

Subject: Opposition to Your Proposed Speculation Tax

Date: Saturday, March 3, 2018 at 8:42:06 AM Pacific Standard Time

From: s.22

To: Horgan.MLA, John LASS:EX

CC: Wright, Don J. PREM:EX

Dear Premier Horgan,

Please take a few moments to read my attached letter. s.22

s.22 I have some very serious concerns to bring to your attention regarding the severe, adverse impacts that would flow to British Columbians like me from this proposed tax. ***Please re-think this now.***

Sincerely,

s.22

March 3, 2018

Premier John Horgan
Parliament Buildings
Victoria, BC

Dear Premier Horgan,

Re: Proposed Speculation Tax

s.22

s.22

I only

mention this in terms of establishing my past credibility with you, in terms of my professional background in government processes, and my experience/ability to grasp and analyze all the implications of complex financial policy decisions.

The proposed speculation tax is sheer folly. It should not proceed in any manner as has been outlined to date. Your government will be unfairly and indiscriminately visiting financial hardship, and even outright economic ruin, upon thousands of your own innocent, tax-paying citizens. I am one of them, and I am begging you to completely re-think the approach to addressing the real issues of foreign/off-shore investment/speculation (and, frankly, money laundering) that are actually driving much of the overheated real estate markets in certain urban areas (affecting affordability and reducing rental housing availability).

I want to give you my real life example of how the proposed tax could ruin a lifetime of hard work and very careful financial planning for a decent, basic retirement. s.22

s.22

s.22

Since then, we have been living on a combination of his s.22

pension (it is not a bonanza amount by any means, although we are grateful he has a pension), my self-employment earnings as a consultant, and (as of a couple of years ago) I qualified to begin collecting my government pension s.22

again - not a financial bonanza, but the security of any pension amount is certainly nice to have).

As I said, I am starting to plan for my retirement and we will soon enter the whole "retired on fixed incomes" phase of life. Our main source of income will be our two fixed government pensions (which, combined, *will gross well below six figures* a year - from which we then have to pay all income, property and other taxes, meet our living costs/expenses and, hopefully, have something of a life to enjoy with a little disposable income.

s.22

we looked ahead in planning our future, and invested in purchasing s.22 raw land on one of the small, remote Gulf Islands that is not served by a ferry. We chose this piece of land because

we could afford it (compared to the price of land on Gulf Islands that are more accessible because they are served by BC Ferries).

Below you will see a picture of what it looked like when we bought it - raw, completely undeveloped land that did not even have BC Hydro power poles nearby to hook up to for electricity.

s.22

We then embarked on a very long, slow, and expensive process of developing this land and creating some added-value from our purchase. We could not afford to clear the land (for a future building site) or drill a well until s.22

We were socially/environmentally responsible, and had to be financially/economically prudent, in putting a structure on this property -s.22

s.22

Then it was almost another 2 years before we could afford to pay the thousands of dollars BC Hydro required to install the 2 power poles necessary to get electricity to our property line. So, we had no lights/heat, and no running water etc. We Coleman lanterns and candle light, cooked on a single butane burner (later a propane BBQ), hauled our drinking water over in 5 gallon jugs, and I washed our dishes in ocean water.

s.22 property was a seasonal cottage until we decided to expand and develop it further as our future retirement home. Much of this decision to further invest in our real estate was driven by the financial crash, which wiped out most of our RRSP value.

s.22

s.22 We added a lot to the local economy through this process through our many purchases of building materials/fixtures, and also by employing a wide range of labour/services.

Below you will see a photograph of the property today - after ^{s.22} long years of slow and steady effort and investment in what we hoped would add to a secure future in retirement.

s.22

We have lived ^{s.22} full time, with it as our principal residence, ^{s.22}

This proposed speculation tax includes us as ^{s.22}

(unless the exemptions yet to be developed completely, not just partially, address our issues). This tax would kill *both* our property value and resale value. Based on the \$20 per \$1,000 of assessed value by 2019, anyone to whom I try to sell our ^{s.22} (who did *not* use it as their principal residence) could be looking at paying something in the range of \$10,000 a year under this tax scheme (in addition to regular property taxes) – for very remote, recreational property you can only access by private boat, that has no paved roads, no water/sewer, no garbage service, no fire protection, nor any other services you would expect for those kinds of exorbitant taxes.

Properties on the more remote islands not served by BC Ferries are already very hard to sell, and their value lags behind properties that are more accessible and that have access to services. ^{s.22}

s.22

s.22

Our geographic area/real estate market is not one of the highly speculative ones contributing to driving up the real estate prices in certain BC cities, that government seems to be trying to cool down through this measure. We are not a viable rental markets. ^{s.22}

s.22

We now have ^s grandchildren with whom we enjoy spending time at our home (along with their wonderful parents). We want them to grow up with great memories of family times spent together on this little island (with them learning to swim, row, sail, canoe, fish etc). It seems insane that, under this

proposed tax, should we ever need to move off s.22 (as we age it could easily become necessary to be much closer to medical care/services) - to a different principal residence - but want to keep our s.22 place as a seasonal family cottage for the next generations, that we would then become "speculators" who would have to pay this incredibly high annual tax!

