



Planning for a build-out of affordable rental housing in Metro Vancouver

How many units and how much would it cost?

By Marc Lee

DECEMBER 2019



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This report is a co-publication with the Vancouver Foundation, BCGEU, BC Non-Profit Housing Association, BC Poverty Reduction Coalition and CUPE 1767.



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Planning for a build-out of affordable rental housing in Metro Vancouver

THIS BRIEF CONTEMPLATES A MAJOR BUILD-OUT of rental housing in Metro Vancouver with an emphasis on public development of non-market stock. This is a response to the failure to build sufficient rental housing stock over the past couple of decades, amid a dominant mindset that sees private-sector property developers as the only builders of housing and home ownership as the preferred mode of accessing housing.

Local governments in Metro Vancouver are starting to take a more planned approach toward approving new affordable housing, including financial incentives for developers to build rental housing instead of condos. Ultimately, a stronger public presence is needed as developers are not going to build new housing stock that is truly affordable for low- to middle-income households, at least not anywhere near the scale needed.

This is an invitation to the British Columbia and federal governments to up their housing game by supporting a major build-out of rental housing in Metro Vancouver. This brief considers how many units are needed and how much this program would cost. New investments from the BC government (33,700 units over 10 years promised in the 2018 BC provincial budget) and, to a lesser extent, funds from the federal government's National Housing Strategy point to a modest revival of public housing investment, but these investments must be ramped up.¹ This missing upfront capital is essential, as the stream of rental income from new housing eventually repays the initial investment.

Inspiration can be found in cities like Singapore and Vienna, as well as many European countries. In the Netherlands and Austria, one-third and one-quarter of dwellings respectively are social

This is an invitation to the British Columbia and federal governments to up their housing game by supporting a major build-out of rental housing in Metro Vancouver.

¹ A June 2019 report by the Parliamentary Budget Officer looks more closely at the headline “\$40 billion investment” touted by the federal government, noting that the bulk of this is previously announced funding, matching funds from the provinces and loans, with only \$16 billion in new funding spread over 10 years. Parliamentary Budget Officer, Federal Program Spending on Housing Affordability (Ottawa, ON: Office of the Parliamentary Budget Officer, 2019), <https://www.pbo-dpb.gc.ca/en/blog/news/federal-program-spending-on-housing-affordability>.

rented stock, while in Denmark, Sweden and the United Kingdom the figure is around one-fifth.² Metro Vancouver can also look to its own past legacy of partnerships in the 1960s to 1980s among federal and provincial governments and the non-profit sector to build dedicated public housing, including social housing and co-ops.

The case for rental

Housing starts have never been higher in the City of Vancouver or the Metro Vancouver region. In Metro Vancouver, starts of 27,914 in 2016, 26,204 in 2017 and 23,404 in 2018 rank as the region's top three building years. However, some two-thirds (65 per cent) of housing starts in 2017 were condos and another 17 per cent freehold (ground-oriented homes such as single-family dwellings and duplexes). Just 18 per cent of housing starts were for new rental housing, even though one-third of households are renters and the vacancy rate for rental housing across the region has been a very low 1 per cent. The City of Vancouver has done better than the region with 32 per cent of housing starts as rentals, but even this is lower than the share of renters (52 per cent) living in the city.

While home ownership occupies much media and policy attention, the greatest need is rental housing stock for low- to moderate-income households. This is precisely the group that is unprofitable for private-sector developers.

Figure 1 shows regional housing starts by type going back to 1990. While there has been a modest decline in the number of freehold starts (dark blue), the surge of condo construction (orange) is notable. This higher-density development is consistent with a growing region seeking to accommodate more people in a relatively constrained geographical space, along with regional plans emphasizing more intensive development at key nodes.

Rental starts (light blue) have seen somewhat of a resurgence after many years of minuscule amounts of new development. This includes both new market rental stock and social/supportive housing, including temporary modular housing for people who are homeless. A portion of condos will also enter the rental market: 37 per cent of existing condos in Metro Vancouver are rented (at least, not occupied by their owner), and 46 per cent in the City of Vancouver.³ However, they rent at higher rates and do not offer the same security of tenure as purpose-built rentals.

