

**REPORT OF
THE INNER-CITY INCLUSIVE HOUSING TABLE**

FINAL

MARCH 2007

FOREWORD

The Housing Table is made up of a number of organizations and agencies. Their common purpose is to develop goals, action plans, and outcomes that will create lasting housing benefits associated with the 2010 Games, in the pursuit of the overarching goal of eradicating homelessness.

This report has been written with the assistance of CitySpaces Consulting Ltd.

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Report of the Inner-City Inclusive Housing Table

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Summary

Report of the Inner-City Inclusive Housing Table

In a recent survey of 600 Vancouver residents, 25% identified homelessness as Vancouver's top priority over the next two years, and 17% identified affordable housing. When asked, "Which is the most important lasting impact of 2010", the highest response (32%) was "Help solve the homelessness problem".

This survey's findings are a convincing confirmation of Vancouverites' awareness and concern about homelessness. When the world arrives on our doorstep less than three years from now, what will they see? A city that has a striking street homeless problem or one that is making steady, visible progress towards eradicating homelessness? There is still time to act. To prepare for the influx of workers. To prevent evictions. To improve conditions. To build a legacy.

The Housing Table met from October 2006 to February 2007, reviewing the impacts experienced at previous hallmark events, grappling with complex issues of housing and services, and anticipating how the pre-Games period will affect the housing market. Our focus has been on housing for those people who are most vulnerable and multi-barriered, and always have the least choice in the housing market. These include youth between 13 and 25, women in poverty, people with mental health challenges, the disabled, people waiting for treatment, and Aboriginal people. Many face other challenges with medications, illegal drugs, and the sex trade. In light of what we continue to learn about the rapid changes being experienced in the Downtown Eastside, Mount Pleasant and Downtown South, there is an urgent need for three levels of government to take action.

Although the Table was large in size and diverse in perspectives¹, there was a remarkable degree of agreement on most on most of the recommended actions and a shared recognition that the legacy of the Games should be the elimination of homelessness. The accompanying report presents 25 recommended actions, organized in clusters, each relating to one of the five housing commitment statements made by the Games' four Partners in 2002.

Commitments to create direct benefits:

- Provide an affordable housing legacy and start planning now.
Two recommended actions.
- Protect rental housing stock.
Eleven recommended actions.
- Provide many alternative forms of temporary accommodation for Games' visitors and workers.
Three recommended actions.

¹ It should be noted that while a diverse group of 25 organizations participated on the Housing Table, some provincial and federal ministries that may be affected by these recommendations were not represented at the Housing Table.

Commitments to address potential adverse impacts:

- Ensure people are not made homeless as a result of the Games.
Six recommended actions.
- Ensure residents are not involuntarily displaced, evicted or face unreasonable increases in rent as a result of the Games.
Three recommended actions.

The members of the Housing Table believe that it is imperative that those actions that are supply-oriented must be initiated immediately in order to ensure funding is allocated at the earliest possible opportunity. The construction of affordable housing is the most potent way of impacting homelessness, and in considering the magnitude of needed housing the Table has drawn on the research work and targets within the *City of Vancouver's Homelessness Action Plan*. In summary, in terms of new supply, the Table recommends the following:

- Construction of an average of 800 social housing units (the majority of which are supportive) for each of the four years, starting as soon as possible. (Recommended Action #1)
- Securing additional operating subsidies to house low-income households in the Southeast False Creek Olympic Village following the Games. The proposed subsidy mix to be 40% deep core, 40% shallow, and 20% low-end-of-market. (Recommended Action #2)
- Acquisition or lease a minimum of 200 units, for each of four years, of existing low-income rental housing or the conversion of non-residential premises. (Recommended Action #3)
- Construct 200-250 units of housing by June 2009 to be leased to Games sponsors that need to accommodate workers before and during the Games, with subsequent conversion into social housing. (Recommended Action #16)

The Housing Table recognizes that the cumulative magnitude of homelessness presents a significant challenge for the Partners. But, unless this issue is tackled quickly through a focused program as set out in the report, the problem will become larger, more visible, and increasingly difficult to solve. The national media, and to some extent, the international media already know of the social and homelessness issues that prevail in Vancouver's inner city. When Vancouver welcomes the Games in 2010, what will the world's media see?

Main Report

Report of the Inner-City Inclusive Housing Table

In 2002, the four Partners to the Inner-City Inclusive Commitment Statement (ICI) pledged to work together to ensure that the legacy of the 2010 Olympic and Paralympic Winter Games (“the Games”) created direct benefits and managed potential adverse impacts for Vancouver’s Mount Pleasant, Downtown South and Downtown Eastside neighbourhoods. In terms of housing, this pledge was conveyed as a series of commitments.

Commitments to create direct benefits

- Provide an affordable housing legacy and start planning now.
- Protect rental housing stock.
- Provide many alternative forms of temporary accommodation for Games’ visitors and workers.

Commitments to address potential adverse impacts

- Ensure people are not made homeless as a result of the Games.
- Ensure residents are not involuntarily displaced, evicted or face unreasonable increases in rent as a result of the Games.

Following the award of the Games, each of the Partners identified an agency that would be accountable for the implementation of the commitments. One of these agencies – the Vancouver Agreement Housing Task Team – took the lead in identifying participants and facilitating the work of a “Housing Table”, an advisory group to the Inner- City Inclusive Steering Committee (ICI-SC). The Housing Table is made up of participants whose common purpose is *to develop goals, action plans, and outcomes* that will be carried out by the Partners to the Commitment Statement. The Table is also responsible for identifying measures to monitor the progress of implementation, and report to the broader public.

The Context

Compared to previous host cities, the impact of the Games on the residential rental market in the Vancouver is likely to be more significant in light of its exceptionally low vacancy rate. According to CMHC’s most recent rental market report², the 2006 vacancy rate in fell to 0.7% in metro Vancouver and to a negligible 0.3% in the city of Vancouver. Despite a strong home ownership market, the vacancy rate has remained below the 15-year average of 1.5% in the past three years. A healthy vacancy rate is considered to be 3%.

A number of studies have exhaustively researched and described the problems associated with Greater Vancouver’s housing market, particularly in relation to low- and moderate-income households. Two studies, in particular, have focused on the potential impact of the 2010 Games related to housing³. Also, there is a growing body of research about the impact of hallmark events,

² CMHC. Rental Market Report, British Columbia Highlights. 2006.