We have not worked as hard and as long as we have for the past three decades to now face the prospect of such an ill-conceived and unfair tax grab.

You all need to re-think this massive boondoggle *NOW*.

Sincerely,

s.22

s.22

Subject: Speculation Tax

Date: Monday, March 12, 2018 at 8:37:15 AM Pacific Daylight Time

From: s.22

To: Wright, Don J. PREM:EX

Hi Don

Hope all is well with you.

I am hoping the government will consider an exemption to the proposed tax for properties that have been owned (as family vacation properties) for more than 10 years. The proposed tax on Kelowna area vacation homes will make these properties unaffordable for many families.

I appreciate if you will forward my comments to the appropriate people for consideration.

Thanks s.22

Sent from my iPhone

From: [Aaron, Sage PREM:EX](#)
To: s.17 ; [Meggs, Geoff PREM:EX](#)
Subject: 20180228_OpEd_PostBudget_PJH_V2_DD.docx
Date: Thursday, March 1, 2018 1:13:03 PM
Attachments: 20180228_OpEd_PostBudget_PJH_V2_DD.docx
ATT00001.htm

Attached & below an op ed for multicultural papers. Based on the core budget messages.

A budget that works for you

By John Horgan, Premier of British Columbia

People in B.C. work hard every day, and they deserve a government that works for them. But for too long, the previous government failed to act while people struggled to find housing they can afford, care for their children, and access to the services they count on.

Budget 2018 puts people first, invests in the services you need, delivers on our commitment to make life in B.C. more affordable, and supports a strong, sustainable economy that works for all British Columbians. That starts with historic investments to make child care more affordable, and B.C.'s first comprehensive housing plan.

B.C.'s housing market has been so distorted by speculation that it doesn't work for people or B.C.'s economy. To fix this, our government has taken bold measures to make housing more affordable for people. That includes a new tax on housing speculators, action to shut down tax loopholes and money laundering in our housing market, and historic investments to increase housing supply.

Budget 2018 invests more than \$1.6 billion over three years to build and maintain affordable rental housing, increase rental assistance for low-income seniors and working families, help finance student housing, and provide supportive housing for at-risk British Columbians. That includes helping to build 114,000 affordable rental, non-profit, co-op and owner-purchase housing units.

We're also investing \$1 Billion in child care and early learning over three years, including a new affordable child-care benefit which will provide as many as 86,000 families across B.C. with up to \$1,250 per month in child-care cost relief.

Our government is taking concrete action to make your life more affordable. On January 1st, 2018, our government cut Medical Service Plan (MSP) premiums in half. With budget 2018, we announced the complete elimination of MSP premiums effective January 1st, 2020, saving families up to \$1800 per year, and individuals up to \$900 per year.

Budget 2018 also invests \$105 million in the Fair Pharmacare program to expand prescription drug and medical supply coverage for 240,000 low-income B.C. families, reinstates free bus passes to help over 100,000 people receiving disability assistance and delivers on our commitment to make ferry fares more affordable.

To improve the services you count on, our government is making significant investments in health care, with funding of \$548 million over three years to improve care for seniors and \$150 million to help connect those who do not have a family doctor with team-based primary care.

To support students and meet the need for qualified teachers, our government is hiring more teachers, bringing the total to over 3,700 new hires around the province. We're dedicating \$18 million to services that provide outreach and counselling support for women and children affected by violence, and making a historic investment of \$50 million this fiscal year to support the revitalization and preservation of Indigenous languages in B.C.

And we'll keep investing in a strong, sustainable economy that works for people. That includes supporting communities hit the hardest by the 2017 wildfire season and investing in wildfire preparedness to protect people, communities and wildlife. Budget 2018 also increases funding for B.C.'s agrifood sector to support enhanced Buy BC, Grow BC and Feed BC initiatives, removes fees for Adult Basic Education and English Language Learning, and increases grants to support B.C.'s vibrant communities and creative economy.

Our government will keep working hard to make your life more affordable, improve the services you count on, and make sure B.C.'s economy works for everyone.

Budget 2018 is a budget that works for you.

Go to budget.gov.bc.ca for more information.

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From: Aaron, Sage PREM:EX
To: s.17 ; Meggs, Geoff PREM:EX
Subject: For review: Taking bold action to address the housing crisis - Editorial V2.docx
Date: Thursday, March 8, 2018 10:52:54 AM
Attachments: Taking bold action to address the housing crisis - Editorial V2.docx
ATT00001.htm

Op Ed for multicultural papers.

