



# Corporate Report

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COUNCIL DATE: FEBRUARY 26, 2007

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## REGULAR COUNCIL

TO: **Mayor & Council** DATE: **February 21, 2007**  
FROM: **Acting General Manager, Planning and Development** FILE: **0450-01**  
SUBJECT: **Preliminary Proposals for a Regional Affordable Housing Strategy for Greater Vancouver – Comments on the GVRD Discussion Paper**

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## RECOMMENDATION

It is recommended that Council:

1. Receive this report as information; and
2. Direct staff to forward this Report to the Greater Vancouver Regional District ("GVRD") in response to the Discussion Paper on a Regional Affordable Housing Strategy for Greater Vancouver.

## INTENT

The purpose of this report is to:

- Advise Council of the draft Discussion Paper on a Regional Affordable Housing Strategy for Greater Vancouver (the "Discussion Paper"), which has been forwarded to municipalities by the GVRD for information and comment; and
- Seek Council approval to forward this report to the GVRD as the City's comments on the proposals contained in the Discussion Paper.

## BACKGROUND

Over the past two years, the GVRD staff have undertaken research and conducted workshops on the issue of housing affordability in Greater Vancouver. In March of 2006, the Regional Housing Committee received a staff presentation on housing affordability in Greater Vancouver and requested that staff report back on potential regional actions to address affordable housing issues. In October of 2006, the Regional Housing Committee further directed staff to include proposed regional actions which could build upon the newly announced provincial housing strategy, "Housing Matters BC".

A draft Discussion Paper (attached as Appendix I) was the subject of a Council of Councils meeting in November of 2006. It has since been forwarded to municipalities for information and comments. GVRD staff advise that the Discussion Paper will be on the agenda of a GVRD Board Workshop to be held on March 9, 2007, and have requested that comments from municipalities be received as soon as possible.

## **DISCUSSION**

The Discussion Paper is intended to identify a range of actions the GVRD might take to contribute to solutions and remedies on most urgent and persistent housing needs in Greater Vancouver, in partnership with member municipalities, senior government and housing providers. It consists of three components:

- Sections 1 through 3 set out the background or context of the housing affordability issue in Greater Vancouver;
- Section 4 sets out the current public policy context for the provision of affordable housing, including the current roles of the federal, provincial, regional and municipal governments; and
- Section 5 sets out 25 specific proposals as part of the draft Regional Affordable Housing Strategy.

### **Housing Affordability Overview**

The Discussion Paper maintains that the sustainability of the region depends on the provision of adequate housing. Safe and affordable housing is linked to health and quality of life and to the economic well-being of the region. "Affordable Housing" is defined as housing which has a market price or rent that does not exceed 30% of a household's gross income for households which have 80% or less than the median household income for the urban area in which they live. This comprises 34% of GVRD households. A "housing continuum", ranging from emergency shelters to home ownership, is required to house people through cycles in their lives and changing circumstances.

Shortfalls in the provision of Market Housing over the past decade, show that there has been:

- Insufficient construction of new purpose-build rental housing;
- Gradual loss of affordable housing stock; and
- A lack of sufficient modest-cost housing for first-time homeowners.

The Discussion Paper provides background information on issues of poverty, affordability, and homelessness in the region. It notes:

- A wait list of over 11,000 households for social housing units in October 2006;

- A requirement for 675 supportive housing to meet immediate needs to house unsheltered people, with 5,000 units of supportive housing needed to make substantial progress towards eliminating chronic homelessness; and
- A forecasted need for 70,500 additional rental units by 2021, or 3,525 per year.

While some units have been created through ad hoc and/or time limited programs (such as SCPI), the Discussion Paper notes that there is currently no supply program at any level of government that can consistently deliver units. BC Housing, as the primary provider of social housing, has produced units for frail seniors, but not for low-income individuals or families.

### **Public Policy for the Provision of Housing**

The Discussion Paper identifies the current limited roles that the federal and provincial governments are playing in the provision of affordable housing, especially for families, and outlines regional and municipal roles.

The GVRD currently takes on the following roles:

- Through the Greater Vancouver Housing Authority (GVHA) manages 3,500 social housing units;
- Provides support to the Regional Steering Committee on Homelessness. The federal funding (SCPI), which supports this work runs out next month;
- Provides policies and general housing objectives in the Liveable Region Strategic Plan;
- Provides data and research through studies on secondary suites, ground-oriented medium density housing, etc.; and
- Provides input to senior levels of government based on input from local municipalities.

The Discussion Paper notes that local municipal roles vary widely, and include:

- Policy and regulatory actions, including OCPs, zoning, density bonusing, demolition and conversion control by-laws;
- Financial actions, including write-downs on municipal land, affordable housing reserve funds and homelessness trust funds; and
- Partnerships with senior levels of government on homelessness projects, or with non-profits and social housing providers on affordable housing projects.

## **Preliminary Proposals for a Draft Regional Affordable Housing Strategy (RAHS)**

The Preliminary Proposals are based on three goals:

- Goal 1 Provide adequate housing to meet the needs of low income renters.
- Goal 2 Eliminate homelessness across the Region.
- Goal 3 Increase the supply and diversity of modest cost housing.

Each Goal is to be implemented through three key Strategies. Where applicable, these recommendations are broken down into:

- areas where the GVRD can take direct action (Direct Actions);
- areas where the GVRD can impose regulatory actions on municipalities (Regulatory Actions);
- areas where the GVRD could take fiscal action (Fiscal Actions); and
- areas where the GVRD can advocate to senior levels of government, the Health Authorities and others to take actions (Advocacy Actions).

The following section of this report summarizes the Discussion Paper's proposals under each of these strategies and provides comments with regard to Surrey's possible support for and concerns with these recommendations.

### **Strategy 1 - Make better use of existing and available government and housing industry resources.**

#### **Direct Actions**

- 1.1 The GVHC would continue to provide social housing, and would review opportunities to intensify/densify GVHC properties.*
- 1.2 At the request of municipalities, the GVHC would manage market or non-profit rental housing which is acquired through affordable housing funds or other municipal development processes.*
- 1.3 The GVHC would encourage new opportunities for home ownership for those in non-profit housing and market rental by partnering with financial institutions and the private and non-market sector to develop a demonstration program to provide opportunities for GVHC tenants to access home ownership using mechanisms such as the VanCity Springboard Mortgage.*

#### **Comments**

The GVHC now manages 611 units within Surrey and the continued management of these units by GVHC or a similar housing authority is supported. GVHC currently receives its funding from CMHC and supports housing for low income families. BC

Housing's current programs do not include the development of new family housing, so GVHC is addressing an important need.

