Westminster, Parksville, Penticton, Port Alberni, Powell River, Prince Rupert, Queen Charlotte, Richmond, Sechelt, Smithers, Surrey, Terrace, Vancouver, Vernon and Victoria.
- As of September 30, 2018, eight projects totalling 421 units have completed construction in Surrey and Vancouver. The remainder will be complete by spring/summer 2019.
- See Appendix B for a list of communities and number of units. Please note the number of units proposed in each project continues to change as projects evolve.

BUDGET 2018

HousingHub

- Announced as part of Budget 2018, HousingHub was created within BC Housing to promote, facilitate
 and coordinate housing partnerships.
- HousingHub partners with the non-profit sector, faith groups, for-profit builders, all levels of
 government and others to find and develop or redevelop available land and buildings, creating
 affordable homes.
- BC Housing has had discussions with approximately 180 developers, municipalities, non-profit groups and faith-based groups on potential projects across the province through the HousingHub.
- The first partnership is with the BC Conference of the United Church of Canada to develop more than 400 new homes at four church sites in Coquitlam, Nanaimo, Richmond and Vancouver. Each development will include an affordable rental housing component, the redevelopment of the existing church facilities, offices and other programming space. Project development funding of nearly \$12.4 million has been provided by the Province, through BC Housing, to advance this redevelopment proposal. The Nanaimo and Coquitlam sites are currently in development.
- Two other HousingHub partnerships are also in development this fall:
 - WestUrban a purpose built rental project in Squamish;
 - PC Urban a purpose built rental project in Port Moody.

Building BC

• As part of *Budget 2018*, the Province is providing funding to create new affordable housing through four Building BC programs:

1. Community Housing Fund

- Close to \$1.9 billion over 10 years to build and operate 14,350 affordable new rental homes for seniors, families, low- and middle-income earners.
- The first Request for Proposals was issued in April and will close on September 17. Project proposals will be evaluated, and approval decisions made by November.
- One project has been announced: The Province will create 50 units of affordable rental housing for families and seniors in Grand Forks. Construction is expected to be completed by fall 2019.

2. Women's Transition Housing Fund



- \$734 million over the next ten years to build 1,500 new supportive homes for women and children fleeing violence, including transition houses, safe homes, second-stage and long-term housing.
- BC Housing issued an Expression of Interest to select non-profit operators in May. The proposal call closed in mid-July and BC Housing is currently reviewing the submissions which are anticipated to be announced this fall.
- One project has been announced: BC Housing is working in partnership with Tamitik Status of Women Association, the Haisla Nation and the District of Kitimat to create a new transition house in Kitimat that will include up to 12 beds of transition housing, up to 10 beds of second stage housing, and up to 20 new affordable rental homes for women and children.

3. Supportive Housing Fund

- \$1.2 billion over 10 years to build and operate 2,500 units of supportive housing for those who
 are experiencing homelessness or at risk of homelessness. The Expression of Interest was
 issued in August and will close at the end of October. Project proposals will be evaluated, and
 approval decisions made by early 2019.
- Four projects have been announced:
 - The Province has purchased a property in Grand Forks to build up to 50 units with 24/7 support services.
 - The Province has purchased the Jubilee Rooms in Vancouver to provide supportive housing for nearly 90 of the Regent Hotel residents.
 - The Province has purchased a property in Hope which is being renovated into an emergency shelter to provide 20 beds.
 - The Province is funding 25 new shelter beds in Victoria.

4. Indigenous Housing Fund

- \$550 million over 10 years to build and operate 1,750 units of social housing for projects, both on- and off-reserve. A Request for Proposals was issued in June and will close in October. Project proposals will be evaluated, and approval decisions made by this fall.
- No projects have been announced.

Deepening Affordability Project Grants

- The Province is providing funding through *Budget 2018* to deepen the affordability of projects (approximately 4,900 units) in development or under construction where rising interest rates and cost pressures were threatening their affordability.
- To date, 14 projects (837 units) have received Deepening Affordability grants preserving or increasing the affordability of those projects.

Preserving Existing Affordable Housing

- The Province is providing \$1.1 billion through *Budget 2018* over 10 years to preserve existing units of social housing owned by government through the Provincial Rental Housing Corporation (PRHC), or by non-profit housing providers.
- This includes building repairs, maintenance, critical life safety, seismic and fire safety and energy performance upgrades.
- As of September 30, 2018, more than 110 maintenance and renewal projects have been initiated under this new program.



Enhancements to Rent Assistance Programs

- As part of *Budget 2018*, the Province expanded the eligibility requirements and increased the benefits under the Rental Assistance Program and Shelter Aid for Elderly Renters (SAFER).
- Enhancements to both programs include increasing the maximum rent ceiling and adding a third rent zone. These enhancements came into effect on September 1, 2018 and are expected to benefit 35,000 B.C. households, including an estimated 3,200 newly eligible low-income households.
- The Rental Assistance Program provides eligible working families with direct cash assistance to help pay rent in the private market. The maximum gross household income to qualify for benefits increased from \$35,000 to \$40,000. The maximum monthly subsidy for recipients is expected to increase by approximately \$67, or 17%, from \$405 to \$472.
- The Shelter Aid for Elderly Renters (SAFER) program provides direct cash assistance to low-income seniors (aged 60 or over) in the private market. The average monthly payment is expected to increase by approximately \$78, or 42%, from \$182 to \$265.

PROGRAMS INITIATED BY PREVIOUS GOVERNMENT

Provincial Investment in Affordable Housing (PIAH)

- Announced as part of Budget 2016, the Provincial Investment in Affordable Housing (PIAH) program
 saw the Province committing \$355 million to create approximately 2,000 new affordable housing units
 across the province over five years.
- To date, 52 projects (2,018 units) have been created through PIAH. Of these, 1,200 units are either in development or under construction, and 818 units have been completed and are operational. Note: this includes those PIAH units which have received Deepening Affordability grants.

Investment in Housing Innovation (IHI)

- In September 2016, the Investment in Housing Innovation (IHI) was announced to provide \$500 million to create almost 2,900 new units of affordable housing.
- To date, 68 projects (3,194 units) have been created through IHI. Of these, 2,885 units are either in development or under construction, and 309 units have been completed and are operational. Note: this includes those IHI units which have received Deepening Affordability grants.