Taking bold action to address the housing crisis

By John Horgan, Premier of British Columbia

Housing is the foundation of healthy families and strong communities. Unfortunately, the previous government's poor choices and neglect led to our housing market spiral out of control, while people struggled to find a suitable place to rent or an affordable home to buy. That's why our first full budget took bold action to make housing more available and affordable for people, including closing loopholes and cracking down on tax cheats and housing speculators, investing in the homes people need and making our rental laws fairer for everyone.

Years of unchecked housing speculation has distorted our market, hurting people and hurting our economy. That's why we're bringing in a tax on speculation – it targets people who don't pay income tax in B.C. and are not contributing to our province and our communities. Similarly, we're closing loopholes that people use to abuse our real estate market and cracking down on tax cheats who expect their neighbours to pick up the tab for the services we all enjoy. This should help stabilize our housing market and make it fairer for everyone. We're also asking people who have benefited the most from rising land values to pay a little more by increasing school taxes and the property transfer tax on homes worth more than \$3 million dollars.

By raising the foreign-buyers tax to 20 per cent and expanding it to more communities we are also making it clear that people who live and work here are the priority for homes in B.C. These measures to address excess demand in our real estate market are critically important, but they can't solve the problem alone.

That's why we are 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 is the biggest investment in affordable housing in B.C. history and will help us work in partnership to create 114,000 new, affordable homes across the province.

We won't be able to build those alone. We will be working with other governments, First Nations, faith groups, non-profits, post-secondary schools, for-profit developers and others to streamline the creation of new, affordable housing for people who need it the most – including students, seniors, and middle income families.

We're starting by working with post-secondary schools to deliver more than 8000 on campus homes. This will free up rental housing in our communities, and help the bright young minds of tomorrow focus on their studies instead of struggling to find a place to live.

Supply takes time to build – and people need help today. That's why we are making existing rental housing more secure, and strengthening our rental laws so they are fairer for everyone. We already closed the loophole in our housing laws that some people were using to raise rent

over the legal limits. And we strengthened penalties for bad tenants and bad landlords who repeatedly break the law, while making it easier for everyone to get disputes settled faster. We're also raising rental supplements for seniors and low-income families so they can afford to keep their homes as the cost of rent increases, and giving owners of manufactured homes increased compensation if they are displaced by redevelopment.

The housing crisis wasn't created overnight. It will take time and sustained action to solve. We are not waiting to get started. These are just some of the ways we are taking bold action to address the housing crisis. We will continue to bring forward the solutions families and communities need, as we work to fix a housing crisis caused by years of bad choices and neglect.

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From: s.22
To: [Minister, FIN FIN:EX; Minister, MAH MAH:EX](#)
Cc: [OfficeofthePremier, Office PREM:EX; Wanamaker, Lori FIN:EX; Dawes, Jacquie MAH:EX; UDIVictoria; UDIOkanagan](#)
Subject: UDI LETTER REGARDING HOUSING AFFORDABILITY AND IMPACTS OF BUDGET 2018
Date: Monday, March 5, 2018 10:48:29 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

s.22



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 meaningfully 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 existing 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.

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To support students and meet the need for qualified teachers, our government is hiring more teachers, bringing the total to over 3,700 new hires around the province. We're dedicating \$18 million to services that provide outreach and counselling support for women and children affected by violence, and making a historic investment of \$50 million this fiscal year to support the revitalization and preservation of Indigenous languages in B.C.

And we'll keep investing in a strong, sustainable economy that works for people. That includes supporting communities hit the hardest by the 2017 wildfire season and investing in wildfire preparedness to protect people, communities and wildlife. Budget 2018 also increases funding for B.C.'s agrifood sector to support enhanced Buy BC, Grow BC and Feed BC initiatives, removes fees for Adult Basic Education and English Language Learning, and increases grants to support B.C.'s vibrant communities and creative economy.

Our government will keep working hard to make your life more affordable, improve the services you count on, and make sure B.C.'s economy works for everyone.

Budget 2018 is a budget that works for you.

Go to budget.gov.bc.ca for more information.

From: [Aaron, Sage PREM:EX](#)
To: s.17 & [Meggs, Geoff PREM:EX](#)
Subject: For review: Taking bold action to address the housing crisis - Editorial V2.docx
Date: Thursday, March 8, 2018 10:52:54 AM
Attachments: [Taking bold action to address the housing crisis - Editorial V2.docx](#)
[ATT00001.htm](#)

Op Ed for multicultural papers.

Taking bold action to address the housing crisis

By John Horgan, Premier of British Columbia

Housing is the foundation of healthy families and strong communities. Unfortunately, the previous government's poor choices and neglect led to our housing market spiral out of control, while people struggled to find a suitable place to rent or an affordable home to buy. That's why our first full budget took bold action to make housing more available and affordable for people, including closing loopholes and cracking down on tax cheats and housing speculators, investing in the homes people need and making our rental laws fairer for everyone.