³ Ference Weicker and Company in conjunction with the Vancouver 2010 Bid Corporation. Community Assessment of 2010 Olympic Winter Games and Paralympic Games on Vancouver’s Inner-City Neighbourhoods.

such as the Olympics, Expos and the World Cup published in academic and trade publications. These sources are increasingly available via the Internet. Rather than repeat the findings of local and international studies, this report uses them as the primary point of departure in developing specific goals and actions⁴ related to the work of the Housing Table. Appendix A includes a list of references, as well as quotes from studies, that have helped to inform the recommended actions of this report.

It is also noted that a recent survey⁵ of 600 Vancouver residents, 25% identified Homelessness as Vancouver's top priority over the next two years, and 17% identified affordable housing. When asked "Which is the most important lasting impact of 2010", the highest response was "Help solve the homelessness problem" – 32% of respondents.

The Reasoning

The Housing Table presents 25 recommended actions for consideration by the four Partners – Canada, British Columbia, City of Vancouver, and VANOC. Although the Housing Table was large (25 members from an almost equal number of organizations), there was a remarkable degree of agreement on most of the recommended actions. There was a shared recognition that the legacy of the Games should be the eradication of homelessness. While this is unlikely to be completely achieved, the world will visit Vancouver in 2010, and the failure to seriously impact homelessness will be evident for the world to see.

The Table trusts that the recommended actions in this report will be given immediate review and consideration by the ICI-SC. The ICI Housing Table Members acknowledge that any public funding, whether pre-existing program funding or new funding, to implement the ICI Commitments is outside the scope of the funding for planning and hosting of the 2010 Olympic and Paralympic Winter Games committed by the Government of Canada or the Province of British Columbia. Any implementation of the ICI Commitments which requires public funding will therefore be subject to normal development of business case and demonstration of relationship to strategic government priorities.

The Table wishes to highlight three key considerations that emerged during its deliberations.

1. Although Vancouver's inner city is the focus of many of the recommended actions, the inner city relates to, and is impacted by, the regional housing market, and the processes that are playing out in other sub-markets and across municipal boundaries. Many factors know no municipal boundaries – the lack of affordable housing and in some cases emergency housing, exceptionally tight rental vacancy rates, rising land prices, poor housing standards, continued in-migration, and the legacy of deinstitutionalization. The Table recognizes this broader context and puts forward a number of recommended actions pertinent to GRVD's constituent municipalities.

February 2003. Canada Mortgage and Housing Corporation with consultants Urban Futures and CitySpaces Consulting. [The Impact of the 2010 Olympics on the Vancouver and Sea-to-Sky Housing Markets](#). November 2006.

⁴ In relation to action plans put forward that require public funding, it is understood that these are subject to the development of a business case, and their relationship to strategic government priorities.

⁵ Random telephone survey of more than 600 adult Vancouver residents conducted by Justason Market Intelligence. November 2006.

2. A number of the Table's recommended actions are dependent upon the federal and B.C. governments taking decisions that would impact the country or the province. While these recommended actions may seem beyond the scope of the Table, the reality is that their implementation would greatly improve the circumstances of inner city residents. Examples are measures to encourage the construction of private rental housing through reforms to the federal tax system and increases to income assistance.
3. The construction of new affordable and supportive housing – the first recommended action – assumes the involvement of all three levels of government, plus the health authority, in order to ensure the cost-effective creation of new housing, and a sustainable approach to residents' ongoing support needs. A number of activities are already underway:
 - The provincial government's current commitments to housing are part of a comprehensive housing strategy, "Housing Matters BC";
 - The City continues to purchase land to develop non-market housing; and
 - The federal government recently committed capital funding for the homeless as part of the Homelessness Partnering Strategy. (Note: The federal government is encouraged to create a long-term sustainable approach to homelessness and housing by expanding this initiative beyond its 2008/09 commitment as part of a broader National Housing Strategy.)

Commitment Statement: Provide an Affordable Housing Legacy

Homelessness is arguably the single most urgent housing issue in the city of Vancouver, and especially prevalent in the three inner city neighbourhoods (Mount Pleasant, Downtown Eastside, and Downtown South) that are identified in the ICI Commitment Statement. The majority of the Housing Table believes that if hosting the Games is to provide a significant, enduring, and visible legacy, it should be to eliminate homelessness. The construction of affordable housing is the most potent way of impacting homelessness and in considering the magnitude of needed housing, the Table has drawn on the research work and targets within the City of Vancouver's Homelessness Action Plan.

The legacy should be to build supportive housing that is accessible to people who are absolutely homeless – on the street, in shelters, sofa-surfing – and people who are at risk of becoming homeless. It will need to be distributed throughout the City and within mixed income buildings and communities to facilitate integration. This housing should incorporate universal design principles and a specific proportion of housing accessible for disabled individuals. The construction of this housing should also be structured to provide opportunities for employment and skills development for inner city residents to meet other commitments by the Partners.

The Housing Table recognizes that the cumulative magnitude of homelessness is a major challenge to respond to for the Partners. However, in the absence of a serious program, the consequence will be a large and highly visible problem that will be showcased to the world in 2010. This will be a sharp contrast to the commitments given by the Partners in the Inner-City Inclusive Commitment Statement.

***Recommended Action #1
Build Social Housing***

The Partners to instigate the construction of an average of 800 social housing units (the majority of which are supportive) in each of four years, starting as soon as possible, in Vancouver. This reflects the City's Homelessness Action Plan⁶. The Province to be the lead implementing agency. The specific mix, size, and location of these units are to be determined, but the majority will be targeted for core and deep-core need individuals. As well, a number of units will incorporate universal design and accessibility standards. Units will be managed by not-for-profit housing organizations. Funding to be available to meet operating and support-services costs.

Measurement: Number of social housing units constructed annually and cumulatively.

During the Games, Southeast False Creek will be temporarily transformed into the *Vancouver Olympic Village*, accommodating approximately 2,800 athletes and officials. The Olympic Village is the first phase of a new mixed-use community and will contribute about 1,100 residential units – 250 units to become non-market housing. VANOC will outfit and operate the Olympic Village starting November 2009, and will return the Olympic Village to the City of Vancouver in April 2010. Recommendation #2 is aimed at ensuring that the investment in the Olympic Village will benefit low and moderate income households and contribute to the elimination of homelessness. Beyond the Village, in and around South East False Creek, new supportive housing should also be facilitated.