Appendix A: Affordable Rental Housing (ARH) projects1

Appendix A: Affordable Rental Housing (ARH) projects ¹					
Project Name	Housing Partner	Community	Total Units	Status	Comments
Announced					
Buttertubs	Nanaimo Affordable Housing Society	Nanaimo	159	FPA	July 9, 2018 News Release
Stanley New Fountain Hotel	PHS Community Services Society	Vancouver	142	PRO	January 16, 2018 News Release
58 West Hastings	Chinatown Foundation	Vancouver	231	PRO	
301 Hastings St. East	BC Housing	Vancouver	75	PRO	
UGM Women and Family Recovery and	Union Gospel Mission	Vancouver	63	PRO	
Housing Facility					
Clark & 1st Avenue	BC Housing	Vancouver	96	PRO	February 17, 2018 News Release
Rickford	Vancouver Resource Society	Vernon	32	A	
Belmont	Vancouver Resource Society	Vernon	39	A	April 5, 2018 News Release
Belmont/Rickford New Build	Vancouver Resource Society	Vernon	41	PPA	
First Avenue Project	Williams Lake Association for	Williams Lake	39	FPA	September 24, 2018 News
	Community Living				Release
Can be announced					
Sussex Ave Project	New Vista Housing Society	Burnaby	125	PRO	Project can be announced.
Not Ready to be Announced ²					
					n/a
			S.	13,s.17	
		ARH TOTAL:		s.13,s.17	

¹ This list is subject to change as projects continue to move between different funding programs for efficiency purposes and to meet program requirements. The number of units proposed also continue to change as projects evolve.

² These projects may require public consultation and/or tenant relocations and thus, are not ready to be announced.

³ Metro Vancouver's project on Heather Street, Vancouver (67 units) was originally on ARH list but transferred to the Investment in Housing Innovation (IHI) program. ARH requires provincial ownership which was not practical given project was about to start construction.



Appendix B: Rapid Response to Homelessness (RRH) projects

Region	Community	Number of Projects	Total Number of Units ¹
Interior	Kamloops	2	114
	Kelowna	2	98
	Penticton	1	62
	Vernon	2	98
North	Queen Charlotte	1	19
	Prince Rupert	1	36
	Smithers	1	24
	Terrace	1	52
Fraser	Abbotsford	2	83
	Burnaby	1	52
	Chilliwack	2	92
	Maple Ridge	1	55
	New Westminster	1	44
	Surrey	7	352
Vancouver Coastal	Powell River	1	40
	Richmond	1	40
	Sechelt	1	40
	Vancouver	10	606
Vancouver Island	Courtenay	1	46
	Parksville	1	55
	Port Alberni	1	35
	Victoria	1	21
TOTAL			2,064

¹The number of units continues to change as projects evolve.

Sergeant, Christine OHCS:EX

From: Page, Doug OHCS:EX

Sent: January 29, 2018 4:37 PM

To: Skillings, Chris MAH:EX

Subject: FW: Budget 2018 Incremental FTEs

Importance: High

Chris, FYI...

From: Eleanor Nightingale [mailto:enightingale@bchousing.org]

Sent: Monday, January 29, 2018 4:34 PM

To: Page, Doug OHCS:EX

Cc: Iten, Jenn BCHM:EX; Dan Maxwell Subject: RE: Budget 2018 Incremental FTEs

Hi Doug,

s.12.s.13.s.17

Eleanor

From: Page, Doug OHCS:EX [mailto:Doug.Page@gov.bc.ca]

Sent: January 29, 2018 4:07 PM

To: Eleanor Nightingale < enightingale@bchousing.org>

Cc: Dan Maxwell < DanMaxwell@bchousing.org >; Skillings, Chris MAH:EX < Chris.Skillings@gov.bc.ca >; Jennifer Iten < jiten@bchousing.org >

Subject: FW: Budget 2018 Incremental FTEs

Hi Eleanor,

Thanks for your reply. I sent my last (stand down) email to you right before I received yours. I'm forwarding below what Dan sent me below, which didn't include the changes you suggested. Would you be able to reconcile yours with Dan?

s.12,s.13,s.17

Sorry for the crossed wires.

Doug

From: Dan Maxwell [mailto:DanMaxwell@bchousing.org]

Sent: Monday, January 29, 2018 3:31 PM

To: Skillings, Chris MAH:EX; Page, Doug OHCS:EX; Iten, Jenn BCHM:EX

Subject: RE: Budget 2018 Incremental FTEs

s.12,s.13,s.17

Dan Maxwell Vice President of Corporate Services and Chief Financial Officer BC Housing 604 439 4756

From: Skillings, Chris MAH:EX [mailto:Chris.Skillings@gov.bc.ca]

Sent: January 29, 2018 3:26 PM

To: Dan Maxwell < DanMaxwell@bchousing.org>; Page, Doug OHCS:EX < Doug.Page@gov.bc.ca>; Jennifer Iten < jiten@bchousing.org>

Subject: RE: Budget 2018 Incremental FTEs

Thanks for this Doug/Dan.

s.12,s.13,s.17

From: Dan Maxwell [mailto:DanMaxwell@bchousing.org]

Sent: Monday, January 29, 2018 3:10 PM **To:** Page, Doug OHCS:EX; Iten, Jenn BCHM:EX

Cc: Skillings, Chris MAH:EX

Subject: RE: Budget 2018 Incremental FTEs

Jenn is away until tomorrow and I am hoping that she can check the numbers in the morning. But they look correct to me.

My changes to the descriptions below in red and strikethrough

Dan Maxwell Vice President of Corporate Services and Chief Financial Officer BC Housing 604 439 4756

From: Page, Doug OHCS:EX [mailto:Doug.Page@gov.bc.ca]

Sent: January 29, 2018 2:22 PM

To: Jennifer Iten < jiten@bchousing.org>

Cc: Skillings, Chris MAH:EX < Chris.Skillings@gov.bc.ca >; Dan Maxwell < DanMaxwell@bchousing.org >

Subject: FW: Budget 2018 Incremental FTEs

Importance: High

Jenn,

Would you be able to look at the table below, required by Kristin Rutledge by the end of this afternoon? I have added what I could (in blue), but some of the detail (esp. around the \$.12,\$.13,\$.17 would need to come from BC Housing.