Years of unchecked housing speculation has distorted our market, hurting people and hurting our economy. That's why we're bringing in a tax on speculation – it targets people who don't pay income tax in B.C. and are not contributing to our province and our communities. Similarly, we're closing loopholes that people use to abuse our real estate market and cracking down on tax cheats who expect their neighbours to pick up the tab for the services we all enjoy. This should help stabilize our housing market and make it fairer for everyone. We're also asking people who have benefited the most from rising land values to pay a little more by increasing school taxes and the property transfer tax on homes worth more than \$3 million dollars.

By raising the foreign-buyers tax to 20 per cent and expanding it to more communities we are also making it clear that people who live and work here are the priority for homes in B.C. These measures to address excess demand in our real estate market are critically important, but they can't solve the problem alone.

That's why we are 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 is the biggest investment in affordable housing in B.C. history and will help us work in partnership to create 114,000 new, affordable homes across the province.

We won't be able to build those alone. We will be working with other governments, First Nations, faith groups, non-profits, post-secondary schools, for-profit developers and others to streamline the creation of new, affordable housing for people who need it the most – including students, seniors, and middle income families.

We're starting by working with post-secondary schools to deliver more than 8000 on campus homes. This will free up rental housing in our communities, and help the bright young minds of tomorrow focus on their studies instead of struggling to find a place to live.

Supply takes time to build – and people need help today. That's why we are making existing rental housing more secure, and strengthening our rental laws so they are fairer for everyone. We already closed the loophole in our housing laws that some people were using to raise rent

over the legal limits. And we strengthened penalties for bad tenants and bad landlords who repeatedly break the law, while making it easier for everyone to get disputes settled faster. We're also raising rental supplements for seniors and low-income families so they can afford to keep their homes as the cost of rent increases, and giving owners of manufactured homes increased compensation if they are displaced by redevelopment.

The housing crisis wasn't created overnight. It will take time and sustained action to solve. We are not waiting to get started. These are just some of the ways we are taking bold action to address the housing crisis. We will continue to bring forward the solutions families and communities need, as we work to fix a housing crisis caused by years of bad choices and neglect.

A budget that works for you

By John Horgan, Premier of British Columbia

People in B.C. work hard every day, and they deserve a government that works for them. But for too long, the previous government failed to act while people struggled to find housing they can afford, care for their children, and access to the services they count on.

Budget 2018 puts people first, invests in the services you need, delivers on our commitment to make life in B.C. more affordable, and supports a strong, sustainable economy that works for all British Columbians. That starts with historic investments to make child care more affordable, and B.C.'s first comprehensive housing plan.

B.C.'s housing market has been so distorted by speculation that it doesn't work for people or B.C.'s economy. To fix this, our government has taken bold measures to make housing more affordable for people. That includes a new tax on housing speculators, action to shut down tax loopholes and money laundering in our housing market, and historic investments to increase housing supply.

Budget 2018 invests more than \$1.6 billion over three years to build and maintain affordable rental housing, increase rental assistance for low-income seniors and working families, help finance student housing, and provide supportive housing for at-risk British Columbians. That includes helping to build 114,000 affordable rental, non-profit, co-op and owner-purchase housing units.

We're also investing \$1 Billion in child care and early learning over three years, including a new affordable child-care benefit which will provide as many as 86,000 families across B.C. with up to \$1,250 per month in child-care cost relief.

Our government is taking concrete action to make your life more affordable. On January 1st, 2018, our government cut Medical Service Plan (MSP) premiums in half. With budget 2018, we announced the complete elimination of MSP premiums effective January 1st, 2020, saving families up to \$1800 per year, and individuals up to \$900 per year.

Budget 2018 also invests \$105 million in the Fair Pharmacare program to expand prescription drug and medical supply coverage for 240,000 low-income B.C. families, reinstates free bus passes to help over 100,000 people receiving disability assistance and delivers on our commitment to make ferry fares more affordable.

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From: eric
To: s.17
Subject: Globe on housing
Date: Tuesday, February 20, 2018 7:06:27 PM

B.C.'s new measures aim to temper rising real estate prices

[David Ebner](#)

VICTORIA

Published February 20, 2018 Updated 48 minutes ago

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From: eric
To: s.17
Subject: Interesting housing piece
Date: Friday, March 16, 2018 6:43:46 AM

2 Globe and Mail, Page H04, 16-Mar-2018

It's agreed: Vancouver has a problem

By Kerry Gold

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From: eric
To: s.17
Subject: Mason
Date: Tuesday, February 20, 2018 7:01:42 PM
Attachments: image001.jpg

Opinion

The BC NDP's budget is bold – but will it be enough?