***Recommended Action #2
Build Social Housing – Olympic Village***

The Partners to secure funding for an operating subsidy that ensures that more than the current 10% of the 250 affordable housing units should accommodate core and deep core families and singles in the Southeast False Creek Olympic Village, following the Games. The proposed subsidy mix to be 40% deep core, 40% shallow, and 20% low-end-of-market.

Measurement: Number of households in core need and deep core need that are housed in the South East False Creek Olympic Village.

**Commitment Statement:
Protect Rental Housing**

The goal of recommended actions 3 to 13 is to prevent the net loss of privately-owned, Single Room Occupancy hotels (SROs) and self-contained rental housing for people with very-low incomes (“core need”). People living in these dwellings are vulnerable to becoming homeless if any of this rental stock is converted to other uses, closed and left vacant, or demolished.

⁶ The City of Vancouver's Homeless Action Plan (2005) calls for the production of at least 8,000 more subsidized units over 10 years (social housing plus private sector apartments where renters receive a subsidy). Of these, there is an estimated need for 3,200 supportive housing units and 600 transitional units in order to end homelessness. The Pivot Legal Society report, Cracks in the Foundation (2006) calls for the City to pursue the goal of 800 new social housing units per year.

The recommended actions are presented as a means *to stabilize the current situation* and protect residents from involuntary displacement in the 36 months leading to the Games. They are intended to be interim solutions until new units can be created. They are in addition to the creation of new housing units. The recommended actions are *not* meant to be an endorsement of sub-standard housing conditions often found in existing SRO hotels. The ultimate goal must be to replace this sub-standard housing with affordable self-contained housing, and, where needed, adequate support services.

Acquisition Measures to Protect Rental Housing

There is inherent instability in expecting that the private sector will continue to operate low-income housing in a rapidly changing real estate market. A preferred approach is for government, or a not-for-profit agency, to purchase and renovate rental housing. The City has purchased several SROs, such as the Granville Residence, the Stanley New-Fountain, and the Gresham. The Province has also purchased the Sunrise and Washington hotels. The continued purchase and renovation of SROs will provide long-term security of tenure for low-income individuals.

Other options for consideration are for governments to lease rental housing, or enter into service contracts with SRO operators for a period of time, with the aim of stabilizing and improving housing conditions for existing tenants until appropriate permanent housing can be built. Where leases are established, first right of refusal to purchase could also be sought by the City as part of these arrangements. Private sector representatives at the Housing Table believe that other innovative options could be possible and that the sector would be interested in considering more lease and purchase of service initiatives as part of rezoning negotiations and increases in density.

The target number identified in recommended action #3 is consistent with the number of units lost recently due to conversion, renovation, or closure.

Recommended Action #3 Purchase or Lease Existing Rental Housing

The Partners to instigate and fund the acquisition or lease of a minimum of 200 units, for each of four years, through purchase or lease of existing low-income rental housing or the conversion of non-residential premises (these are in addition to the 800 new units proposed in Recommendation #1) The Province to be the lead implementing agency. Units to be managed by a not-for-profit housing organization(s). Units likely to require renovation. Tenants may need support services.

Measurement: Number of non-market housing units acquired or leased annually and cumulatively.

Communications Measures to Protect Rental Housing

In comparison with some mega-events, the Games are of short duration and most visitors pre-arrange their accommodation. The conditions are wholly different than they were during Expo 86 and there appears to be no benefit in speculatively keeping units vacant leading up to the Games. This message needs to be conveyed to landlords through a communications initiative in order to minimize potential evictions or involuntary displacements. The target audiences would include owners of SRAs, secondary suites, and strata rental units. The BC Apartment Owners and Managers Association currently provides education programs for its members. However, the Table also

believes that a more elaborate communications strategy should be considered in order to alert potential visitors or workers to the challenges of finding accommodation in the City, unless it has been pre-arranged.

***Recommended Action #4
Develop and Implement Communications Strategy***

The Partners to retain a consultant who will develop a multi-faceted communications strategy. VANOC, the City of Vancouver, and the B.C. Apartment Owners and Managers Association to be the lead agencies. Additionally, the Partners will fund the production and distribution of materials to carry out the specific elements of the strategy.

Measurement: To be determined through the communications strategy.

Regulatory Measures to Protect Rental Housing

The City already has a number of regulatory measures in place to regulate demolitions and limit conversions of rental properties, and a program to assist tenants displaced by redevelopment. The Single Room Accommodation By-law manages the rate of change of low-income housing in Vancouver's downtown core, including SRO hotels, rooming houses and non-market projects with rooms less than 320 square feet. At the time of enactment, approximately 200 properties were identified. Affected owners must get a permit to demolish or convert SRA designated rooms and may be charged a fee of \$5,000 per room. The City is currently considering changes to the SRA By-law, including increased fees for demolition or conversion. In the Downtown South and the Downtown Eastside, the City's policy is to ensure one-to-one replacement of SRO units through redevelopment.

While Vancouver's core has the largest number and concentration of SRA rooms, other Greater Vancouver municipalities have these and other forms of low-cost rental housing that are vulnerable to redevelopment, including residual detached houses in industrial areas, and mobile home parks. When these are redeveloped, they often have a bounce effect on demand for low-cost housing in the City of Vancouver.

***Recommended Action #5
Re-examine SRA Policies***

The City of Vancouver to review its SRA policies with the aim of achieving a better than one-to-one replacement in all three neighbourhoods, and that replacement housing be provided generally in the same area of the converted or redeveloped housing. Additionally, the City to consider higher demolition/conversion fees per unit through its SRA By-law to cover some of the cost of replacement housing, and to extend the geographic scope of the by-law to cover Mount Pleasant. This measure should be considered alongside incentive measures such as federal tax changes.

Measurement: Changes to SRA policies, including demolition fees and geographic scope.

***Recommended Action #6
Encourage Municipal Action***

The GVRD to encourage and work with member municipalities to implement some form of "no net loss", "replacement housing", or "rate of change" regulations. The Province, GVRD, and possibly UBCM to be the lead implementing agencies.

This is consistent with the GVRD's initiatives to encourage housing diversity and affordability as part of its Livable Region Strategy.

Measurement: Council-adopted municipal policies and bylaws.

The next recommended action deals with the topic of *applications for demolition or conversion* that would result in the loss of affordable rental housing. The Table members who have community experience working with residents in the three inner city neighbourhoods believe that, in the light of current development pressures, the associated low vacancy rate, and potential pressure on rental stock by Games, a limited-term suspension of demolitions and conversions may be justified to preserve the stock. Similarly, a time-limited financial penalty could also be justified for owners who simply close their SRAs rather than make application for conversion or demolition. This interim period will allow the Partners (or their agents) the opportunity to focus on securing additional low-income supportive housing as recommended in Actions #1 and #2.