The redevelopment and increase in density of GVHC owned sites in order to provide for additional affordable rental units can be supported, subject to review through the normal development review processes to ensure that the new development fits within the context of the community and can be provided with the necessary services and amenities.

With regard to proposal 1.2, it is noted that Surrey staff are in the process of developing a policy for density bonusing for review by Council. Should Surrey pursue the creation of affordable/rental housing units through density bonusing provisions, it would be appropriate to explore the use of the GVHC as one of the possible options for the management of the scattered units. Given that the City of Surrey has no intention of becoming a social housing manager or operator, a housing authority or non-profit agencies are required to manage the units.

With regard to proposal 1.3, it is noted that the GVHC previously managed the administration of the Surrey Home Ownership Assistance Program, which provided second mortgages for first time home buyers with incomes below the average Surrey household income. The GVHC declined to continue to manage this program following the expiry of the most recent contract. Initiatives by the GVHC to work with other partners, such as financial institutions, to support and encourage GVHC tenants to move on to home ownership, thereby freeing those units for others in need housing, is supported. Surrey would encourage the GVHC to broaden this role to other renters who may also need support in accessing home ownership.

## **Regulatory Actions**

*1.4 The GVRD is proposing to amend the Regional Growth Strategy to set targets with "suggested distribution by municipality and sub region for the number of new affordable owned and rental housing units required by 2011 and 2016".*

*The proposal would also **require** Regional Context Statements to demonstrate how municipalities will achieve these targets through actions such as:*

- *Accommodating two-family dwellings, "granny flats: and secondary suites in zoning districts currently designated for single detached homes;*
- *Increasing the stock of modest-cost housing, including small units, small lots, infill options such as a coach houses, rowhouses and conversions, townhouses and apartment style condominium housing;*
- *Implementing changes to regulations, processes and fees which may reduce the cost of housing;*
- *Identifying sites appropriate for affordable housing;*
- *Amending zoning and subdivision bylaws to densify sites identified as appropriate for affordable owned and rental housing;*
- *Donation or lease of municipal lands to non-profit organizations which develop affordable housing;*
- *Reduction of on-site parking regulations for secondary suites and affordable owned and rental housing with good transit access where appropriate;*

- *Density bonusing.*

1.5 *The Regional Growth strategy would **require** Regional Context statements to demonstrate how municipalities will meet targets for rental housing by measures to upgrade and preserve existing rental housing stock, through means to include:*

- *Upgrading of secondary suites;*
- *Application of demolition controls to preserve rental stock;*
- *Standards of maintenance bylaws;*
- *Anti-conversion by-laws related to rental vacancy rates;*
- *Replacement policies for loss of rental housing;*
- *Protection of mobile home parks.*

## **Comments**

Including affordable housing targets in the Regional Growth Strategy will reflect the need for a regional response to the issue. In addition, it will support and stimulate the development of municipal affordable housing strategies. However, the proposed **requirements** for affordable housing targets in municipalities' Regional Context Statements represents a far more prescriptive approach than the GVRD has taken in the past.

Through the Regional Context Statement in a municipality's OCP, a municipality is required to show how the policies of the OCP implement the direction contained in the Regional Growth Strategy (the Liveable Region Strategic Plan or "LRSP"). The GVRD is currently undertaking a major review of the LRSP, which is expected to be available for review later this year. Amendments would be required to the LRSP to require municipalities to set or demonstrate how they would achieve these targets. The recommendation in section 1.4 and 1.5 of the Discussion Paper are premature until such time as the GVRD Board, in consultation with municipalities, has reviewed and amended the Regional Growth Strategy.

Should such targets be included in the LRSP, it is recommended that the list of mechanisms that municipalities might use to achieve targets is a "suggested" list of possible mechanisms and not a mandatory list. Not all of the suggested mechanisms would be appropriate for all municipalities. For example, while Surrey already provides a large proportion of the region's housing stock, in 2006, 1,010 of the 2,115 approved single family units were on small lots. As well, in 2006, 1,319 townhouse units, 1,427 apartment and 105 coach houses were approved. Surrey would not be prepared, however, to pre-zone sites for affordable housing in advance of receiving viable applications that would go through the application review process.

The recommendation to implement changes to regulations, processes and fees must recognize that Surrey already has an efficient process for development applications, and that fees are not a source of municipal revenue, but are required to cover the costs to the municipality of processing and servicing development.

The proposal indicates that the GVRD would **require** Regional Context statements to demonstrate how municipalities will meet targets for rental housing through **means such as** the upgrading of suites, demolition control, protection of mobile home parks, etc.

Through these requirements, the GVRD appears to be stepping into areas of local planning control that go well beyond the current involvement of the GVRD at the local level.

Surrey currently has policies in place regarding rental conversion and for conversion or redevelopment of manufactured home parks.

Of note are the housing needs identified in The Plan for the Social Well-Being of Surrey Residents, adopted by Surrey Council in 2006:

- emergency shelter beds for youth (25-50 beds);
- emergency shelter beds for adults (100 additional year-round shelter beds);
- transitional housing units (300 units);
- supported housing units (200 units); and
- affordable housing for the homeless, families and singles (5,000 units).

### **Fiscal Actions**

*1.6 The GVRD would seek enabling legislation to waive regional (GVS&DD) development cost charges on social housing, and to reduce/waive regional DCCs on affordable housing secured for a minimum of 20 years. DCC calculations would be varied by unit and lot size, to reduce charges on smaller units and lots.*

### **Comments**

Local municipalities have supported and encouraged the GVRD to base its GVS&DD DCC calculations on unit size, as it is assumed that smaller units and smaller lots would generally have lower consumption of sewer and water services. DCC calculations for these services, based on unit size is supported.

It is noted, however, that the waiving of regional DCCs on social housing, and the reduction or waiving of regional DCCs on "affordable" housing will likely have implications on the cost of DCCs for all other dwelling units and facilities.

### **Advocacy Actions**

*1.7 The GVRD would work with municipalities and agencies to deliver workshops on best practices in addressing community opposition for shelter and supportive housing projects, and develop education and outreach.*

*1.8 The GVRD would urge the province to undertake a variety of actions such as reduce barriers to access and provide increased outreach services to help connect people to income, health and support services; settlement programs for immigrants and refugees; review income supplement programs to ensure current market rents and income levels are used in calculation of eligibility criteria, and ensure housing and support services strategies include culturally sensitive components to address specific needs of homeless and at-risk Aboriginal persons.*

*1.9 The GVRD would urge the province to allocate some funding for assisted living units under Independent Living BC to supply programs for low income families,*

*exempt affordable housing from PST and provide enabling legislation for municipalities and the GVRD to allocate some portion of the municipal DCCs to an affordable housing fund.*

- 1.10 *The GVRD would urge the federal government to continue a national homelessness initiative and funding programs for homelessness projects that use a community-based delivery model and integrate the homeless initiatives and immigration policies.*
- 1.11 *The GVRD would urge the federal government to develop a National Affordable Housing Strategy, exempt affordable housing from GST and identify tax incentives for the construction of new purpose-built rental housing.*

### **Comments**

The City would support the above recommendations. As noted in the Discussion Paper, the issue of housing affordability cannot be dealt with on a municipality-by-municipality basis, but needs a regional response. The advocacy role of the GVRD with senior levels of government is supported.