Gary Mason



Gary Mason

VICTORIA

Published February 20, 2018 Updated 56 minutes ago

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From: eric
To: s.17
Subject: moodys
Date: Wednesday, February 21, 2018 7:13:54 PM

Moody's notes that new revenue measures support increased social spending in British Columbia's balanced 2018 budget

Global Credit Research - 21 Feb 2018

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From: [Kristianson, Eric GCPE:EX](#)
To: s.17
Subject: Palmer on McComb
Date: Wednesday, February 21, 2018 7:52:58 AM

CKNW, 21-Feb-2018

3

Palmer - Budget 2018

By CKNW View From Victoria

Simi Sara: Copyright

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Eric Kristianson
ADM Strategic Issues
GCPE
778-584-1248

From: [Meggs, Geoff PREM:EX](#)
To: [Aaron, Sage PREM:EX s.17](#)
Subject: RE: For review: Taking bold action to address the housing crisis - Editorial V2.docx
Date: Thursday, March 8, 2018 1:21:29 PM

Sure

GEOFF MEGGS

Chief of Staff, Office of the Premier
West Annex, Parliament Buildings,
501 Belleville St, Victoria, BC V8V 2L8
(250) 356-6271

From: Aaron, Sage PREM:EX
Sent: Thursday, March 8, 2018 10:53 AM
To: s.17 : Meggs, Geoff PREM:EX
Subject: For review: Taking bold action to address the housing crisis - Editorial V2.docx
Op Ed for multicultural papers.

Taking bold action to address the housing crisis

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rental housing more secure, and strengthening our rental laws so they are fairer for everyone. We already closed the loophole in our housing laws that some people were using to raise rent over the legal limits. And we strengthened penalties for bad tenants and bad landlords who repeatedly break the law, while making it easier for everyone to get disputes settled faster. We're also raising rental supplements for seniors and low-income families so they can afford to keep their homes as the cost of rent increases, and giving owners of manufactured homes increased compensation if they are displaced by redevelopment.

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From: [Kristianson, Eric GCPE:EX](#)
To: s.17
Subject: zuss-Baldrey
Date: Tuesday, February 20, 2018 4:27:45 PM

Global News: BC 1, 20-Feb-2018



Baldrey/Zussman - BC budget

By Global News: BC 1

Colleen Christie: Copyright

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Eric Kristianson
ADM Strategic Issues
GCPE
778-584-1248

Page 45 to/à Page 46

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s.12;s.14

Robinson, Jon PREM:EX

From: Robinson, Jon PREM:EX
Sent: Wednesday, February 21, 2018 3:42 PM
To: Lam, Roger OHCS:EX; Kaye, Erik OHCS:EX; Ashbourne, Craig MAH:EX
Subject: RE: monthly planning meeting

Yes, let's set something up for next week if possible. Face-to-face is important for this I think. I also agree with your approach. s.13

Thanks. Please do get Christine to book a time and boardroom.

This should be helpful for all of us.

Jon

From: Lam, Roger OHCS:EX
Sent: Wednesday, February 21, 2018 3:28 PM
To: Robinson, Jon PREM:EX <Jon.Robinson@gov.bc.ca>; Kaye, Erik OHCS:EX <Erik.Kaye@gov.bc.ca>; Ashbourne, Craig MAH:EX <Craig.Ashbourne@gov.bc.ca>
Subject: RE: monthly planning meeting

Hi Jon,

Know that the budget has been tabled, I think it would be a good time to set up a meeting. What are you thinking in terms of a kick off for this little group? Do you want to schedule a face-to-face for an hour or two? s.13

s.13

Let

me know and I can have Christine book us a time and boardroom.

Roger

From: Robinson, Jon PREM:EX
Sent: Friday, February 16, 2018 2:08 PM
To: Lam, Roger OHCS:EX; Kaye, Erik OHCS:EX; Ashbourne, Craig MAH:EX
Subject: monthly planning meeting

Roger, Erik,

Craig and I have been discussing the importance of setting up a monthly planning meeting to discuss priorities for housing policy development to ensure our three shops are on the same page going forward. This is especially important as we move towards National Housing Day in the fall and associated plans. The meeting would include Housing Secretariat, the MO, and PO (i.e. likely the four of us), who will each be responsible for discussing priorities with our superiors and reporting back to the group to determine a shared path forward.

Further, we would also like to discuss with the Housing Secretariat a shared plan for tracking the 114,000 commitment.

The first meeting should be post-budget. I suggest the week of Feb 26 to March 2. Let me know what time works for everyone, and I will send out a recurring invite for once a month.

Thanks,

Jon and Craig

Jon Robinson | Director

Priorities and Accountability | Deputy Minister's Office

Office of the Premier | Phone: 250-893-4538

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Robinson, Jon PREM:EX

From: Robinson, Jon PREM:EX
Sent: Friday, March 2, 2018 9:03 AM
To: Faganello, Tara MAH:EX; Lennox, Brenda PREM:EX
Cc: Dawes, Jacquie MAH:EX; Ashbourne, Craig MAH:EX; Lam, Roger OHCS:EX; Brooks, Jessica MAH:EX; Gedney, Vanessa R MAH:EX; Andrade, Ana MAH:EX; Tang, Lynne MAH:EX
Subject: RE^{s.12}

Thank you for the information Tara.