Thanks,

Doug

From: Skillings, Chris MAH:EX

Sent: Monday, January 29, 2018 11:59 AM

To: Rotgans, Trudy OHCS:EX; Page, Doug OHCS:EX; Rabinovitch, Hannah R OHCS:EX

Subject: FW: Budget 2018 Incremental FTEs

Trudy, Doug, Hannah,

Sorry for tight timeframes, but could you please take a look at the FTE count ask below. Trying to turn this around by end of day...

s.12,s.13,s.17

Page 082

Withheld pursuant to/removed as

s.12;s.13;s.17

Sergeant, Christine OHCS:EX

From: Page, Doug OHCS:EX

Sent: February 9, 2018 2:17 PM

To: Holden, Virginia OHCS:EX

Cc: Horner, Shannon E OHCS:EX

Subject: FW: Minister's house Binder

Attachments: KM_Budget 2018_Housing_Feb_09_2018_DRAFT.docx

Here you go. These would be good for the estimates note authors to have.

From: Holden, Virginia OHCS:EX

Sent: Friday, February 9, 2018 12:22 PM

To: Page, Doug OHCS:EX

Subject: FW: Minister's house Binder

For review. I am going to compile your and Shannon's comments to send to Darren. Darren has asked for them by end of day.

From: Harbord, Darren GCPE:EX **Sent:** Friday, February 9, 2018 9:48 AM

To: Horner, Shannon E OHCS:EX; Holden, Virginia OHCS:EX

Cc: Petrescu, Sarah OHCS:EX

Subject: RE: Minister's house Binder

Shannon, here are the KMs that I've been working on – they haven't been reviewed yet, so I'm including Ginnie as well.

Thanks Darren

From: Horner, Shannon E OHCS:EX

Sent: Thursday, February 8, 2018 11:45 AM

To: Harbord, Darren GCPE:EX

Cc: Petrescu, Sarah OHCS:EX; Leslie, Lisa GCPE:EX

Subject: Minister's house Binder

Hi Darren:

I had a quick call with Lisa this morning about the Bringing Affordability Home document and getting ready for the House and estimates. She mentioned you were working on the Info Notes for the Minister's binder and that you could send me a copy of the notes once they were near done.

We are just launching into estimates notes and it would be good if we could benefit from your notes. Having them somewhat consistent will be a great help for the minister.

If you could copy me and Sarah Petrescu who is the HPB estimates coordinator would be appreciated.

Thanks.

Shannon Horner | Director, Housing Policy

Housing Policy Branch | Office of Housing and Construction Standards

Ministry of Municipal Affairs and Housing

Phone: 250 882-0017

Email: shannon.horner@gov.bc.ca

Sergeant, Christine OHCS:EX

From: Page, Doug OHCS:EX
Sent: March 23, 2018 5:31 PM

To: Erin Smandych

Cc: Rabinovitch, Hannah R OHCS:EX

Subject: Fwd: 234911 - Re: question about SAFER

Hi Erin

Are we able to tell people yet what the rent ceilings will be come September? Or is there a webpage we can tell this person to watch?

Doug

Sent from my iPhone

Begin forwarded message:

From: "Rotgans, Trudy OHCS:EX" < Trudy.Rotgans@gov.bc.ca>

Date: March 23, 2018 at 4:48:23 PM PDT

To: "Page, Doug OHCS:EX" < Doug.Page@gov.bc.ca>

Cc: "Sergeant, Christine OHCS:EX" < Christine.Sergeant@gov.bc.ca>, "Rabinovitch, Hannah R

OHCS:EX" < Hannah.Rabinovitch@gov.bc.ca>

Subject: FW: 234911 - Re: question about SAFER

Can we refer him to BCH website that is/will be updated?

From: Sergeant, Christine OHCS:EX **Sent:** Friday, March 23, 2018 3:35 PM

To: Rotgans, Trudy OHCS:EX

Subject: FW: 234911 - Re: question about SAFER

Do we want to respond?

Christine Sergeant Phone: 250-387-6467 Mobile: 250-208-2497

From S. 22

Sent: Friday, March 23, 2018 3:31 PM

To: OHCS Housing Policy Branch OHCS:EX < Housing.Policy@gov.bc.ca >

Subject: RE: 234911 - Re: question about SAFER

Hi Trudy,

Thank you for writing me back. I understand that the monthly subsidy is going up by \$78. The real issue however is that the ceiling is so low (\$765) it is making it increasingly hard for seniors to survive. When you have the time, could you please tell

me where I can find the information on when and by how much the rental cap will be raised?

The cost of living goes up roughly 3.1% every year. This is the amount that landlords raise their rent every year. Cost of food goes up etc etc. I don't believe this cap of \$765 has been raised for at least 5 years. If you add the increased cost of living cumulatively over 5 years, the cap should be around \$900 which is still low but would be more manageable for seniors. I know I might not be using the correct terms but I hope I've able to convey to you what the real issue is.

A \$78 increase is a start but it is just a start. That cap must be brought to a level that reflects our cost of living today. I totally understand that you have to clean up the mess that the Liberals created but it is something that needs rectifying right away.

Thank you again and I look forward to your response.

s.22

From: OHCS Housing Policy Branch OHCS:EX [mailto:Housing.Policy@gov.bc.ca]

Sent: March-23-18 12:28 PM

To:s.22

Cc: FIN OFFICE FIN:EX

Subject: 234911 - Re: question about SAFER

Ref: 234911

s.22

Your email of February 7, 2018, addressed to the Honourable Carole James, Minister of Finance, regarding the Shelter Aid for Elderly Renters (SAFER) program has been referred to me for response. As the Executive Director of the Housing Policy Branch, I am pleased to respond.

I want to thank-you for sharing your concerns about seniors and affordable housing. Too many elderly British Columbians are worried about how they will afford housing in the future and even whether they can stay in the housing they already have. People need to feel secure in their housing. For these reasons, the Provincial Government is acting to support seniors.

As part of Budget 2018, the Provincial Government has developed a 30-Point Plan for Housing Affordability in British Columbia. In this Plan, \$116 million will be provided over three years to expand eligibility and increase the benefits of rental assistance programs under the SAFER program. The SAFER program enhancement increases the average monthly subsidy by \$78 (from \$187 to \$265) and maintains the age eligibility at 60 years. The maximum rental cost ceiling for the SAFER program will also be increased as part of the enhancements.