Representatives of the private sector do not agree with using interim demolition and conversion measures, nor financial penalties for vacant buildings; however, the BC Apartment Owners and Managers Association are supportive of #7C. They believe these to be punitive and counter-productive. A preference by this sector is to develop a toolbox of initiatives through engagement of their sector as Partners, as noted below.

Recommended Action #7

Introduce Interim Anti-Demolition/Conversion Measures and Penalties for Vacant Buildings

- A. The City of Vancouver to introduce a package of policies aimed at saving the loss of further SRA buildings pending the initiation of new construction, acquisition, and other measures. These policies would include an immediate one-year suspension, with an annual review, of the acceptance of applications for demolition and conversion of SRA units. (Note: This could be waived where the City/developer agree on a one-for-one replacement.)
- B. The City to also apply a financial penalty to SRAs that are closed after a certain date and held empty for more than three months and whose owners have not submitted an application for conversion or demolition. The City would determine the method of assessing this penalty. The time period would be through 2010.
- C. Concurrent with these measures, the City to engage the private sector in discussion to develop a mixture of initiatives to protect SRAs and the rental stock.

Measurement: Council-adopted suspension of new applications for demolition and conversion. Council-adopted penalties for empty residential buildings. City and private sector cooperation. Number of units removed from the market or closed.

Enforcement Measures to Protect Rental Housing

The *Vancouver Charter* makes specific provision for establishing standards of maintenance for all dwellings, for requiring the owners to conform to these standards, and, for allowing the City to

enter and repair dwellings to conform to standards at the cost of the owner. The purpose of the Standards of Maintenance by-law is to maintain basic standards of livability in residential premises. The *Charter* also provides for demolition or removal where a building is considered to be a fire hazard, structurally unsafe or a menace to health⁷. The City has implemented these provisions through several by-laws – Standards of Maintenance, Building By-law, Fire By-law, and Health By-law. Administrative and potential legal costs are high and the enforcement of these by-laws has been an ongoing challenge. There is a concern that some landlords deliberately neglect their buildings and, thus facilitate the approval of a demolition application. A greater level of enforcement and prosecution is warranted under these circumstances, especially with respect to the City entering and repairing sub-standard premises at the owner's cost.

There are sub-standard conditions in some low-income rental buildings and there are practices that clearly violate existing City standards – bedbugs, for example, are a very serious issue. Consideration should be given to funding an area-wide bedbug eradication program and building on a recent pilot initiative, as well as amending provincial legislation to allow for preventative treatment.

In the remaining months leading up to the Games, a great deal could be gained through extra funding to ramp up the enforcement program, although the goal in doing this should be to improve conditions while keeping buildings open. One way to accomplish this may be through the Neighbourhood Integrated Service Teams (NISTs) that collaborate across City departmental and agency boundaries to help solve problems that require an integrated approach.

Recognizing the interconnectedness of the housing market across municipal boundaries, beyond the City of Vancouver, there is a need for other municipalities in the GVRD to develop standards of maintenance bylaws. It is understood that the province has prepared a model by law that could be utilized by municipalities.

***Recommended Action #8
Provide Proactive Enforcement***

The City of Vancouver and Vancouver Coastal Health Authority to provide more resources for the consistent and proactive enforcement of existing provisions for inner city neighbourhood SRA units, especially with respect to the City entering and repairing sub-standard premises at the owner's cost.

Measurement: Number of bylaw infractions. Number of units repaired.

***Recommended Action #9
Encourage Municipal Maintenance By-Laws***

The partners to encourage the GVRD to work with member municipalities to investigate similar provisions to the City of Vancouver regarding standards of maintenance by-law and remedies.

Measurement: Council-adopted "standards of maintenance" policies and bylaws.

⁷ With respect to other municipalities, the *Local Government Act* does not contain these specific provisions but the *Community Charter* does provide increased latitude for municipalities to enact similar provisions.

Incentive Measures to Protect Rental Housing

All levels of government have the ability to use incentive measures through their respective taxation powers to encourage the production and protection of rental housing. The Housing Table has given consideration to these incentives.

Generally, municipal governments are cautious about the use of tax incentives, but the City of Vancouver could introduce these incentives to encourage the protection and production of rental housing. It is recognized that there will be reluctance by the City to see this kind of initiative on a large scale because of the implications for tax revenue and other taxpayers. Therefore, its introduction would need to be strategic and aimed at SRAs. The *Vancouver Charter* provides for latitude in establishing business and property taxes. The City has used this provision to provide a tax exemption for heritage buildings as an incentive. Some jurisdictions, such as Seattle, have used their taxing authority to forgive or reduce property taxes on rental properties where the owner has entered into a binding agreement for rehabilitation of vacant buildings, or buildings in need of repair. There are other incentives that will help protect the rental housing stock, some of which are currently being piloted by the City. One in particular is the Silver-Avalon Hotel, which is a partnership between a private landlord, a non-profit organization (Lookout), and the Vancouver Agreement. Consideration could be given by the City to exempting SRAs from property taxes under certain conditions. This may need further Vancouver Charter amendments that the Province would need to grant expeditiously.

There has been a widely-supported call for the Federal Government to reform the tax system to encourage the private sector to build more rental housing. It is understood that this is currently being worked on by the federal and provincial governments, along with private sector involvement. The federal government also continues to fund the RRAP program with an extension for a further two years.

More private rental housing is already urgently needed in Vancouver. One of the anticipated impacts of the Games is that there will be more demand for rental housing, creating further pressure on an already tight rental market.

Recommended Action #10 ***Use Property Tax Incentives***

City of Vancouver to exempt designated SRAs from property taxes associated with new improvements for up to 10 years where the owner enters into an agreement to rehabilitate vacant or underutilized buildings and maintain rents accessible to low-income renters. The exemption would be transferable to new property owners.

Measurement: Number of properties receiving a tax exemption.

Recommended Action #11 ***Provide Funds for Education***

The Partners to secure additional funds to support Vancouver Agreement-initiated programs such as the skill upgrading of SRO hotel owners and managers, and projects with the private sector that result in improvements to low-income rental housing. To enhance the take-up of the skills upgrading program, the City to consider requiring participation in a training program as a condition of

obtaining a license to operate an SRO. The City to be the lead implementing agency.