That is the understanding I heard yesterday in the briefing with the Minister as well.

The plan you lay out makes sense to me. I will make sure everyone in PO is on the same page.

Much appreciated.

I look forward to the discussion on March 13th.

Jon Robinson | Director
Priorities and Accountability | Deputy Minister's Office
Office of the Premier | Phone: 250-893-4538

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From: Faganello, Tara MAH:EX
Sent: Thursday, March 1, 2018 4:42 PM
To: Lennox, Brenda PREM:EX <Brenda.Lennox@gov.bc.ca>; Robinson, Jon PREM:EX <Jon.Robinson@gov.bc.ca>
Cc: Dawes, Jacquie MAH:EX <Jacquie.Dawes@gov.bc.ca>; Ashbourne, Craig MAH:EX <Craig.Ashbourne@gov.bc.ca>; Lam, Roger OHCS:EX <Roger.Lam@gov.bc.ca>; Brooks, Jessica MAH:EX <Jessica.Brooks@gov.bc.ca>; Gedney, Vanessa R MAH:EX <Vanessa.Gedney@gov.bc.ca>; Andrade, Ana MAH:EX <Ana.Andrade@gov.bc.ca>; Tang, Lynne MAH:EX <Lynne.Tang@gov.bc.ca>
Subject: FW^{s.12}
Importance: High

Hi Brenda and Jon,

Just wanting to make sure everyone is on the same page regarding timing for^{s.12}

s.12,s.13

Please just let me know if I can provide any additional information or details?

Thanks,
Tara

From: Lam, Roger OHCS:EX
Sent: Thursday, March 1, 2018 4:24 PM
To: Dawes, Jacquie MAH:EX
Cc: Faganello, Tara MAH:EX; Gedney, Vanessa R MAH:EX; Brooks, Jessica MAH:EX; Tang, Lynne MAH:EX; Andrade, Ana MAH:EX; Steves, Gregory OHCS:EX
Subject: Re:s.12

Thank you, this reflects my understanding as well s.12,s.13
s.12,s.13

Sent from my iPhone

On Mar 1, 2018, at 3:40 PM, Dawes, Jacquie MAH:EX <Jacquie.Dawes@gov.bc.ca> wrote:

Thanks Tara,
s.13

From: Faganello, Tara MAH:EX
Sent: Thursday, March 1, 2018 12:59 PM
To: Dawes, Jacquie MAH:EX <Jacquie.Dawes@gov.bc.ca>
Cc: Gedney, Vanessa R MAH:EX <Vanessa.Gedney@gov.bc.ca>; Brooks, Jessica MAH:EX <Jessica.Brooks@gov.bc.ca>; Tang, Lynne MAH:EX <Lynne.Tang@gov.bc.ca>; Andrade, Ana MAH:EX <Ana.Andrade@gov.bc.ca>
Subject: FW:s.12
Importance: High

Hi Jacquie

Further to Brenda's note below s.12,s.13
s.12,s.13

Please just let me know if I can provide any additional information or details.

Thanks,
Tara

From: Tang, Lynne MAH:EX
Sent: Thursday, March 1, 2018 11:58 AM
To: Brooks, Jessica MAH:EX; Hill, Jennifer MAH:EX
Cc: Dong, Jodi MAH:EX
Subject: FW:s.12
Importance: High

Jessica, Jennifer,

Please see below. Comments, concerns?
Thanks, Lynne

From: Lennox, Brenda PREM:EX
Sent: Thursday, March 1, 2018 11:50 AM
To: Gedney, Vanessa R MAH:EX
Cc: Tang, Lynne MAH:EX; Lam, Roger OHCS:EX
Subject: s.12
Importance: High

Hi Vanessa

s.12,s.13

Thanks
Brenda

Brenda Lennox | Director

Cabinet Operations | Work (250) 387-7380 | Cell (250) 882-5356 | Brenda.Lennox@gov.bc.ca
617 Government Street | Victoria BC | CANADA

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Robinson, Jon PREM:EX

From: Ashbourne, Craig MAH:EX
Sent: Monday, February 26, 2018 6:38 PM
To: Robinson, Jon PREM:EX
Subject: RE: MEETING IBN | IBN #234285: Rental Zoning Authority for Local Governments | Briefing Date: February 27th
Attachments: 2018-02-26_234285_MIN IBN_Rental Zoning Authority for Local Governments.pdf

Sorry – attachement here for you.