In April 2007, the National Homelessness Initiative and its SCPI program will be replaced by the Homelessness Partnering Strategy (HPS). Surrey supports urging the federal government to use a community-based delivery model similar to that used by SCPI that involved the three levels of government and service providers in responding to local homelessness issues. The former SCPI program funded projects in Surrey, including the development of the new Phoenix Centre and Hyland House, and the operation of Gateway Shelter and Cwenengitel Aboriginal Society. SCPI funds also supported the Surrey Homelessness and Housing Task Force's efforts in developing the 2003 Surrey Homelessness Plan.

Surrey also supports integrating the HPS with federal government immigration policies. Surrey receives a significant number of government-sponsored refugees so ensuring there is appropriate and affordable housing for these new residents is critical.

### **Measures on Homelessness Actions**

- 1.12 *The GVRD will work with the Regional Steering Committee on Homelessness (RSCH) to monitor and report on progress in implementing strategies to address homelessness.*
- 1.13 *The Strategy will include targets with suggested distribution by municipality and subregion for housing types (including shelter beds, transition housing, treatment and recovery houses) to provide services to people in their own communities, in consultation with municipalities, the RSCH and other partners.*

### **Comments**

Surrey sits as a member of the Greater Vancouver Regional Steering Committee on Homelessness. This Committee's vision is to "eliminate homelessness in Greater Vancouver through the full implementation of the Regional Homelessness Plan: Three



Ways to Home". The Regional Steering Committee has been a strong voice in homelessness issues in the region.

Municipal and sub-regional targets for the continuum of shelter and housing required to address homelessness will ensure that there is a regional response to the issue. The targets will also assist the GVRD, municipalities and non-profit agencies in advocating to senior levels of government for additional resources. Surrey's Social Well-Being Plan already includes some targets for Surrey, as noted earlier in this report.

In February 2006, Council authorized staff to proceed with the Surrey Urban Enrichment Initiative (SUEI). The intent of SUEI is to create a process and partnerships to support the implementation of Surrey's Social Plan. SUEI brings together representatives of the three levels of government with community agencies to identify and develop solutions to priority social issues. One of the three initial priorities to be addressed by SUEI is homelessness.

## **Strategy 2 - Secure additional stable funding to meet affordable housing needs.**

### **Fiscal Actions**

- 2.1 *The GVRD will seek legislation for a surcharge on regional levies to enable the region to raise up to \$50 million per year, to be matched at a 2:1 ratio by both the provincial and federal government, to increase the supply of social housing in Greater Vancouver.*
- 2.2 *The GVRD will establish a Regional Affordable Housing Trust Fund from which funds will be allocated to construct social housing.*
- 2.3 *The GVRD will identify GVRD controlled land across the region suitable for the development of affordable housing and provide these sites to developers at less than market value.*
- 2.4 *The GVRD will request the GVTA to identify surplus lands suitable for affordable housing, possibly combining park and ride sites with housing developments.*

### **Comments**

With regard to the establishment of a trust fund, it is noted that in early 2006, Surrey's Mayor appointed a Task Force focused on establishing a Homelessness and Housing Foundation or other mechanism to raise and distribute funds to projects and programs targeted at addressing homelessness in Surrey. In July of 2006, Council approved, in principle, the establishment of a fund within an existing foundation and authorized using the City's Affordable Housing Reserve Fund (approximately \$8.4 million) to address homelessness and housing related issues by:

- Raising monies and investing them wisely;
- Providing a mechanism for business and community members to make charitable donations;
- Leveraging private, senior government and other monies;
- Facilitating collaborative partnerships; and

- Distributing funds to projects and programs that assist or enable individuals to exit or avoid homelessness.

While the creation of a further fund for the supply of affordable housing, and the use of the fund to leverage contribution from senior levels of government is supported, Surrey would not support using municipal sources to create and grow the regional fund. The City of Surrey's efforts will be focussed on growing the Surrey Homelessness Fund. To date, there has been unanimous support for the establishment of this local Fund.

Depending on how the proposed surcharge on GVRD fees would apply, it is cautioned that a surcharge on regional levies will result in additional costs to GVRD consumers of market housing or other regional services.

Surrey would urge that the GVRD consult with the host municipalities before making land available to developers at below market rates for affordable housing sites, to provide for coordination and to ensure that the redevelopment of these sites can be successfully undertaken in a manner that is consistent with municipal plans and community context.

#### **Advocacy Actions:**

##### *2.5 The GVRD will urge the province to*

- *Allocate a portion of 45% of the Provincial revenue generated from the property transfer tax in the GVRD to regional housing programs in the GVRD;*
- *Increase the shelter component of Income Assistance rates to reflect the high costs of housing in Greater Vancouver;*
- *Establish a Provincial Rental Tax Credit Program geared to income; and*
- *Work with the development industry and the federal government to develop a low-income tax credit or subsidy program for the construction of affordable rental housing.*

##### *2.6 The GVRD will urge the federal government to:*

- *Allocate a portion of the \$5.7 billion reserve funds held by CMHC to build new social housing;*
- *Reduce or eliminate taxes which act as a disincentive for the provision of affordable housing;*
- *Improve ability for existing affordable housing to be maintained through increasing funding for the Residential Rehabilitation Assistance (RRAP) and Home Adaptation for Seniors Independence (HASI) programs and revising eligibility criteria for RRAP to increase access in high cost markets.*

##### *2.7 The GVRD will urge senior governments to provide municipalities with early opportunities to purchase "surplus" federal or provincial lands at less than market value.*

##### *2.8 The GVRD will urge senior levels of government and Health Authorities to provide 5,000 units of supportive housing in the Region.*

- 2.9 *The GVRD will urge BC Housing and other funders to develop additional shelter capacity in line with the regional shelter distribution outlined in the final Regional Affordable Housing Strategy.*
- 2.10 *The GVRD will urge BC Housing and other funders to ensure that all shelters have funding for 24/7 operations and are focused on moving people who are without homes into permanent affordable housing connected with the supports they need.*

### **Comments**

It is noted that the provision of affordable housing is primarily a responsibility of the senior levels of government and Surrey supports these recommendations and strongly supports the GVRD's role in advocating for increased involvement and resources from the federal and provincial governments in the provision of affordable housing.