Measurement: Uptake of training programs

***Recommended Action #12
Reform Federal Tax System***

The federal government to implement changes to the tax system, possibly, as part of a broader National Housing Framework. These include:

- Providing rebates to fully offset landlord GST expenses;
- Allowing small rental investors to qualify for the small business deduction;
- Restoring the Capital Cost Allowance pooling provisions to encourage capital re-investment in new rental projects; and
- Enabling the creation of a labour-sponsored investment fund specifically for affordable housing.

Measurement: Federal government legislative and regulatory changes.

***Recommended Action #13
Expand and Change RRAP***

The Federal government to maintain and expand the RRAP program for rooming houses, hotels, and rental apartment units. In particular, CMHC is requested to adjust the program to be more appealing to SRO operators, and to establish maximum rents that are appropriate for Vancouver's SROs to ensure affordability. The federal government is requested to expand the program to ensure a long-term sustainable response. CMHC to be the lead implementing agency.

Measurement: Annual number of units and value of renovations through RRAP.

Commitment Statement: Provide Alternative Forms of Temporary Accommodation

A lesson learned from hallmark events similar to the Games is that very few out-of-region visitors/spectators arrive without previously arranging accommodation. The majority have purchased tickets for specific events and have made sure they have a place to stay, whether with family, friends or in a hotel/motel. Experience also indicates that local homeowners are willing to rent rooms, or provide bed and breakfast, for short-term stays. Also, VANOC is establishing a registry for homeowners who are willing to provide short-stay accommodation. The exceptions to this pattern are teens and young adults who surge into a venue before and during the Games. Many of these visitors do not have pre-organized accommodation but need an affordable place to stay or they will be adding to the demand for emergency shelter. Temporary accommodation during the Games is a priority for VANOC and \$500,000 has been set aside for this purpose.

There are a number of initiatives that can be taken to provide alternative and temporary forms of accommodation.

***Recommended Action #14
Establish a Short-stay Registry***

The Partners endorse VANOC's establishment of a short-stay registry to match visitors and Vancouver homeowners that are able to provide/rent temporary accommodation.

Measurement: Establishment of Registry. Monthly update on number of registrants, starting February 2009.

***Recommended Action #15
Create Short-stay Youth Facilities***

The Partners to instigate the creation and operation of up to 300 beds of temporary accommodation for short-stay visitors, primarily teens and young adults in both Whistler and Vancouver. The accommodation will be required before, during, and for a period after the Games. These beds should be located in a number of facilities and will need to be conveniently located and attractive to youth. Youth and adult accommodation must be separate. Partnering with the School Board and the Parks Board to use community centres may be a viable option.

Measurement: Number of beds of temporary accommodation created for youth. Monthly update on number of beds and bed occupancies, starting December 2009.

There is a commitment on the part of VANOC to ensure worker accommodation for IOC, sponsors, and venue workers before and during the Games and agreements are being signed with hotels in this regard. However, in relation to *worker accommodation*, the research indicates that people gravitate to cities that host the Games. Some workers find employment and are accommodated by their employers, for example, in hotel/motel rooms or furnished suites in condominiums. Others are responsible for their own housing. Both groups of workers have the potential to displace local residents and this is of concern to the Housing Table.

***Recommended Action #16
Build Worker Housing***

The Partners to instigate the construction of 200-250 units of housing by June 2009 which would be leased to Games sponsors that need to accommodate workers before and during the Games, and then converted into social housing following the Games. The Province to be the lead implementing agency. Consideration for the use of temporary trailers should be given.

Measurement: Construction of units and arrangements with sponsors to lease this housing for workers.

Commitment Statement: Ensure homelessness does not increase as a result of the Winter Games

The implementation of Actions #1 and #2 will produce a significant increase in the supply of housing for the homeless and homeless at risk and greatly impact homelessness in Vancouver. However, a concern remains by the Housing Table that the arrivals of short stay workers and visitors to the Games, who lack income for conventional hotel accommodation, or who are unable or unprepared to find other lodging, will compete for low cost accommodation in the inner city and displace low-income households. There are specific vulnerable and multi-barriered groups in the inner city who are least likely to be able to cope when faced with the prospect of homelessness – youth between 13 and 25, women in poverty, people with mental health challenges, the disabled, people waiting for treatment, and Aboriginal people. Many face other challenges with medications, illegal drugs, and sex trade. Some people have gravitated to the inner city from other parts of the Lower Mainland low cost housing or support services are inadequate or insufficient.

In addition to increasing housing supply, measures are also needed to address income and support services. Most organizations concur that the single biggest factor in homelessness in Vancouver is that housing is unaffordable for income assistance recipients. This is explicitly cited in the City of Vancouver's Homelessness Action Plan. The shelter component of income assistance rates has fallen far below the cost of safe and decent accommodation. Most individuals are using their support allowance (\$185) to add to their shelter allowance (\$325). The average rent is \$701 for a purpose-built bachelor apartment and \$816 for a one-bedroom in Vancouver's metro area. Support allowances are insufficient for an individual in Vancouver to purchase sufficient nutritious, healthy food, as well as basic personal necessities.

Direct experience by several members of the Housing Table indicates that too many people also face unnecessary barriers in accessing basic income assistance. This increases their wait time and forces people into living on the street, in shelters or making other temporary arrangements. Notable among these barriers are: a three-week wait, an online orientation, the 2-year independence rule, employment plans, and the requirement for more than one appointment to complete an application. As more people gravitate to Vancouver to find Games-associated work, some of these people will also be seeking basic income assistance. This will put further strain on the system.

The recommended actions directed toward this commitment are focused on increasing income and providing support services. Unless these two matters are addressed, even with the construction of recommended units, there is a risk that homelessness will be exacerbated by the Games.

***Recommended Action #17
Eliminate Barriers to Access Income assistance***

The Province to eliminate barriers for low-income people to access basic income assistance. (Cross-reference: Support accessible training and employment initiatives through the Employment and Training Table.)

Measurement: Reduction in time between initial application and receipt of basic income assistance and elimination of the barriers identified in the preamble to this recommended action; number of people gaining access.

***Recommended Action #18
Increase Income assistance***

The Province to increase the current basic shelter rate and the basic income assistance by at least 50% and allow earning exemptions to permit people to supplement their income and rebuild their lives. The Province to ensure that future changes are tied to a "cost of living allowance". Consideration may also be given to enabling individuals on income assistance to access provincial housing allowance programs.