Craig Ashbourne
Senior Ministerial Assistant
Minister of Municipal Affairs and Housing and responsible for Translink

s.17

E: craig.ashbourne@gov.bc.ca

From: Ashbourne, Craig MAH:EX
Sent: Monday, February 26, 2018 6:35 PM
To: Robinson, Jon PREM:EX
Subject: FW: MEETING IBN | IBN #234285: Rental Zoning Authority for Local Governments | Briefing Date: February 27th

Craig Ashbourne
Senior Ministerial Assistant
Minister of Municipal Affairs and Housing and responsible for Translink

s.17

E: craig.ashbourne@gov.bc.ca

From: Gedney, Vanessa R MAH:EX
Sent: Monday, February 26, 2018 5:55 PM
To: White, Christine MAH:EX
Cc: Ashbourne, Craig MAH:EX; Gardea, Daniela MAH:EX; Grant, Lisa MAH:EX; Patrucco, Ian MAH:EX
Subject: MEETING IBN | IBN #234285: Rental Zoning Authority for Local Governments | Briefing Date: February 27th

Good afternoon, the information briefing note for the following has been uploaded to the [eBinder SharePoint](#) (Folder: Briefings_Meetings):

BRIEFING: Rental Zoning Authority for Local Governments
ISSUE: Local Governments have requested authority for rental housing as a way to increase housing choices and affordability in BC Communities
ATTENDEES: • Jon Robinson
DATE: February 27, 2018
TIME: 3:30 pm – 4:00 pm
LOCATION: s.15
s.15,s.17 | Participant Conference ID: s.15,s.17 | Moderator Conference ID:

STAFF SUPPORT:

Jacquie Dawes, DM
Tara Faganello, ADM, Local Government Division (via t/c)
Jessica Brooks, Executive Director, Planning & Land Use Management
Jennifer Hill, A/Director, Intergovernmental Relations
Roger Lam, Executive Director

From: Thomson, Lia MAH:EX

Sent: Friday, February 16, 2018 3:46 PM

To: White, Christine MAH:EX

Cc: Ashbourne, Craig MAH:EX; Gardea, Daniela MAH:EX; Gedney, Vanessa R MAH:EX; Patrucco, Ian MAH:EX

Subject: MSR BRIEFING REQUEST | Rental Zoning

MSR BRIEFING REQUEST: Rental Zoning

Good morning Christine,

ADM Tara Faganello has requested a meeting be scheduled with Minister Robinson regarding Rental Zoning. Pertinent information is below:

Meeting Title/Group:	MSR BRIEFING: Rental Zoning
Meeting Purpose:	Briefing with Minister and Jon Robinson to ensure everyone is on the same page.
Ministry Staff Attendees:	Jacquie Dawes, Jon Robinson, Tara Faganello, Jessica Brooks, Jennifer Hill
Timing Implications:	Week of February 26 th
Meeting Duration:	30 mins
Materials:	Material will be provided

Please let me know if you need further clarification or have any questions.

Thank you,

Lia Thomson | Senior Executive Assistant

Deputy Minister's Office

Ministry of Municipal Affairs and Housing

6th Floor | 800 Johnson Street | Victoria BC | V8N 9N7

Phone: 250-387-9108



Ministry of
Municipal Affairs
and Housing

BRIEFING NOTE FOR INFORMATION

Date: February, 26, 2018

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

Title: Rental Zoning Authority for Local Governments

Issue: Local governments have requested authority to zone for rental housing as a way to increase housing choice and affordability in BC communities

SUMMARY:

- **Local governments have requested the authority to zone for rental housing.**
- **Work to design a new authority, including technical consultations with stakeholders, is underway.**
- **Based on current timelines, development of best practices and policy guidance to assist local governments in the use of a new rental zoning authority will be undertaken following the legislative drafting process.**
- **Amendments will require a careful consideration and balancing of the interests of residents, land owners and local governments.**

BACKGROUND:

The Union of British Columbia Municipalities (UBCM) and local governments including the cities of Vancouver and Burnaby have asked the Province for the authority to zone for rental housing. Based on research done by Ministry staff, an authority to zone by occupancy or tenure would not only be new in BC, it could be setting a precedent in Canada and the US. The ability to zone by rental is considered to have the potential to increase housing choice and affordability as it will create more certainty (less upfront negotiations) for local governments and developers that rental housing be added to the supply on a property zoned as residential rental

Policy work and targeted technical consultations are underway to develop a legislative scheme that would work seamlessly with the existing land use planning framework in BC, and enable local governments to zone for rental housing.

DISCUSSION:

Major Elements

Work to design a new rental zoning tool is underway. As currently proposed, a new authority to zone for rental would be enabling, available to all local governments (LGs) and will require amendments to both the Local Government Act and Vancouver Charter. Major design elements include the following:

- The authority would allow LGs to zone land such that **rental is the only form of occupancy permitted;**
- It would only be **applicable in residential zones** (pursuing other zones is too complex given the time to table legislation);
- The authority **could be applied at different geographic scales** (e.g. neighbourhoods, lots, floors within a building);
- LGs would be required to undertake a **rezoning process that includes a public hearing;**



Ministry of
Municipal Affairs
and Housing

- The authority could be used to **preserve existing or enable new rental housing**; and
- The authority would **only provide for new rental supply**. To enable *affordable* rental, the tool could be used in conjunction with existing provisions that are used to incentivize the supply of affordable housing e.g., density bonuses, housing agreements, CAC negotiations, and Development Cost Charge waivers.