### **Strategy 3 - Establish partnerships and secure sufficient and stable funding to provide required support services to assist people to access and maintain their housing.**

#### **Direct Housing Provision Actions**

- 3.1 *The GVHC will link its tenants to support services, to develop partnerships with provincial agencies and non-profit societies to provide on-site support services, or linkages to services in the community for tenants.*

### **Comments**

This recommendation is supported.

#### **Advocacy Actions**

- 3.2 *The GVRD will urge senior levels of government and Health Authorities to provide stable funding for operating costs and support services required for the 5,000 units of supportive housing needed in the region.*
- 3.3 *The GVRD will urge the provincial government and Health Authorities to increase the number of outreach teams to link homeless people with income and support services, including Assertive Community Treatment teams, to meet the need throughout the Region.*
- 3.4 *The GVRD will urge the province to provide an interdepartmental policy framework and funding for the Health Authorities and other key partners to develop a Regional Addictions strategy to address supportive housing needs in Greater Vancouver.*

## **Comments**

Surrey supports the GVRD's call to the senior levels of government and the Health Authorities for funding the construction as well as for operating costs for these facilities.

The success of outreach workers has recently been demonstrated in Surrey through the provision of BC Housing's Homelessness Outreach Workers. Since September 2006, Surrey has had 1.5 FTE workers who are using a "client centred" approach and connecting homeless individuals with housing. Surrey strongly supports an increase in the number of outreach teams to assist homeless people to connect with support services and housing.

## **CONCLUSION**

GVRD staff have prepared a "Discussion Paper on a Regional Affordable Housing Strategy for Greater Vancouver" that is intended to "identify a range of actions the GVRD might take to contribute to solutions and remedies on most urgent and persistent housing needs in Greater Vancouver, in partnership with member municipalities, senior government and housing providers".

The 25 recommendations of the Discussion Paper are summarized above and this report makes comments on the recommendations from Surrey's perspective. The Discussion Paper offers an extensive range of recommendations, ranging from direct actions that the GVRD should take, the imposition on new requirements on municipalities and advocacy actions to encourage senior levels of government to participate in the production of affordable housing units and to fund a variety of supporting services.

Ultimately, it is recognized that the delivery of social programs, including health, welfare, social assistance and housing are the responsibility of senior levels of government. There has been a long standing concern that these senior levels have "walked away" from their roles in the provision of affordable housing. While it is admirable that the GVRD is exploring options for stepping in to determine what role the local levels of government can reasonably play in the realization of a continuum of housing needs in the region, it is a concern that these initiatives will lead to the continuation of the downloading of the responsibility of such roles on local levels of government that are not equipped with the resources to take on these tasks.

While municipalities may create targets for the provision of affordable housing and may attempt to require and persuade the development industry to create affordable units and retain current affordable stock, these efforts will only succeed if there is a strong commitment from senior levels of government to be involved in programs for the funding and creation of affordable units and support for social programs.

Surrey supports the recommendations in this report that urge senior levels of government to take on an enhanced role in the provision and maintenance of affordable housing.

With regard to the "requirements" related to Regional Context Statements, it is anticipated that there will be considerable further dialogue on this matter through the ongoing review of the Regional Growth Strategy.

How Yin Leung  
Acting General Manager  
Planning and Development

JMcL:saw

Attachment:

Appendix I Draft Discussion Paper on a Regional Affordable Housing Strategy for Greater Vancouver

**Discussion Paper on a  
Regional Affordable Housing Strategy  
for Greater Vancouver**

**Draft**

GVRD Policy and Planning Department  
November 24, 2006

## Discussion Paper on a Regional Affordable Housing Strategy for Greater Vancouver

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# Discussion Paper on a Regional Affordable Housing Strategy for Greater Vancouver

## 1. Introduction

The purpose of this paper is to identify a range of actions the GVRD might take to contribute to solutions and remedies on most urgent and persistent housing needs in Greater Vancouver, in partnership with member municipalities, senior governments, and housing providers.

### **Affordable housing is necessary for regional sustainability**

The majority of households in Greater Vancouver are properly housed: living in housing that is in good condition, of appropriate size, and affordable in relation to their income.

However, for an estimated one-third of the region's households, finding and remaining in affordable housing to rent or own is a problem. When people live in housing that is neither appropriate nor affordable, or indeed have no housing at all in the case of the homeless, it is hard to argue that we have the foundation for a sustainable, livable region.

The following are three core arguments that the sustainability of the region depends on the provision of adequate housing:

*Housing, Health and Quality of Life:* There is a strong correlation between housing and health. Neighbourhoods with poor quality housing are shown to have lower health outcomes. Individuals and households living in inadequate or unaffordable housing are more likely to deal with the stresses of overcrowding, moving often, making trade-offs between shelter costs and other necessities of life, or carrying large debt loads. Children living in poor housing score lower in "school readiness" and adults' abilities to participate effectively in work, education or community affairs are impaired when they are preoccupied with housing problems.

Housing choice in communities permits people to "age in place" and to live in locations closer to destinations for daily living. Furthermore, housing choice provides for stability in communities, and for healthier community design which encourages walking and cycling.

*Links to Economic Well-being:* Housing affordability is important in supporting a competitive regional economy because the region must be able to attract and retain a broad labour force, including those with low to moderate incomes. Furthermore, households spending a large component of income on shelter have less disposable income available for consumer spending, which helps drive the regional economy. Adequate, stable housing permits people to participate in the work force, and in civil society.

*Public Costs:* Homelessness has a social and health cost to the individual and to communities. People experiencing homelessness "spiral down" in personal health, and are disproportionate users of emergency health, police, social and criminal justice services. The public cost of providing these services exceeds the costs of providing housing. Furthermore, the livability of communities is reduced when residents and businesses perceive personal or business risk from people who are visibly homeless.





Vancouver are not keeping pace with increasing housing costs. Professional, trades and service industry workers now have difficulty affording to live in Greater Vancouver.