Measurement: Change in the current basic shelter rate and living allowance relative the cost of the average rental rates in the City of Vancouver.

***Recommended Action #19
Increase Funding for Specific Groups***

In the business case that is developed as part of Action #1 and #2, the lead implementing agency to ensure attention is given to the provision of safe and appropriately designed supportive housing and should include wrap around services for those groups who are most vulnerable and who are multi-barriered. This to include wrap around services. These groups include youth (13 to 25), women in poverty, the aboriginal population, people, who are homeless, or have been evicted, people with mental health challenges, those waiting for treatment, the disabled and those facing other challenges such as medication problems, illegal drugs and participation in the sex trade.

Measurement: Number of housing units acquired annually and cumulatively for the above groups.

***Recommended Action #20
Enhance Provincial portable rental assistance programs***

The Province to enhance portable rental allowances, including the Shelter Aid for Elderly Renters program (SAFER), and the Rental Assistance Program. This is not intended to be a replacement or to overshadow the need for the creation of new housing.

Measurement: Number of new households assisted.

***Recommended Action #21
Increase Funding for Addiction and Mental Health Services***

The Partners to secure increased funding over the next four years for increased health professionals, outreach workers, and community-based treatment and recovery services in the inner city. (Cross-reference: ICI-SC commitments related to “Health and Social Services”.)

Measurement: Number of new outreach workers and health professionals funded.

***Recommended Action #22
Improve Local Planning and Delivery of Services***

The Province to encourage municipalities in Greater Vancouver, Vancouver Coastal Health and Fraser Health, to investigate ways, in collaboration with community-based groups and service providers, to improve the *local* planning and delivery of services to residents with mental health or addiction-related needs. To be effective these services need to be integrated with the new housing that is constructed. (Cross-reference: ICI-SC commitments related to “Health and Social Services”.)

Measurement: Number of supportive units that have the appropriate and adequate services required to support residents.

Commitment Statement:

Ensure residents are not involuntarily displaced, evicted or subject to unreasonable rent increases as a result of the Games

Issues of displacement, eviction and unreasonable rent increases are the challenges most commonly faced by low-income residents on fixed incomes who live in rental housing. As more workers come to the City there will be additional demand for rental housing, making low-income residents even more vulnerable to displacement. Research from other hallmark events suggests that workers arrive up to three years before the staging of the event. Those who are employed before arriving in Vancouver are more likely to have pre-arranged accommodation than those that arrive without a job. It is this latter group that is likely to have the most impact on the rental housing market, particularly in lower-cost areas of Downtown.

There are also barriers that make it difficult for tenants to learn about their rights. Some of these barriers are a result of language and literacy challenges, others are systemic – multi-hour wait times, few locations for filing applications, complex forms and lack of enforcement of dispute resolution orders (the latter being part of the court system). Most recently, members of the Housing Table advised that evictions for renovations have become a concern, obliging tenants to move because of minimal renovations and be replaced by tenants paying much higher rents. It was also noted that, because most apartment buildings were constructed before 1970, many now require major renovations and upgrades that, of necessity, lead to tenants being displaced and increased rents.

There was a shared agreement by members of the Housing Table that tenants in the inner city need easier access to the Residential Tenancy Branch office (which is in Burnaby) and that landlords too, experience problems with wait times. Of particular concern is addressing the unique needs of SRA owners and the special circumstances of SRA tenants at a location in the Downtown Eastside.

Provincial representatives noted that this would lead to increased staffing costs to the RTB and that outreach services are already available for the inner city neighbourhoods.

There was also shared concern by Housing Table members regarding the need to safeguard against unreasonable rent increases in a tight rental market as the Games approach. Those Table members who work with tenants saw the need to protect tenants through amendments to the *Residential Tenancy Act*. The proponents of the amendments believe that these are similar to measures in place in Quebec and Ontario. However, the Table was divided on the mechanisms that could be used to respond to these issues, with the private sector preferring the Table's other recommended actions relating to supply methods and incentives. (*Note: The developers, builders, and apartment owners do not support recommended action #25.*)

***Recommended Action #23
Increase Services for Tenants and Landlords***

The Partners to secure funding for a permanent and full service office of the Residential Tenancy Branch in Vancouver, ensuring there are adequate staff levels to ensure reasonable wait times (in person and on the phone), and to cover emergency situations outside normal working hours. This office should include provision for a full range of services. Additionally, a Court Services representative should be assigned to this office to provide advice and assistance in the enforcement of RTB dispute resolution judgements.

Measurement: Opening an appropriately-staffed office of the Residential Tenancy Branch in Vancouver.

***Recommended Action #24
Increase Advising Assistance for Tenants***

The Province to fund community advocates in community agencies to advise tenants on their rights, assist in preparing documents and, where necessary, appear with tenants at RTB dispute resolution hearings.

Measurement: Number of community advocates funded.

***Recommended Action #25
Change the Residential Tenancy Act***

The Province to consider amendments to the *Residential Tenancy Act* (RTA). The intent is to ensure that health and safety of existing residents, particularly residents of SRAs, is protected and that these residents are not faced with unreasonable rent increases or displacement. The recommended action should be combined with incentives such as changes to the federal tax system. The private sector is not in agreement with the following three recommended changes to the *Residential Tenancy Act*:

- To ensure that a landlord finds replacement housing or provides compensation for tenants who are evicted for renovations that relate to tenant safety;
- To provide tenants for a right of first refusal following renovations at a rent not to exceed that allowed under the Act (recognizing this essentially as a continual tenancy); and

- To ensure, for SROs, that rental rates are tied to the unit, rather than tenant occupancy.

Measurement: Provincial amendments to the legislation and regulations of the Residential Tenancy Act.