Ongoing Considerations

s.13

s.13 This work will benefit from consultation with stakeholders and land use experts, including: UBCM, select local governments, development and not-for-profit sector representatives, and land use lawyers. Consultations are underway with UBCM, the cities of Victoria, Kelowna, Prince George, Vancouver, Burnaby, and Surrey, and with Metro Vancouver, the Urban Development Institute, Canada Lands Group, Colliers International and with Catalyst, a non-profit housing developer.

Based on a spring legislative timeline, it is anticipated that impact analysis and identification of key issues to consider when applying the tool will continue past legislative drafting. Should government adopt legislation, the results of this analysis are proposed to be published as policy guidance and best practices for local governments.

Timing

It is understood that two options are under consideration regarding the timing for adoption of new rental zoning legislation. It is proposed that these be considered by the Housing Working Group at its March meeting as part of a broader review of the draft rental zoning proposal; however, preliminary considerations could include the following:

Option 1: Adopt legislation in Spring 2018

s.13

Benefits: advances the legislative proposal in the near term.

Challenges: reduces the available time for technical consultation, policy work. Amendments to the legislation may be required following rollout.

PREPARED BY:

Jennifer Hill, A/Director, Planning and Land Use Policy
Planning and Land Use Management
(778) 698-3402

APPROVED BY:

Tara Faganello, Assistant Deputy Minister
Local Government Division

Jacqueline Dawes, Deputy Minister

DATE APPROVED:

February 26, 2018

February 26, 2018

Robinson, Jon PREM:EX

From: Lennox, Brenda PREM:EX
Sent: Monday, March 12, 2018 11:31 AM
To: Christensen, Suzanne PREM:EX
Cc: Colins, Tracey L PREM:EX; Robinson, Jon PREM:EX
Subject: s.12
Attachments:

Hi Suzanne

s.12,s.13

Materials will be sent out to members' iPads this morning.

Pls let me know if you would like to discuss.

Brenda

From: Faganello, Tara MAH:EX
Sent: Sunday, March 11, 2018 11:39 AM
To: Christensen, Suzanne PREM:EX; Lennox, Brenda PREM:EX; Ashbourne, Craig MAH:EX; Dawes, Jacquie MAH:EX; Robinson, Jon PREM:EX
Cc: Brooks, Jessica MAH:EX; Gedney, Vanessa R MAH:EX; Andrade, Ana MAH:EX
Subject: s.12

Hi believe we have resolved with our MO. Documents are with DM for review....

From: Christensen, Suzanne PREM:EX
Sent: Friday, March 9, 2018 4:27 PM
To: Faganello, Tara MAH:EX; Lennox, Brenda PREM:EX; Ashbourne, Craig MAH:EX; Dawes, Jacquie MAH:EX; Robinson, Jon PREM:EX
Cc: Brooks, Jessica MAH:EX; Gedney, Vanessa R MAH:EX; Andrade, Ana MAH:EX
Subject: s.12

Thanks Tara. Interesting update s.12,s.13 and would appreciate a call if you have the time. s.17 Can you send me the current draft document as well.

Suzanne

From: Faganello, Tara MAH:EX
Sent: Friday, March 9, 2018 3:26 PM
To: Christensen, Suzanne PREM:EX; Lennox, Brenda PREM:EX; Ashbourne, Craig MAH:EX; Dawes, Jacquie MAH:EX; Robinson, Jon PREM:EX
Cc: Brooks, Jessica MAH:EX; Gedney, Vanessa R MAH:EX; Andrade, Ana MAH:EX
Subject: s.12

Thank you kindly for the clarification.

Building on the approach we had landed on a few days ago^{s.12,s.13}
s.12,s.13

We have an edited document with ppt and speaking notes, and will move those forward internally and up to Cabinet Operations as soon as we have our approvals in place.

Best regards,
Tara

From: Christensen, Suzanne PREM:EX
Sent: Friday, March 9, 2018 11:52 AM
To: Lennox, Brenda PREM:EX; Faganello, Tara MAH:EX; Ashbourne, Craig MAH:EX; Dawes, Jacquie MAH:EX; Robinson, Jon PREM:EX
Subject: s.12,s.13

Good morning

I understand there may have been some different take aways from the conversation I had with Tara on this item yesterday. My apologies for not following up in writing in the moment. Hopefully this note will help clarify:
s.12,s.13

Since the PPT was built predicated on a decision item, I do not think time should be spent editing it. The outline and approach can be handled by the Minister with or without an information note as part of the package.

I hope this assists in efficiently moving this forward, and once again apologies for not confirming the outcome of my conversation with Tara via email.

Suzanne Christensen
Assistant Deputy Minister
Priorities and Accountability Office
Office of the Premier

Phone: 250-387-3563

Cell: s.17