The Shelter Aid for Elderly Renters (SAFER) program enhancements will be implemented on September 1, 2018. This provides time to ensure that newly eligible and existing SAFER recipients can be informed of the increases to their monthly assistance payments. The time is also required to make the necessary system adjustments to administer the enhancements and to respond effectively to the expected increased take-up of this program. In 2018-2019, the SAFER program will provide assistance to 25,492 low-income seniors' households.

Your engagement with the issue of affordable housing for seniors is appreciated.

Sincerely,

Trudy Rotgans, Architect AIBC, RPP
Executive Director
Housing Policy Branch
Ministry of Municipal Affairs and Housing

Cc: Honourable Carole James, Minister of Finance



This email has been checked for viruses by Avast antivirus software. www.avast.com

Sergeant, Christine OHCS:EX

From: Rotgans, Trudy OHCS:EX
Sent: October 1, 2018 9:57 AM

To: Hope, Melanie OHCS:EX; Gosman, Sarah MAH:EX; Page, Doug OHCS:EX; Swan, Jim L OHCS:EX

Cc: Enemark, Gord OHCS:EX

Subject: Fwd: BCH reporting

Attachments: a - Housing Key Priority submission_SIGNED.pdf; ATT00001.htm; b - MAH (H) - Budget 2018

Housing Key Priorities TBS BN Jan17.docx; ATT00002.htm; b - Appendix A TBS summary v2

Jan15.xlsx; ATT00003.htm; d - BCH revenue reconciliation Jan22.xlsx; ATT00004.htm

Categories: Red Category

Sent from my iPhone

Begin forwarded message:

From: "Skillings, Chris MAH:EX" < Chris.Skillings@gov.bc.ca

Date: October 1, 2018 at 9:46:15 AM PDT

To: "Enemark, Gord OHCS:EX" < Gord. Enemark@gov.bc.ca >, "Swan, Jim L OHCS:EX"

<Jim.Swan@gov.bc.ca>

Cc: "Campbell, Tracy MAH:EX" < <u>Tracy.Campbell@gov.bc.ca</u>>, "Steves, Gregory OHCS:EX" < <u>Gregory.Steves@gov.bc.ca</u>>, "Rotgans, Trudy OHCS:EX" < <u>Trudy.Rotgans@gov.bc.ca</u>>

Subject: BCH reporting

Gord, Jim (welcome back), all,

There's a lot of overlap on the BCH reporting/subs/ etc, and wanted to collect a few thoughts here in advance of meeting later today with Tracy:

 Call with Craig on Friday yielded some edits to the MSR/MCJ monthly update deck, but nothing too dramatic. Think overall this piece is close to what the min's want to see, but need more at the staff level... С

B2018 materials for reference

- a Housing Key Priority submission_SIGNED
- b MAH (H) Budget 2018 Housing Key Priorities_TBS BN Jan17
- b Appendix A TBS summary v2 Jan15
- d BCH revenue reconciliation Jan22

Budget 2018 – Housing Questions & Answers Feb. 20, 2018

Advice to Minister of Municipal Affairs and Housing

Key Messages:

- B.C.'s housing crisis is hurting people, it's hurting businesses and it's hurting communities.
- Solving the housing crisis won't be easy. We need to work together to create affordable homes for people, quickly.
- Our government is making the biggest commitment to housing in our province's history to help build homes for people, create local jobs and open up economic development in communities.
- Our 30-point plan, Bringing Affordability Home, outlines our strategy to improve housing affordability across B.C.
- We are acting immediately to help stabilize housing demand with a new speculation tax, increasing and expanding the additional property tax and closing legal loopholes abused by speculators.
- And we're investing more than \$7 billion over 10 years for the kind of homes and supports people need, in every corner of the province urban, suburban, and rural.
- This historic investment will help us work in partnership to create 114,000 new, affordable homes for British Columbians. This includes:
 - o Affordable rental homes for people with low and middle incomes.
 - New rental homes for seniors so they can stay in their communities.
 - New homes for Indigenous people.
 - New housing for women and children fleeing violence.
 - New spaces of student housing.
 - New homes with 24/7 support for people who are homeless or at-risk of homelessness.

Top Issues

Q1: Where is the comprehensive housing strategy you promised?

- Our 30-point plan, Bringing Affordability Home, is our comprehensive province-wide strategy. It
 outlines what we have done so far and our plan to tackle housing affordability.
- The housing crisis did not happen overnight and it will take bold but thoughtful steps on many fronts.
- We are committed to working to address housing affordability over the long term.
- We are making the biggest investment in housing in our province's history more than \$7 billion over the next 10 years.

Q2: Who did you consult with to develop the provincial housing strategy?

- Last year, I held a series of roundtable discussions with academics, advocates, developers and landlord and tenant organizations to look at possible new tools needed to address housing affordability.
- In September, I met with local government officials at the UBCM Convention on matters affecting their communities. Housing was a dominant theme in the 62 meetings I held with local leaders from communities across the province.
- In December 2017, we held a housing partnerships conference that brought together housing leaders from across the province to learn what has worked in other places, make connections between the Province, local governments and the housing sector and to engage the key partners and stakeholders on strategies to increase the availability of affordable housing in B.C.

Q3: What about the renter's rebate you promised?

- We're working to make sure that people can afford to live in B.C.
- We're committed to a renter's rebate, but fixing the housing crisis won't be easy and it won't happen overnight.
- We are supporting renters who are struggling to make ends meet by improving existing rental assistance programs.
- These enhancements will benefit 35,000 households, including 3,200 newly eligible families and seniors.
- Effective September 2018, on average, seniors will receive an extra \$930 per year, and the increase for families will be about \$800 more a year.
- We will also be working closely with the federal government as they design a new National Housing Benefit that will start in 2020. This program is expected to further enhance rental assistance benefits for British Columbians.

Q4: Where are the details for building the 114,000 units of housing? How exactly will you reach this target?

- We have always been clear that our plan to build 114,000 affordable homes includes both market and government-funded affordable housing.
- The commitment was to "build, directly and through partnerships, 114,000 rental, social and coop homes over 10 years."
- Our government will be partnering with local governments, Indigenous organizations, faith groups, non-profits, and the private sector to deliver 114,000 affordable homes.
- We're investing more than \$7 billion over 10 years for the kind of homes and supports people need, in every corner of the province urban, suburban, and rural.
- This historic investment will help us work in partnership to reach our goal of 114,000 affordable homes.