A recent study by the federal government (Human Resources and Skills Development Canada) showed that Greater Vancouver has the greatest incidence of working poor of any major city in Canada, with more than 72,000 workers (9.6 % of the total workforce) living in poverty. This share is nearly twice the rate of working poor households in Toronto, with the next highest incidence at 5.3%. The report identifies this region's high housing costs as the reason for the high incidence of working poor. The following table illustrates the incomes required to rent or purchase typical-cost housing here:

**Table 1: Household Incomes Required to Purchase and Rent Housing, Greater Vancouver, 2005**

	Average Selling Price (2005)	Qualifying Household Income to Purchase	% of Renter Households With Qualifying Incomes
Single Family	\$585,000	\$121,921	< 6%
Townhouse	\$358,000	\$80,748	< 11%
2 Bdrm Condo	\$295,000	\$66,916	< 18%
	Average Rent (2005)	Qualifying Household Income to Rent	% of Renter Households with Qualifying Incomes
2 Bedroom Apt	\$1,004	\$40,160	<63%
1 Bedroom Apt	\$768	\$31,520	<62%

Source: Affordable Housing Supply Analysis (2006), Prepared for GVRD by McClanaghan and Associates

The three target populations who experience the most critical need for affordable housing in Greater Vancouver are: the homeless; low and moderate income renter households; and first-time homeowners.

### **The Homeless**

The number of street homeless people is increasing: the 2005 Regional Homeless Count demonstrated that the number of homeless people nearly doubled from 1,121 to 2,174 since 2002. The majority of this increase occurred in the unsheltered or street homeless population (1,127 people), which grew by almost 800 people, or a 236% increase, since 2002.

Approximately 75% of homeless people surveyed in the homeless count reported a health condition of some kind, with 35% of homeless people reporting two or more health conditions. The most common health problems were addictions (49% of homeless people), medical conditions such as diabetes or Hepatitis C (35% of homeless people) and mental illness (23% of homeless people). The high incidence of health conditions points to the need for support services to assist homeless people to access and maintain housing.

Lack of adequate income is also a significant factor contributing to homelessness. Less than half of all homeless people (45%) had a steady income source, including those accessing provincial Income Assistance (30% of homeless people). The remainder survived with no income, income from binning or bottle collecting, casual employment and/or illegal activities. In addition to problems with access to Income Assistance, the shelter component of Income Assistance is insufficient to afford rental housing in Greater Vancouver. The shelter component of Income Assistance for a single person is \$325 per month, a rate that has not increased since 1991. In 2005, the average market rent for a bachelor apartment in Greater Vancouver was \$678 per month, more than double the shelter allowance rate.

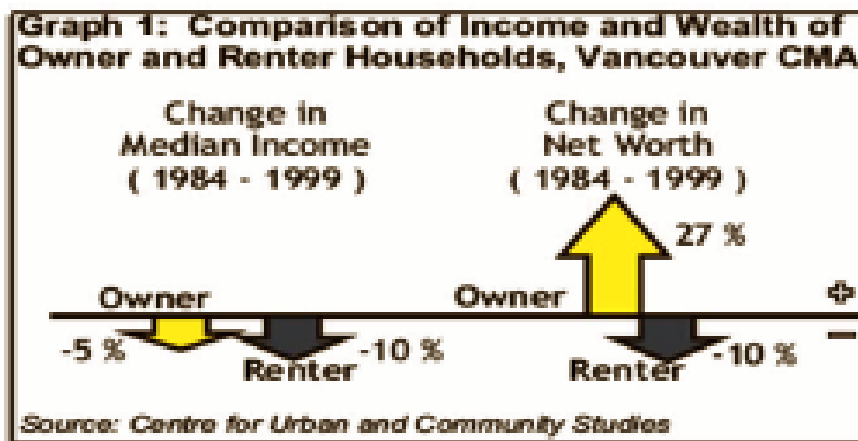
The average length of stay in emergency shelters is also increasing, from 12 days in 2000 to 16 days in 2004. This increase is a strong indicator of the lack of housing options for people exiting shelters. It also points to the increasingly strained shelter capacity in the region. There were 26,525 incidents of people being turned away during the 2004/2005 cold/wet weather season (October to April), and 92% of those turn-aways were a result of the shelter being full. It is estimated that 1,100 people across this region are without shelter any night of the year.

### Low and Moderate Income Renters

While renter households constitute approximately 40% of all households across the region, they account for approximately 63% of all regional households in core need. CMHC defines households being in core need if they experience at least one of three types of housing challenges based on established standards. These standards relate to "suitability" (enough bedrooms for the size and composition of the household), "adequacy" (if the unit is safe and in good repair), and "affordability" (shelter costs are in excess of 30% of the household's gross, pre-tax income). The target populations most over-represented among renter households who are in the greatest need for affordable housing are:

- Immigrant and refugee families, particularly those who have arrived in Canada in the past 10 years;
- seniors, particularly senior women over 75 years of age;
- female-led single-parent families; and,
- single persons who receive Income Assistance.

The economic profile of renters and homeowners describes two distinct housing markets, as disparities in income and assets are significant, and continue to increase. Renters also spend proportionally more on rent than do homeowners on mortgages and maintenance. Of renters with incomes of \$10,000 – \$40,000, one quarter pay more than 50% of that income for rent, compared with one-fifth of owner households in this same income range.



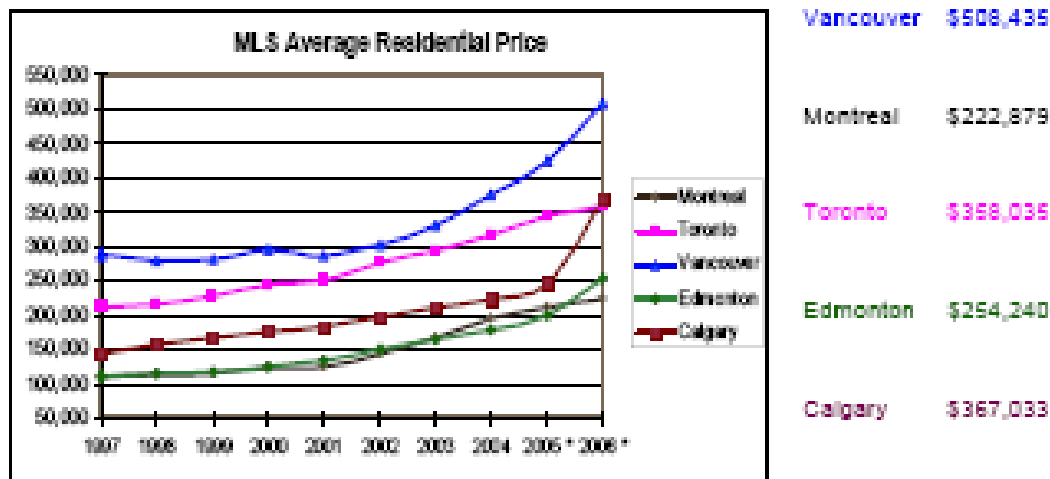
Another indicator of the increasing affordability crunch upon renters is the increasing number of people requiring social housing, particularly for those units which are rent-geared-to-income and have deep subsidies attached. The central social housing registry for Greater Vancouver has a wait list of over 11,000 households (as of October 2006), half of which are family households.