APPENDIX A

LIST OF REFERENCES AND EXCERPTS FROM RESEARCH REPORTS

List of Related Materials

- Carbonell, Jordi. 2005. *The Olympic Village, ten years on: Barcelona: the legacy of the Games 1992-2002* [online article]. Barcelona: Centre d'Estudis Olímpicas UAB.
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- City of Vancouver. *Homeless Action Plan*. June 2005.
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- City of Vancouver. *Inventory of Facilities and Services related to Homelessness in Vancouver*. 2003
- Essex, Stephen and Chalkley, Brian. (April 2004). "Mega-sporting Events in Urban and Regional Policy: a History of the Winter Olympics." *Planning Perspectives*. 19 (201-232) Taylor and Francis Ltd.
- Ference Weicker and Company in Conjunction with the Vancouver 2010 Bid Corporation (February 2003) *Community Assessment of 2010 Olympic Winter Games and Paralympic Games on Vancouver's Inner-City Neighbourhoods*.
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- Olds, Kris. (1998) "Hallmark Events, Evictions, and Housing Rights." In *Evictions and the Right to Housing: Experience from Canada, Chile, the Dominican Republic, South Africa, and South Korea*. Editors: Antonio Azuela, Emilio Duhau and Enrique Ortiz. IDRC.
- Pivot Legal Society. *Cracks in the Foundation: Solving the Housing Crisis in Canada's Poorest Neighbourhood*. 2006.
- Urban Futures and CitySpaces Consulting for Canada Mortgage and Housing Corporation. *The Impact of the 2010 Olympics on the Vancouver and Sea-to-Sky Housing Markets*. November 2006.
- Yu, Michael. (2004) *The Economic and Social Impacts of Hosting Selected International Games*.

Excerpts from Research Reports

Ference Weicker and Company in conjunction with the Vancouver 2010 Bid Corporation. *Community Assessment of 2010 Olympic Winter Games and Paralympic Games on Vancouver's Inner-City Neighbourhoods*. February 2003.

This report identified the following housing impacts:

The experience of other Games indicates that the 2010 Winter Games would add to the supply of affordable housing and is unlikely to induce landlords to convert inner-city housing units (particularly SROs) to tourism lodging because the primary demand is for higher-end, furnished units.

- The Downtown Eastside is home to 6,427 single room occupancy (SRO) units. Given the preference for higher-end furnished units, the supply of accommodation and the short duration of the Winter Games, the financial incentive for landlords to convert inner-city housing units (particularly SROs) to tourism units is likely to be very weak. To be sure that a unit is available, a landlord would need to hold the unit vacant for a month or more prior to the Games and it would likely sit vacant for a month or more immediately following the Games when the demand for housing tends to be low.

Increased demand for housing from people hired to work in the months prior to the Winter Games could have a more significant impact on inner-city housing than would demand from spectators attending the Winter Games.

- The prospect of employment can draw many people to the host city and province or state. Benefiting from the slowing of the broader economy and the completion of Olympics-related construction projects, vacancy rates actually increased during the time leading up to the Salt Lake City 2002 Winter Games. However, depending upon the number of workers drawn to Vancouver, the timing, and the average length of stay, the impact on housing in Vancouver could be much more significant given that the city normally has extremely low vacancy rates (currently less than 1%).

There tends to be an increase in the number of homeless people during Olympic Games.

- The Games attract people who are hoping to find employment once they arrive in the city or who are expecting to stay with friends and relatives. When their plans do not develop as anticipated, these people may find that they are unable or unwilling to pay for commercial accommodation and may look to local shelters for temporary housing support.

The past Games have experienced varying levels of evictions, depending in part on market conditions as well as legal or regulatory protections.

- Concerns about housing in the inner-city neighbourhoods are very high, in part, because

of the extent to which Expo 86 resulted in the displacement of low-income individuals in Vancouver. Various sources have estimated that between 500 and 1,000 lodging house residents were evicted or displaced as a result of Expo 86. It is important to recognize that Expo 86 was a six-month event rather than a 17 day event. However, it is also important to recognize that the Winter Games can act as catalyst to help revitalize both the Downtown Eastside (DTES) and other parts of the provincial economy. A revitalized economy could contribute to increased land prices which, in turn, could lead to evictions, both in the SROs and purpose built rental housing stock, due to conversions or upgrades to higher return land uses.

Urban Futures and CitySpaces Consulting for Canada Mortgage and Housing Corporation. *The Impact of the 2010 Olympics on the Vancouver and Sea-to-Sky Housing Markets*. November 2006.

This report identifies the impact of the Games primarily on the private housing market, and includes a comprehensive literature review that examines topics including displacement and gentrification. Some highlights from the report are:

- The employment consequences of the Games would be an additional 92,000 jobs in the Southwest Metropolitan region by 2031; that is 74 per cent more jobs than in 2001 and 4.6 per cent more than there would be under the “no Games” scenario. This increase in the demand for workers would augment migration to the region; meeting this demand would result in a 2031 labour force of 2.18 million people in the Southwest Metropolitan region, 4.5 per cent more than under the “no Games” scenario.
- Accommodating the projected additional population will determine the impact of the Games on the region’s housing markets. It is estimated that the number of households in the Southwest Metropolitan region in 2031 will be 4.0 per cent larger, with a total occupied stock of 1.58 million units in 2031, versus 1.52 million under the “no Games” scenario.
- The impact of the Games on housing starts would be to increase the number of average annual starts by 9.3 per cent over the “no Games” scenario. The Games will also lead to differences in occupancy demand by tenure, turnover in the rental and ownership markets, prices, listings, rents and vacancy. By 2031, the “Games” scenario will result in:
 - Demand for 3.9 per cent more ground-oriented owner-occupied units and 3.6 per cent more demand for owner-occupied apartments;
 - Demand for 4.2 per cent more rental ground-oriented units and 3.9 per cent more rental apartments; and
 - Rental vacancy rates being 0.25 percentage points lower.

Appendix B
Summary of Recommended Actions

Commitment	#	Recommended Action	Secure Funding	Lead Agency	Monitor Progress	2007	2008	2009	2010	2011
Provide an Affordable Housing Legacy	1	Build Social Housing	Partners	Province	Number of social housing units constructed annually & cumulatively		3200	→		
	2	Build Social Housing — Olympic Village	Partners	Province	Number of households in core need and deep core need that are housed following Games					250
Protect Rental Housing	3	Purchase or Lease Existing Rental Housing	Partners	Province	Number of non-market housing units acquired annually & cumulatively	800	→			
	4	Develop Communications Strategy	Partners		To be determined through the communications strategy					
	5	Reexamine SRA Policies		City	Changes to SRA policies, including demolition fees and geographic scope.					
	6	Encourage Municipal Action		Province, GVRD & UBCM	Council-adopted municipal policies and bylaws					
	7	Initiate Interim Anti-Demolition and Conversion Measure; Financial Penalties		City	Suspensions and penalties					
	8	Provide Proactive Enforcement		City	Number of bylaw infractions. Number of units repaired					
	9	Encourage Municipal Maintenance Bylaws	Province	Province	Council-adopted "standards of maintenance" policies and bylaws					
	10	Use Property Tax Incentives		City	Number of properties receiving a tax exemption					
	11	Provide Funds for Education	Partners		To be determined					
	12	Reform Federal Tax System	Canada	Canada	Federal legislative and regulatory changes.					
	13	Expand and Change RRAP program	Canada	CMHC	Annual # of units and value of renovations					