Breakdown:

- Our 30-point housing plan outlines investments for nearly 37,000 affordable homes through direct government funding. That includes the 3,700 homes we announced last September.
- The remaining will be built through provincial partnerships that leverage: the National Housing Strategy, investments by local governments that will have new tools to support their work, transit investments, and partnership with community non-profits and private developers.
- BC Housing's new Housing Hub will be leading the charge on these partnerships and will be tracking our progress.
- I am gratified by the number of communities, individuals and groups who have already shown an enthusiasm for partnering with us to achieve housing affordability for British Columbians. They see the seriousness of the problem and they want to be part of the solution.

Q5: Your government committed to 114,000 units. Why are you only announcing just over 30,000 units?

- We have always been clear that our plan to build 114,000 affordable homes includes both market and government-funded affordable housing.
- Our platform commitment was to "Build, directly and through partnerships, 114,000 rental, social and co-op homes over 10 years" (pages VII, 3, 53, and 84).
- Our government will be partnering with local governments, Indigenous organizations, faith groups, non-profits, and the private sector to deliver 114,000 affordable homes.

Q6: Will any projects funded by the previous government (but not yet started/completed) count towards the 114,000?

- Our government is doing things differently we are taking a principled approach because housing is about people, not politics.
- When we took office, we didn't just cancel projects that were underway. We said we would do a deep dive into those projects to ensure they meet the affordability test. We did that.
- As a result, we are now deepening the affordability of 4,900 units that were in development before we formed government.
- That is a \$75M investment over two years for projects facing cost pressures and inadequate funding from the old government.
- Every affordable home that comes to fruition under this government will be counted and we will be tracking progress.
- That includes housing directly funded by our government and housing that we facilitate through partnerships.

Q7: Will the 4,900 units you're fixing count towards the 114,000?

- Yes, these are projects that require additional investments to make sure they will actually be affordable for people.
- For example, there's a 23-unit project in Vancouver for low-income families that requires an extra \$4 million in capital funding to offset construction pressures.
- We will invest \$75 million over the next two years to ensure the 4,900 rental homes in these buildings are affordable.
- Every affordable home facilitated by and built under this government's watch will be counted and we will be tracking progress.

Q8: How did you arrive at some of the specific unit counts – i.e. for women, Indigenous people? Did you already have projects in mind?

- Our work responds to housing need. We strive to balance the diverse needs of our stakeholders.
- Most of our work is application-based and relies on the applications of non-profit societies that are on the ground and understand the needs of their communities.

Q9: How many new units of housing has this government committed to since taking office?

- In our short time in government, we have already committed funding for more than 2,700 affordable homes for British Columbians in need.
- These homes are in development or under construction.

 This includes more than 1,300 modular homes with 24/7 support for people who are struggling with homelessness.

Q10: How are you defining affordable housing?

• In our mixed-income projects, we aim to have the majority of households paying no more than 30 per cent of income.

Q11: Where is the co-op housing in the budget/housing strategy?

- BC Housing, through the new Housing Hub, will be exploring opportunities with partners, such as the Co-operative Housing Federation of BC and the Community Land Trust to build mixedincome communities.
- Some of these developments will be housing co-operatives.

Housing for the Missing Middle

Q12: How many rental homes will be built to help people with middle incomes?

- Many working middle-class people and families in B.C. are struggling to find housing.
- Even skilled workers are finding it difficult to find and afford quality housing.
- We will invest more than \$1.8 billion over the next 10 years to build more than 14,000 affordable rental homes for middle-income British Columbians, including seniors and families.
- Many of the missing middle are working families who are helping build our province. We are helping build the right supply so that these families can find housing near where they work.

Q13: Who will qualify for this housing (income range)?

• BC Housing's new Housing Hub will focus on creating affordable homes for households with an average income ranging from \$50,000 to \$100,000, depending on the community.

Q14: What will be the rents for this housing?

- We will follow Canada Mortgage and Housing Corporation (CMHC) guidelines for housing affordability.
- Housing will cost less than 30 per cent of before-tax household income and will take into consideration the average rental rates and current housing market conditions in a community.
- We will look at a range of incomes to ensure we are building diverse communities.

Student Housing:

Q15: What's the timeline for building new student housing? Which colleges and universities will get this housing?

- I have been working closely with my colleague, Minister Mark, on this initiative.
- We will be announcing further details in the coming weeks.

Housing Hub:

Q16: How exactly will this new office help to improve housing affordability?

- The Hub will partner with the non-profit sector, faith groups, for-profit builders, all levels of government and others to find and develop or re-develop available land and buildings, creating affordable homes for people who live and work in our communities.
- The Hub will act as a project coordinator for owners who are not experienced developers but want to create affordable housing with a reasonable rate of return, to benefit their communities.
- It will facilitate new developments that allow prospective homeowners to purchase homes and build equity.
- It will also work with the Province to identify opportunities to strengthen or streamline provincial regulations and policies to support the efficient delivery of affordable homes.

BC HOME program/home ownership

Q17: Why are you phasing out the BC Home Owner Mortgage and Equity Partnership program? When will it end?

- Ultimately, we had to decide the best use of resources to help the most people afford home ownership.
- A review of the program indicates that it's helped far fewer first-time home buyers than expected.
- The program only benefitted a small segment of home buyers and did nothing to increase
 affordability. Some experts also believe the program could drive up prices and make housing
 even more out of reach for young families.
- The program will stop accepting new applications on March 31, 2018. Current program recipients will not be affected.
- We will redirect its resources to the new Housing Hub.
- The Hub will actively seek out and bring together partners to facilitate the creation of affordable rental and owner purchased housing.

Homelessness

Q18: There doesn't seem to be much in this budget to help homeless people. Is this all you're planning?

- Addressing homelessness is a top priority for our government. That is why work is underway across government to develop a homelessness action plan.
- Given the urgent need to address homelessness in B.C., we are building on our successful modular housing program.
- We will build 2,500 new homes with 24/7 support to help people who are struggling with homelessness.
- These homes are on top of the 2,000 modular supportive homes we are delivering throughout the province. We've already confirmed more than 1,300 homes in 11 communities.
- It's also important not to just treat homelessness after it occurs.
- All of the affordable housing we are committing to produce, as well as the enhancements to the
 rental assistance programs, will help alleviate homelessness by helping to prevent it from
 happening in the first place.