The chronic lack of market rental and social housing units in this region means that not only are low-income renters scrambling for scarce affordable rental units, but that they are competing with moderate-income renters who cannot afford first-time homeownership.

### Low and Moderate Income Homeowners

Greater Vancouver continues to have the highest housing costs in Canada (see Graph 2 below). Stats Canada (2005) reports that housing affordability in Canadian CMAs improved between 1991 and 2001, except for Greater Vancouver where housing affordability fell by a "significant amount" and shelter costs outgrew income by 6.8%. The higher than national average housing costs and the below national average incomes in Greater Vancouver mean that increasingly owners are being squeezed, and that even middle-income renters cannot move into homeownership.

Graph 2: MLS Average Residential Price (All Housing Types), Select Urban Centres, 1997-2006



Source: CREA (MLS) from Canadian Housing Observer 2006, CMHC

## 3. The Supply of Affordable Housing

### Housing the Homeless

The region has had an increase in shelter capacity since 2000. Permanent shelter and youth safe house capacity increased by 190 beds from 458 beds in 2000 to 648 beds in 2005 primarily due to funding from the Supporting Communities Partnership Initiative (SCPI), delivered under a federal program with partnered funding from the Province.

Some progress has been made in supplying supportive housing units in the region since 2000. Through SCPI (from 2000-2006), in partnership with other funders, approximately 635 units of supported housing were completed, or are under development. Some additional units have been developed through other programs. However, all of these units were developed using funding provided through ad hoc and/or time-limited programs. There is currently no supply program at any level of government that can consistently deliver the number of units needed to address chronic homelessness in the region.

There is a seeming contradiction between increasing homelessness since 2000, and the increase in spending on homelessness since that time. It can be explained by both growing need and inadequate expansion in supply:

- Significant cutbacks in social and community services and tightening in eligibility and rates for Income Assistance had a combined impact on a vulnerable population, creating additional homelessness. The growing incidence and depth of poverty in this region means more households are at-risk of homelessness, or flowing in and out of homelessness.
- The total amount of spending on homelessness in Greater Vancouver has been insufficient. Despite the investment of \$58 million in federal funding plus provincial matching funds since 2000, funding in this region falls far below that of American and British cities that have demonstrated progress towards eliminating chronic homelessness. The insufficient supply of affordable housing keeps people in cycles of homelessness (in shelters and on the street).

At least 675 supportive housing units are required to meet the immediate need to house unsheltered people in the region. To make substantial progress towards eliminating chronic homelessness, the region needs an estimated 5,000 units of supportive housing.

### Rental Housing

The loss of existing affordable rental housing and the lack of new purpose-built rental housing construction have resulted in a major housing gap in this region. The region is forecast to require 70,500 additional rental units by the year 2021, or an average annual increase of 3,525 additional units. The prospects for the private market meeting future forecast demand for rental housing remain bleak due to unattractive rates of return for rental properties.

As a result, "purpose-built" rental housing is declining in its share of the region's total housing stock. It is estimated that by 2003, 51% of total rental stock in the region was non-traditional (secondary suites and own-to-rent condos).

Vacancy rates are an indicator of how "tight" the rental market is. A 3% vacancy rate is considered healthy in a rental market. Vacancy rates in Greater Vancouver remain among the lowest in Canada: in 2005, the rental housing vacancy rate in Vancouver was 1.4% compared with 3.7% for Toronto, and in late 2006 the vacancy rate across the region was below one percent (0.6%). Vacancy rates for lower end of market units are consistently lower than for higher-rent units.

Insufficient supply of rental housing has major implications for affordability, and therefore increases the need for supply of social housing.

In social housing, vacancy rates for the deep-subsidy units are virtually zero and the regional inventory (47,220 units) is not keeping pace with demand, particularly for households requiring deep subsidies. BC Housing is the primary provider of social housing in the region, with the GVHC being the second-largest provider. While BC Housing has recently produced a substantial number of units for frail seniors, neither of these social housing providers has produced a significant supply of housing for low-income individuals and families in the past five years.

### Owned Housing

The supply of housing is highly cyclical in this region, and the market's ability to meet the forecast demand for roughly 12,000 owned units per year is sensitive to interest and inflation rates. In 2004 and 2005, annual owned housing starts exceeded 18,000 units, but three years prior to that, housing starts ranged between 7,000 – 8,000 units. The particular

current challenge for the market is production of modest-cost housing, affordable for "entry-level" homeownership.

The growing disparities between owner and renter households translate into markedly different affordability thresholds for the ability of renters to move into home ownership. This is exacerbated by the highly cyclical nature of market housing production, and the insufficient supply of modest-size, entry-level housing product on the market (e.g. small lot detached housing, freehold tenure row houses, townhouses, modest-size condo units).

#### **4. Public Policy for Housing Provision**

The public policy context for housing is complex. The policy environment in senior governments has changed remarkably in the last decade. Production of affordable housing now requires multi-party partnerships and public policy interventions in the housing market to support production of all types and tenures of housing.

##### **Federal Government Role**

The federal government, through its Canada Mortgage and Housing Corporation, provides funding and resources for residential rehabilitation, mortgage underwriting for social housing, seed funding to non-profit societies, and research in best practices. Furthermore, a national homelessness initiative since 2000 has provided significant funding for homelessness projects in the region. The federal government also transfers funding for affordable housing to the provinces and territories: of the \$1.4 billion allocated to affordable housing in April 2006, \$800 million was distributed among provinces and territories on a per capita basis, with approximately \$106 million being allocated to B.C. Other than for operating costs or rent subsidies, this federal funding can be allocated by provincial governments as they wish. Most recently, the federal government devolved responsibility for some 51,600 units of social housing to the Province of B.C. In June 2006, under the Canada-BC Social Housing Agreement.

##### **Provincial Government Role**

The provincial government in 2004 shifted its priorities from housing supply programs for low-income families ("Homes BC" program) to assisted living housing for frail populations ("Independent Living BC"). The Province also provides funding for homelessness projects, including shelters, cold/wet weather beds, and outreach programs. Most recently, the Provincial government unveiled its housing strategy on October 3, 2006, the major components of which are:

1. *Rental Assistance Program:*  
This program provides cash assistance to families who are renting in the private housing market, have an income below \$20,000, have one or more dependent children under 19 years of age, and are spending more than 30% of household income on rent. Households with any family members receiving income assistance are not eligible.
2. *Independent Living BC (ILBC):*  
Additional funding has been allocated to ILBC, to subsidize operating costs of 550 new assisted living units for seniors, including non-profit units, conversions from existing for-profit housing or health facilities, and units provided through rent supplements in private assisted living developments.
3. *Provincial Homelessness Initiative:*  
Additional funding under the federal-provincial Affordable Housing Agreement (now called the Federal Housing Trust) is allocated to build and subsidize new supportive housing. An expanded homeless outreach program will fund outreach workers and

projects to assist those living on the street and in shelters with access to government housing and income support.