Appendix B
Summary of Recommended Actions

Commitment	#	Recommended Action	Secure Funding	Lead Agency	Monitor Progress	2007	2008	2009	2010	2011
Provide Alternative Forms of Temporary Accommodation	14	Establish a Short-stay Registry		VANOC	Monthly report on # of registrants					
	15	Create Short-stay Youth Facilities	Partners	Province	Number of beds; monthly report					
	16	Build Worker Housing	Partners	Province	Construction of units and arrangements with sponsors to lease this housing for workers		250			
Ensure homelessness does not increase	17	Eliminate Barriers to Access Social Assistance	Province	Province	Reduction in time between initial application and receipt of basic social assistance; eliminate barriers					
	18	Increase Social Assistance	Province	Province	Change in shelter rate and living allowance relative to average rental rates					
	19	Increase Funding for Specific Groups	Partners	Province	Number of housing units acquired annually and cumulatively for youth, women and Aboriginal people					
	20	Enhance provincial portable rental assistance programs		Province	Number of new households assisted					
	21	Increase Funding for Addiction and Mental Health Services	Partners	Province	Number of new outreach workers and health professionals funded					
	22	Improve Local Planning and Service Delivery		Province	Number of supportive units that have appropriate, adequate services					
Ensure residents are not involuntarily displaced, evicted or subject to unreasonable rent increases	23	Increase Services for Tenants and Landlords	Partners	Province	Open office of Residential Tenancy Branch					
	24	Increase Advising Assistance for Tenants	Province	Province	Number of community advocates funded					
	25	Change the Residential Tenancy Act	Province	Province	Amendments to legislation & regulations					

APPENDIX C

GLOSSARY OF TERMS

There are a number of terms used in this report.

Housing Terminology

Affordable housing

Affordable housing is a catch-all phrase for housing that is accessible to households with low or moderate incomes. It may be rented or owned. If rented, the landlord may be a market or non-market landlord. (Note: The definition of affordable housing varies greatly and may be more specifically defined through government programs or by local governments.

Social housing

Social housing is a form of housing tenure where there is an ongoing subsidy provided by government to make units affordable to low-income households. It may be directly managed by a government authority, leased/ owned by a non-profit housing society. In June 2006, Canada and BC entered into a social housing agreement whereby the Province assumed administration for over 50,000 social housing units that were formerly federally administered.

Supportive housing

Supportive housing provides opportunities for individuals to stabilize their personal situation and re-establish connections with the community. The housing is linked to support services that are voluntary and flexible to meet residents' needs and preferences. The level of support may vary, and some support services are provided through on-site staff, while in other instances staff support may be delivered on an outreach basis. In Vancouver, supportive housing may be located in social housing buildings where all the units are supported (dedicated), or social housing buildings where some of the units are supported (mixed) or in scattered market apartments with rent supplements.

Non-market housing

This housing is a form of housing tenure in which the property is owned by an entity which aims to provide housing at a price that does not include a profit. Non-market housing includes social housing, co-operative housing, and forms of housing that do not require ongoing government subsidies, such as student housing.

In Vancouver, non-market housing is for those who cannot afford to pay market rents or who have needs that are not being met by the market. It is designed for independent living and is owned by government or a non-profit/co-op society. The rents are controlled by government through an operating agreement, housing agreement, or land lease, and are therefore not determined by the market.

Single room accommodation (SRA)

In Vancouver, Single Room Accommodation includes those rooms designated under the Single Room Accommodation By-law and includes Single Room Occupancy hotels (SROs), rooming houses, and non-market housing units 320 square feet or smaller.

Single room occupancy (SRO)

Single Room Occupancy (SRO) hotels are buildings containing small, single rooms (usually 100 sf) with tenants usually sharing bathroom facilities and, occasionally, cooking facilities. SROs began to appear in Vancouver in the late 19th century, in response to a large transient workforce that came in and out of the city on a seasonal basis, and in association with the Port of Vancouver. Today,

these SRO units represent the most basic shelter provided by the market for low-income individuals. The tenants are covered by the *Residential Tenancy Act*.

Core Housing Need

A household is said to be in core housing need if its housing falls below at least one of the adequacy, affordability or suitability standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three standards).

- Adequate dwellings are those reported by their residents as not requiring any major repairs.
- Affordable dwellings cost less than 30% of total before-tax household income.
- Suitable dwellings have enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements.

Income Program

The BC Employment and Assistance Program is an income- and asset-tested program that assists people temporarily while they find work, and assists those who are unable to fully participate in the workforce. The accompanying table shows the rates that are in effect. There are two components of income assistance – support rate and shelter maximum.

Number of Persons in Household	SUPPORT ALLOWANCE				SHELTER ALLOWANCE
	Employable singles, couples, and two-parent families where all adults under 65 years.	Employable one-parent families where the parent is under 65.	Singles, couples, and two-parent families where all adults meet the Persons with Persistent Multiple Barriers (PPMB) criteria and all are under 65.	Singles, couples, and two-parent families where one adult is 65 years or older.	
1	\$185.00	\$325.58	\$282.92	\$531.42	\$325.00
2	\$307.22	\$325.58	\$452.06	\$700.56	\$520.00
3	\$401.06	\$325.58	\$452.06	\$700.56	\$555.00
4 +	\$401.06	\$325.58	\$452.06	\$700.56	\$590.00

Source: BC Ministry of Employment and Income website. Rates effective January 1, 2005. Does not reflect changes related to shelter allowances that were announced in the 2007 provincial budget.

Housing Programs

The *Rental Residential Rehabilitation Program* (Rental RRAP) offers financial assistance to landlords of affordable housing to pay for mandatory repairs to self-contained units occupied by low-income tenants. Mandatory repairs are those required to bring properties up to minimum levels of health and safety.

The *Shelter Aid for Elderly Renters* (SAFER) program helps make rents affordable for BC seniors with low to moderate incomes. SAFER provides monthly cash payments to subsidize rents for eligible BC residents who are age 60 or over and who pay rent for their homes.

The BC *Rental Assistance Program* provides direct cash assistance to eligible low-income, working families with children under the age of 19 and a household income less than \$20,000 per year. Eligible families have lived in British Columbia for 12 months.