Q19: How many people have used the BC HOME program?

- Approximately 3,200 applications have been received for the program (as of Dec. 31, 2017).
- Of these, about 1,700 mortgage loans for first time homebuyers have been approved and funded, with a total value of approximately \$26 million.

Q20: So what are you doing to help people with home ownership?

- Partnerships with all levels of government as well as with the non-profit, private, faith group and Indigenous housing sectors will play a vital role in ensuring real progress can be made on creating affordable owner purchase housing.
- In recognition of this, we will provide \$20 million over three years to establish a Housing Hub within BC Housing.
- The new Hub will facilitate these partnerships and promote the development and construction of new housing supply.
- One of the Hub's priorities will be to facilitate new developments that allow prospective homeowners to purchase homes and build equity.
- While the BC HOME program only benefitted a small segment of home buyers, the Housing Hub will actually work to build the affordable rental and owner-purchased housing that British Columbians need.

Local Government:

Q21: What are the next steps on rental-only zoning for municipalities?

- We know that local governments are on the front lines of the housing crisis.
- They are well positioned to advance the delivery of new homes.
- Local governments and UBCM have clearly shown that they are interested in innovative new land use planning tools, such as rental zoning, to help them deliver the housing that people need in their communities.
- Ministry staff will be working with UBCM, local government and other partners in the near term to explore and move forward on these new ideas.

Q22: What about supporting local governments to encourage more use of secondary suites?

- Local governments are key partners in addressing housing affordability due to their important role in land use planning, development and building approvals.
- Secondary suites are an effective means of gently densifying neighbourhoods and providing more affordable housing options for people.
- The vast majority of local governments in B.C. permit secondary suites or garden suites in some capacity.
- The Ministry is working closely with our local government partners to ensure that they are supported in addressing local housing needs.

Money Laundering

Q23: What is your reaction to the recent media reports of money laundering in real estate?

- These reports are very serious and deeply troubling and underline the importance of addressing money laundering urgently and not ignoring it.
- Our government is committed to taking action to crack down on money laundering and criminal activity in B.C.
- The Province hired Peter German to conduct an independent and thorough review of British Columbia's anti-money-laundering policies and practices in relation to B.C. casinos.
- As part of his review, German is to explore what connection, if any, the issue has with other sectors of B.C.'s economy. This may include areas such as real estate or tax policy.
- Our government will work to determine the scope of this issue, and what must be done to appropriately address it.
- We will ensure our investigation into money laundering in B.C. casinos is informed by these disturbing revelations.

National Housing Strategy

Q24: What is the status of the National Housing Strategy?

- The federal, provincial and territorial governments have developed a draft partnership framework for ratification, to support implementation of the National Housing Strategy.
- It's anticipated that the partnership framework will be signed by provinces and territories this spring.
- Following that, B.C. will begin negotiation of a bilateral agreement on the operational details of federal funding. Funding will start flowing to BC in 2019/20.

Sergeant, Christine OHCS:EX

From: Page, Doug OHCS:EX

Sent: August 20, 2018 4:33 PM

To: Blewett, Tyann M OHCS:EX

Subject: RAP & SAFER increases

I didn't see these in estimates notes, but in the 30 point plan are the relevant #s.

Effective September 2018, **on average**, seniors will receive an extra \$930 per year, and the increase for families will be about \$800 more per year.

Doug Page, (RI)

Director of Policy and Legislation

Housing Policy Branch, Office of Housing and Construction Standards Ministry of Municipal Affairs and Housing

Office: 778 974-3888 Cell: 250 380-8696

Email: doug.page@gov.bc.ca



Shelter Aid for Elderly Renters & the Rental Assistance Program Overview

Since 1977, the Shelter Aid for Elderly Renters (SAFER) program has been providing monthly assistance to help make rents more affordable for eligible seniors with low to moderate incomes living in the private market.

The Rental Assistance Program was introduced in 2006 and helps make rents more affordable for low income working families living in the private market.

ELIGIBILITY

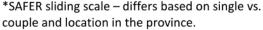
Applicants must meet the following eligibility requirements:

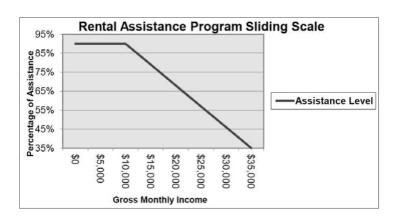
Criteria		SAFER	Rental Assistance Program (RAP)
1.	Be age 60 years or older.	✓	n/a
2.	Have at least one dependent child	✓	✓
3.	Lived in British Columbia for the previous 12 months.	✓	✓
4.	Meet the Canadian citizenship requirements.	✓	✓
5.	Pay more than 30% of income towards their rent for an eligible residence in the private market	✓	√
6.	Have a total gross monthly income below the established limit, and not be in receipt of an Income Assistance shelter allowance.	√	√
7.	At least some of the household annual income must come from employment.	n/a	√

KEY PROGRAM ELEMENTS

- 1. The Benefit reimburses a portion (35%-90%) of the difference between 30% of gross household income and the Adjusted Rent.
- 2. The calculation takes into account household composition, income, Rent, and location, and is subject to a Minimum and Maximum Benefit.
- 3. The benefit under both programs is calculated on a sliding scale that gives the most benefit to households with the least income. The tables below show the sliding scales for each program.







Impact of Proposed Moderate Enhancements to RAP Recipients

Example #1: Single parent with 1 child, renting a basement suite in the Tri/Cities area.

This example is of a 65-year-old women who is raising her granddaughter. She has a monthly income of \$999 and rents a basement suite. Has been in receipt of the Rental Assistance Program benefit since 2007 and in various basement suites and has been at the current address for 2.5 years. The rent is \$1,000 per month plus heating costs. Although her income has fluctuated slightly over the years, it's always been close to \$1,000 per month.

As this grandmother's rent is 100% of her income, it is the RAP subsidy that allows this grandmother and her granddaughter to secure and maintain their rental suite. The RAP benefit reduces this family's rent to 37% of their income. If the enhancements to RAP are approved, the percentage of income paid towards rent would be reduced to 34%.