4. *Aboriginal Housing:*  
Of the recent devolution of CMHC-managed units to the Province, 2,600 units are being transferred to the Aboriginal Housing Management Association to accommodate off-reserve Aboriginal people.
5. *Home Ownership:*  
Existing programs include income tax reductions, property tax deferral, the First Time Home Buyers' Property Transfer Tax Exemption, and the Home Owner Grants.

### **Regional Role**

The GVRD currently has a number of roles in housing:

- **Direct provision of housing:** The Greater Vancouver Housing Corporation (GVHC) manages a portfolio of 3,500 social housing units which accommodate about 10,000 people.
- **Acting as "Implementation Partner" in homelessness:** The GVRD acts as the secretariat to the Regional Steering Committee on Homelessness, to implement "3 Ways to Home", the framework for funding investment on homelessness in the region. Federal funding for this work to extend to March 2007.
- **Setting out housing policies in the Regional Growth Strategy (LRSP):** this includes general housing objectives and policies to support growth management objectives.
- **Regional housing data and research:** The GVRD provides regional housing forecasts and data analysis and undertakes research such as studies on secondary suites, ground-oriented medium density housing, and freehold tenure townhouses.
- **Providing input to senior governments:** Municipal staff meet on a regular basis and respond to provincial and federal staff on policies and programs and, where appropriate, bring these issues to the Housing Committee and GVRD Board for their attention and action.

### **Municipal Role**

Local governments have a number of tools to address affordable housing. The range of municipal initiatives includes:

- *Policy and regulatory actions* (OCP policies, zoning, density bonussing; demolition and conversion control bylaws);
- *Financial actions* (write-downs on municipal land; affordable housing reserve funds and homelessness trust funds); and,
- *Partnerships* (partnering with senior governments on homelessness projects; with non-profit and social housing providers on affordable housing projects).

The level of municipal involvement varies widely across from the region and both the Provincial Housing Minister and the development industry have suggested that some municipal development control practices have been an impediment to achieving affordable housing goals.

While it is expected that senior governments will continue to take on the main responsibility for social housing, there is much that the private sector, municipalities and the GVRD can contribute to help address the regional housing crisis. Affordable housing issues cannot be adequately addressed solely on a municipality by municipality basis. Housing markets behave regionally, and government policy guidance and/or market intervention to produce affordable housing requires a regional response. GVRD member municipalities have identified the need for a united regional message to senior governments on policies,

programs and funding priorities for affordable housing, and on the need for local governments to have "a seat at the table" with senior governments on housing issues.

The proposed actions on the following pages focus on meeting these critical unmet needs in Greater Vancouver:

- The chronic shortfall in the supply of affordable rental housing.
- The critical shortfall in the supply of social housing.
- The increasing incidence and duration of homelessness across the region.
- The shortfall in modest-cost housing appropriate for first-time home-buyers.



## 5. Preliminary Proposals for a Draft Regional Affordable Housing Strategy (RAHS)

The Regional Affordable Housing Strategy is based upon three goals, as follows:

GOAL 1: Provide adequate housing to meet the needs of low income renters.

GOAL 2: Eliminate homelessness across the region.

GOAL 3: Increase the supply and diversity of modest cost housing.

### STRATEGIES

The above three goals will be implemented through three key strategies, all three of which can be used in relation to achieving each of the goals. The strategies for the GVRD are to:

1. Make better use of the existing and available government and housing industry resources.
2. Secure additional stable funding to meet affordable housing needs in Greater Vancouver.
3. Establish partnerships and secure sufficient and stable funding to provide required support services to assist people to access and maintain their housing.

**Strategy 1: Make better use of the existing and available government and housing industry resources.**

#### Direct Housing Provision Actions

- 1.1 The GVRD will direct the GVHC to continue to provide social housing, with particular priority upon reviewing opportunities for site-intensification on GVHC properties, primarily through:
  - densification; or
  - sale and reinvestment in other properties.
- 1.2 The GVRD will direct the GVHC, at the request of member municipalities, to:
  - manage market or non-profit rental housing acquired through municipal Affordable Housing Funds or other municipal development processes; and
  - continue to provide expertise to member municipalities and to non-profit societies to facilitate the development of non-market and low end of market housing projects.
- 1.3 The GVRD will direct the GVHC to encourage new opportunities for homeownership for those in non-profit housing and market rental housing, by:
  - partnering with financial institutions and the private and non-market sector to develop a demonstration program to provide opportunities for GVHC tenants to access ownership housing using an asset development approach (e.g. VanCity Springboard Mortgage and Individual Development Accounts).

#### Regulatory Actions

- 1.4 In the new regional growth strategy, the GVRD will set targets, with suggested distribution by municipality and subregion, for the number of new affordable owned and rental housing units required by the year 2011 and 2016, and will include a

requirement for regional context statements to demonstrate how municipalities will achieve these targets, through actions such as:

- accommodating two-family dwellings, "granny flats" and secondary suites in zoning districts currently designated for single detached homes;
- increasing the stock of modest-cost housing, including small units, small lots, infill options such as coach houses, rowhouses and conversions, townhouses, and apartment-style condominium housing;
- requiring 15% of units in residential or mixed-use developments of 20 units or more to be affordable units, for either rent or ownership;
- implementing changes to regulations, regulatory processes and regulatory fees which may reduce the cost of housing;
- identifying sites appropriate for affordable housing;
- amending zoning and subdivision bylaws to permit greater densification on sites identified as appropriate for affordable owned and rental housing;
- donation or lease of municipal lands to non-profit organizations which develop affordable housing;
- reduction of on-site parking regulations for secondary suites and affordable owned and rental housing with good transit access where appropriate;
- density bonussing.

1.5 In the regional growth strategy, the GVRD will include a requirement for regional context statements to demonstrate how municipalities will meet targets for rental housing by measures to upgrade and preserve existing rental housing stock, through means to include:

- upgrading of secondary suites;
- application of demolition controls to preserve rental stock;
- standards of maintenance bylaws;
- anti-conversion bylaws related to rental vacancy rates;
- replacement policies for loss of rental housing; and
- protection of mobile home parks.

#### Fiscal Actions

1.6 The GVRD will seek enabling legislation to permit it to:

- waive regional (GVS&DD) development cost charges on social housing;
- reduce/waive regional development cost charges on affordable housing when affordability is secured for a minimum of 20 years. To this end, it will revise the method of calculation of regional development cost charges so that there is variation by unit and lot size, with the purpose of reducing charges on smaller units and lots.