	Current	Proposed	Benefits After
	Benefits	Change	Enhancement
Income	\$999		\$999
Actual Rent	\$1,000 + heat		\$1,000 + heat
Adjusted Rent (cap @ Program Max)i	\$1,035"	Rent cap 5%↑	\$1,086
30% of income	\$299.70		\$299.70
RAP Benefit	\$629.64	\$31.91↑	\$661.55
Client Rent after Benefit	\$370.36		\$338.45
% income to rent before Benefit	100%		100%
% income to rent after Benefit	37.07%		33.9%

Example #4: Single parent with 2 children in the Southern Interior

This example is of a single parent with 1 child under age 7. Her monthly income is \$1,224 and she rents an apartment for \$1,050.00. She has been in receipt of the Rental Assistance Program benefit since 2013 and moved to this address last fall after receiving an eviction notice from her previous residence when it was sold. Her income has gone up and down over the years as she moves between employers and Employment Insurance

The RAP subsidy helps this family afford their rent. Without RAP, this family would be paying 86% of their income towards their rent, the RAP benefit reduces their rent to 47% of their income. If the enhancements to RAP are approved, the percentage of income paid towards rent would be reduced to 38%.

	Current	Proposed	Benefits After
	Benefits	Change	Enhancement
Income	\$1,224		\$1,224
Actual Rent	\$1050 + heat		\$1050 + heat
Adjusted Rent (cap @ Program Max)	\$970	10%↑	\$1,067
30% of income	\$367		\$367
RAP Benefit	\$480	\$101↑	\$581
Client Rent after Benefit	\$570		\$469
% income to rent before Benefit	85.8%		85.8%
% income to rent after Benefit	46.5%		38.3%

Example #2: Single parent with 2 children in Northern BC

This example is of a 28-year-old single mother with two sons both under the age of 9. She has a monthly income \$1,683.00 and rents a house in Prince George for \$1,100.00. She has been in receipt of the Rental Assistance Program benefit since 2010 and has been at this address for the last 2 years. Her annual income has increased over the years as her children have grown older and is now double what it was when she first applied in 2010.

The RAP subsidy helps this family afford their rental suite. Without RAP, this family would be paying 65% of their income towards their rent, the RAP benefit reduces their rent to 46% of their income. If the enhancements to RAP are approved, the percentage of income paid towards rent would be reduced to 40%.

	Current Benefits	Proposed Change	Benefits After Enhancement
Income	\$1,683		\$1,683
Actual Rent	\$1,100		\$1,100
Adjusted Rent (cap @ Program Max)iii	\$970	Rent cap 12%↑	\$1086
30% of income	\$505		\$505.00
RAP Benefit	\$313.87	\$107.461	\$421.23
Client Rent after Benefit	\$786.13		\$678.77
% income to rent before Benefit	65.4%		65.4%
% income to rent after Benefit	46.7%		40.3%

Example #3: Couple with 2 children on Vancouver Island

This example is of a couple with 2 daughters under the age of 12. One parent works and the other stays home with the children. The monthly household income is \$2,010 and they rent the main floor of a house for \$1,550.00. They have been in receipt of the Rental Assistance Program benefit since 2015 and have moved once during this time and have now been at this address for just over a year.

The RAP subsidy helps this family afford their rental suite. Without RAP, this family would robe paying 77% of their income towards their rent, the RAP benefit reduces their rent to 65% of their income. If the enhancements to RAP are approved, the percentage of income paid towards rent would be reduced to 60%.

	Current	Proposed	Benefits After
	Benefits	Change	Enhancement
Income	\$2,010		\$2,010
Actual Rent	\$1,550		\$1,550
Adjusted Rent (cap @ Program Max)	\$1,015	Rent cap 12%↑	\$1,136
30% of income	\$603		\$603
RAP Benefit	\$243	\$1041	\$347
Client Rent after Benefit	\$1,307	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	\$1,203
% income to rent before Benefit	77.1%		77.1%
% income to rent after Benefit	65.0%		59.8%

Adjusted Rent is the lesser of the Actual Rent or the program Maximum Rent Ceiling

[&]quot;Up to \$35 can be added to the rent if heat costs are extra (up to the program max)

Sergeant, Christine OHCS:EX

From: Rabinovitch, Hannah R OHCS:EX

Sent: August 31, 2018 2:05 PM
To: Mills, Esme GCPE:EX

Cc: Page, Doug OHCS:EX; Sparrow, Brad OHCS:EX; Blewett, Tyann M OHCS:EX

Subject: RE: AARI vs SAFER/RAP increases

Hi Esme,

This is a complicated question to answer as it will vary by household depending on a number of factors. We don't have the program information available to answer the question and it should be posed to BC Housing's communications department. The impact of the enhancements will vary by household depending on:

- The tenant's current subsidy level,
- Whether their rent is below or above the rent ceiling for the program,
- The tenant's income level.

Hopefully BC Housing can respond to the question.

Hannah

Hannah Rabinovitch, MPP

Senior Policy Analyst, Housing Policy Branch Office of Housing and Construction Standards Ministry of Municipal Affairs and Housing

Ph: (250) 480-8492

From: Blewett, Tyann M OHCS:EX **Sent:** Friday, August 31, 2018 1:46 PM

To: Mills, Esme GCPE:EX

Cc: Elder, Kathy A OHCS:EX; Sparrow, Brad OHCS:EX; Rabinovitch, Hannah R OHCS:EX

Subject: RE: AARI vs SAFER/RAP increases

We'll have to check in with Housing policy folks as they know the most about these programs.

Hannah – can you help with this?

From: Mills, Esme GCPE:EX

Sent: Friday, August 31, 2018 1:22 PM

To: Blewett, Tyann M OHCS:EX **Cc:** Elder, Kathy A OHCS:EX

Subject: AARI vs SAFER/RAP increases

Tyann,

I'll be sending along a CP and QAs and a couple of statements on the Rent Increase shortly. Hoping you can get me some numbers on how the AARI will affect the SAFER/RAP increases; that will be included in the package I send.

For example: \$1300 rent, with a 4.5% increase (\$58.50) but also a \$67 RAP increase – but I'm hoping that you can provide meaningful numbers for me. I'd like to be able to show the math for an average case for both SAFER and RAP.

Thank-you!

esme



BRIEFING NOTE FOR DECISION

Date: September 27, 2018

Prepared For: Honourable Selina Robinson, Minister of Municipal Affairs and Housing

Title: Further Enhancements to the Rental Assistance Program (RAP) and Shelter Aid for

Elderly Renters (SAFER)

Issue:

s.12,s.13

RECOMMENDED OPTION:

s.12,s.13

BACKGROUND:

The Rental Assistance Program (RAP) provides low-income working families with cash assistance to help with their monthly rent payments. To qualify, they must have incomes below a designated ceiling, have at least one dependent child and have been employed at some point over the previous year.

The Shelter Aid for Elderly Renters (SAFER) program provides monthly cash payments to subsidize rents for eligible British Columbia (BC) residents who are age 60 or over. Recipients must meet income and residency requirements.

The two rent supplement programs provide subsidies to reduce the *rent gap*, the difference between the market rent being charged for their unit and what they would pay if it was 30 percent of their income. Rent ceilings are set by market area and limit the rent paid that can be claimed. As well, benefits are provided on a sliding scale, providing more assistance to those with lowest incomes. At the lowest end of the eligible income range, renters receive assistance for 90 percent of the rent gap; those at the highest end receive 35 percent of the rent gap.

Benefits available through RAP and SAFER have not kept up with increasing rent costs, with rent ceilings and assistance levels last increased in 2014. In Budget 2018, the government invested \$116 million over three years to increase both the monetary benefits and the number of people eligible for assistance. The enhancements take effect in September 2018, and include:

- The income ceiling for RAP was raised from \$35,000 to \$40,000; and
- Rent ceilings for both RAP and SAFER were raised somewhat to reflect increases in market rents.

As a result of these enhancements, more than 35,000 households are now eligible, including 3,200 newly eligible families and seniors (700 clients in SAFER and 2,500 clients in RAP). The average increase in the benefit is \$800 per year for families and \$930 per year for seniors.



BC Housing's 2018/19 budget for rental assistance programs¹ is \$147.3 million, including a partial year of the above enhancements.

DISCUSSION:



s.12,s.13

OPTIONS:



s.13

s.13,s.17

s.13

PREPARED BY:

Bob Crane, Senior Policy Analyst Doug Page, Director of Policy and Legislation Housing Policy Branch 778-679-9657 / 250-380-8696 APPROVED BY:

Greg Steves, Assistant Deputy Minister, Office of Housing and Construction Standards

Jacqueline Dawes, Deputy Minister

DATE APPROVED:

September 26, 2018

September 27, 2018

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Withheld pursuant to/removed as

s.13;s.17



BRIEFING NOTE FOR INFORMATION

March 22, 2018 Date:

Prepared For: Honourable John Horgan, Premier

Title: Shelter Aid for Elderly Renters Program (SAFER)

SUMMARY:

The Province has developed "Homes for B.C.: A 30-Point Plan for Housing Affordability in British Columbia" (30-Point Plan) to address the need for appropriate and affordable housing for all British Columbians.

- In addition to funding for the creation of new housing, the 30-Point Plan includes improvements to two rent assistance programs: Shelter Aid for Elderly Renters (SAFER) and the Rental Assistance Program (RAP), both of which provide cash assistance to eligible households renting in the private market.
- The SAFER enhancements will be implemented in September 2018 to allow for necessary system adjustments and recalculation of benefits for all SAFER recipients.
- To improve the SAFER program, the rent ceilings will be raised in all areas of the province. This will not expand eligibility (no change to age eligibility), but will increase the average benefit amount received.
- The SAFER enhancements respond to the 2015 Seniors Advocate Report on Seniors' Housing in B.C.

BACKGROUND:

Overview of SAFER program

The SAFER program provides rent supplements in the private market to low-income seniors (aged 60+) including singles, couples and individuals sharing accommodation.

The amount of assistance is calculated using household size, income, rent and location. Regardless of actual rent, assistance is calculated based on amounts up to a maximum rent level ("rent ceiling").

SAFER recipients are reimbursed part of the difference between 30 percent of total income and their monthly rent, based on a sliding scale that gives more assistance to those with the least income.

Eligible households can receive benefits under SAFER and still be registered for housing through The Housing Registry.

There are currently approximately 17,000 senior-led households receiving SAFER benefits across the province. The average benefit is presently \$187 per month.

Enhancements to SAFER through Budget 2018

Budget 2018 makes enhancements to the SAFER program by providing \$58 million over three years to increase the benefits of the SAFER program.

The enhancements include increasing the maximum rental ceiling and adding a third rent zone. These changes will result in increasing the average monthly subsidy by \$78 (from \$187 to \$265). More information about the new rent ceilings will be released in the coming months.



These program enhancements will begin September 1, 2018. Existing SAFER clients will be advised by mail.

As a result of these changes, over 17,000 existing low-income seniors will see their SAFER benefits increase, and 700 new senior households will become eligible.

Seniors Advocate Report

In 2015, the Office of the Seniors Advocate reviewed housing options for seniors in the province. They released a report with the following recommendation pertaining to the SAFER program:

- Revise the Shelter Aid for Elderly Renters (SAFER) program to align with the subsidized housing model of tenants paying no more than 30% of their income for shelter costs, by:
 - a) Adjusting the maximum level of subsidy entitlement from the 90% currently indicated in the SAFER regulations to 100%; and
 - b) Replacing the current maximum rent levels used in the SAFER subsidy calculations with the average market rents for one-bedroom units in B.C.'s communities as reported annually by Canada Mortgage and Housing Corporation.

An analysis of budget implications of these changes has been carried out. The chart below summarizes how the Budget 2018 enhancements address the recommendations.

Seniors Advocate Recommendations	Budget 2018 Enhancements	Comments
Revise the SAFER program to align with the subsidized housing model of tenants paying no more than 30% of their income for shelter costs.	Budget 2018 enhancements include: • increasing maximum rent levels across the province which results in	1
Adjust the maximum level of subsidy entitlement from the 90% currently indicated in the SAFER regulations to 100%.	increasing the average rent subsidy by \$78/month.	
Replace the current maximum rent levels used in the SAFER subsidy calculations with the average market rents for one- bedroom units in B.C.'s	The current maximum rent levels will be increased across the province.	
communities as reported by Canada Mortgage and Housing Corporation.		s.13



PREPARED BY:

Elizabeth McNabb BC Housing (604) 439-4703 APPROVED BY:

Shayne Ramsay, CEO BC Housing

Jacqueline Dawes, Deputy Minister

DATE APPROVED:

John Bell OBO March 22, 2018

March 22, 2018