#### Advocacy Actions

1.7 To address homelessness, the GVRD will work with municipalities to develop and promote methods to gain community acceptance for sheltering and housing projects. To this end, the GVRD will:

- work with municipalities, the Regional Steering Committee on Homelessness (RSCH), BC Housing and the BC Non Profit Housing Association (BCNPHA) to deliver workshops on best practices in addressing community opposition to

- municipal planners and other staff involved in municipal approval processes for shelter and supportive housing projects; and
- develop housing and homelessness components of GVRD education and outreach programs.
- 1.8 To address homelessness, the GVRD will urge the provincial government to:
- reduce barriers to access, and provide increased outreach services to help connect homeless people to income, health and other support services;
  - ensure provincial settlement programs for immigrants and refugees are integrated with provincial initiatives on homelessness;
  - regularly review its income supplement programs, such as SAFER and the new Rental Assistance Program for working families, to ensure that current market rents and income levels in Greater Vancouver are used in the calculation of the "30% of income" eligibility criteria; and,
  - ensure housing and support services strategies include culturally sensitive components to address the specific needs of homeless and at-risk Aboriginal persons.
- 1.9 To address affordable housing needs, the GVRD will urge the provincial government to:
- allocate some portion of its funding for assisted living units under Independent Living BC (ILBC) to a housing supply program for low-income families;
  - exempt affordable housing from the PST;
  - provide enabling legislation for municipalities and the GVRD to allocate some portion of municipal development cost charges/levies to an affordable housing fund.
- 1.10 To address homelessness, the GVRD will urge the federal government to continue a national homelessness initiative and funding programs for homelessness projects that:
- use a community-based delivery model; and,
  - ensure integration between national homelessness initiatives and federal government immigration policies.
- 1.11 To address affordable housing needs, the GVRD will urge the federal government to:
- respond to the call from the Federation of Canadian Municipalities (FCM) to develop a National Affordable Housing Strategy;
  - exempt affordable housing from GST; and,
  - identify opportunities to provide tax incentives for the construction of new purpose-built rental housing.

#### Measures on Homelessness Actions

- 1.12 The GVRD will work with the Regional Steering Committee on Homelessness to monitor and report on progress in implementing strategies to address regional homelessness.
- 1.13 In the final Regional Affordable Housing Strategy, the GVRD will include targets, with suggested distribution by municipality and subregion, for housing types (including shelter beds, transition housing, residential treatment and recovery houses) that provide housing and support services to homeless people in their own communities. The GVRD will work with member municipalities, the Regional Steering Committee on Homelessness (RSCH) and other partners to develop these targets for the elimination of homelessness in Greater Vancouver.

**Strategy 2: Secure additional stable funding to meet affordable housing needs in Greater Vancouver.**

**Fiscal Actions**

- 2.1 The GVRD will seek a legislative enactment to permit a regional surcharge on various regional levies and charges, particularly those directed towards demand management, to enable the regional district to raise up to \$50 million per year, to be matched at a ratio of 2:1 from the provincial government, and 2:1 from the federal government. This revenue is to be spent on increasing the supply of social housing in Greater Vancouver.
- 2.2 The GVRD will establish and manage a Regional Affordable Housing Trust Fund, to act as a repository for affordable housing funding from a variety of sources, monies from which will be allocated to construction of additional social housing.
- 2.3 The GVRD will identify lands across the region owned or controlled by the GVRD which are suitable for the development of affordable housing, and provide these sites to affordable housing developers at less than market value.
- 2.4 The GVRD will request the Greater Vancouver Transportation Authority (GVTA) to identify surplus lands suitable for the development of affordable housing, possibly combining park and ride sites with housing developments.

**Advocacy Actions**

- 2.5 The GVRD will urge the provincial government to:
  - allocate some portion of 45% of the Provincial revenue generated by the property transfer tax in the GVRD from provincial general revenue to regional housing programs within the GVRD;
  - Increase the shelter component of Income Assistance rates to reflect the high costs of housing in the Greater Vancouver region;
  - establish a Provincial Rental Tax Credit Program geared to income; and,
  - work with the development industry and the federal government to develop a low-income tax credit or subsidy program for the construction of affordable rental housing.
- 2.6 The GVRD will urge the federal government to:
  - allocate some portion of the accumulated \$5.7 billion reserve funds held by Canada Mortgage and Housing Corporation (CMHC) to build new social housing;
  - reduce or eliminate taxes which act as disincentive for the provision of affordable housing;
  - Improve ability for existing affordable housing to be maintained by:
    - substantially increasing funding for the Residential Rehabilitation Assistance Program (RRAP) and Home Adaptation for Seniors' Independence Program (HASI) renovation programs;
    - increasing the forgivable loan portion of its RRAP program for non-profit housing providers;
    - revising eligibility criteria for RRAP in order to increase access to the program in high-cost urban areas such as Greater Vancouver.
- 2.7 The GVRD will urge senior governments to provide municipalities with early opportunities to purchase, at less than market value, provincial or federal government "surplus" lands being divested.
- 2.8 To address homelessness, the GVRD will urge senior levels of government and Health Authorities to provide 5,000 units of supportive housing in the region.

- 2.9 The GVRD will urge BC Housing and other funders to develop additional shelter capacity in line with the regional shelter distribution outlined in the Final Regional Affordable Housing Strategy.
- 2.10 The GVRD will urge BC Housing and other funders to ensure that all shelters have funding for 24/7 operations and are focused on moving people who are homeless into permanent affordable housing connected with the supports they need.

**Strategy 3: Establish partnerships and secure sufficient and stable funding to provide required support services to assist people to access and maintain their housing.**

Direct Housing Provision Actions

- 3.1 The GVRD will direct GVHC to link its tenants to support services, wherever required, to:
  - develop partnerships with Provincial agencies and non-profit societies, to provide on-site support services, or linkages to support services in the community, for GVHC tenants;
  - continue the partnership with the Seniors Housing Information Program (SHIP) in its pilot project for the provision of emergency housing and support services to seniors.

Advocacy Actions

- 3.2 To address homelessness, the GVRD will urge senior levels of government and Health Authorities to provide stable funding for operating costs and support services required for the 5,000 units of supportive housing needed in the region. (See Action 2.8)
- 3.3 The GVRD will urge the provincial government and Health Authorities to increase the number of outreach teams who link homeless people with income and support services, including Assertive Community Treatment teams, to meet the need throughout the region.
- 3.4 The GVRD will urge the provincial government to provide an interdepartmental policy framework and funding support for the Vancouver Coastal Health Authority, the Fraser Health Authority and other key partners to develop a Regional Addictions Strategy which addresses supportive housing needs in Greater Vancouver.

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