While home ownership occupies much media and policy attention, the greatest need is rental housing stock for low- to moderate-income households. This is precisely the group that is unprofitable for private-sector developers. According to research for Metro Vancouver's Transit-Oriented Affordable Housing Study, "there is a segment of the rental housing market with modest incomes whose needs are highly unlikely to be met by private sector rental housing developers without some form of assistance or intervention."⁴ The authors, Coriolis Consulting, also identify a minimum of 15 per cent profit margin necessary for developers to invest in a multi-family residential project.⁵ This represents a cost that adds to the eventual rents that must be paid.

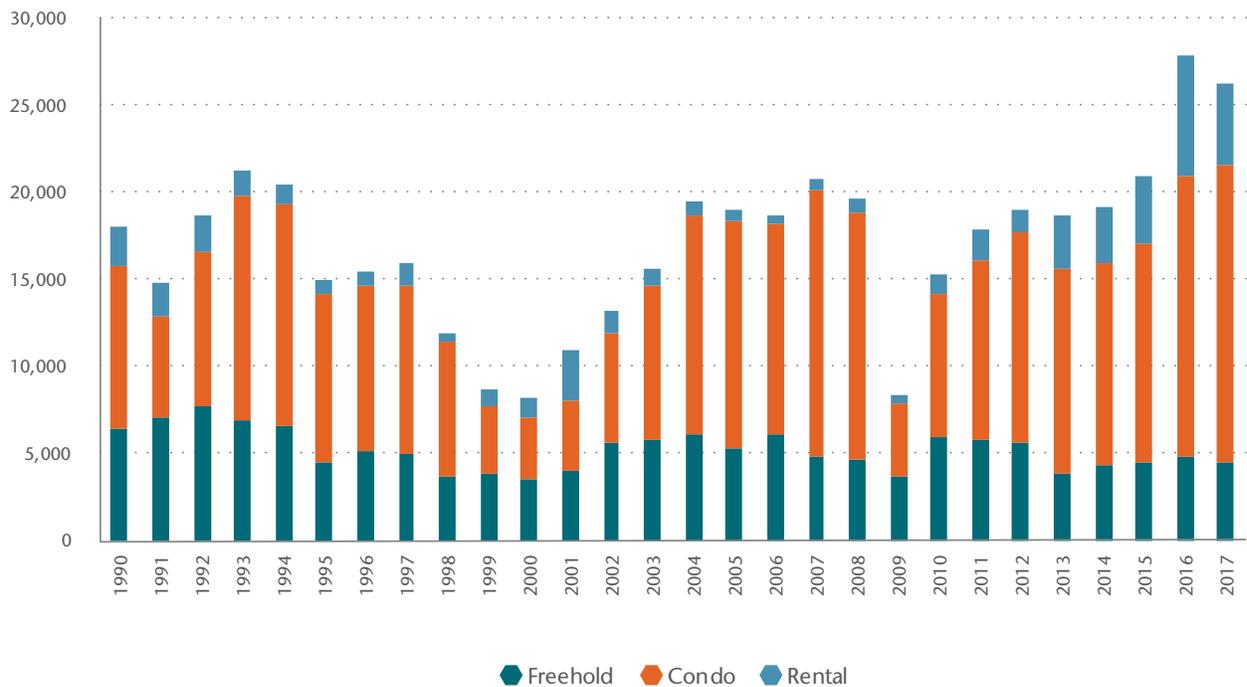
2 K Scanlon, MF Arrigoita and C Whitehead and Kathleen Scanlon (2015). "Social Housing in Europe" in European Policy Analysis (17) pp 1–12, http://eprints.lse.ac.uk/62938/1/Fernandez_Social%20housing%20in%20Europe_2015.pdf.

3 Statistics Canada, "Property Use of Residential Properties, by Property Type and Residency Ownership," 2019, table 46-10-0029-01.

4 Coriolis Consulting, Analysis of the Financial Viability of New Purpose-Built Rental Housing at Transit-Oriented Locations in Metro Vancouver (Vancouver, BC: Coriolis Consulting, 2017), http://www.metrovancouver.org/services/regional-planning/PlanningPublications/Transit-OrientedAHS-Activity4_FinalReport.pdf.

5 Blair Erb, "Summary of Preliminary Key Findings for Phase 1 of Financial Analysis for Market Rental Policies," memorandum from Coriolis Consulting to the City of Vancouver, July 2019, <https://vancouver.ca/files/cov/rental-incentive-program-review-coriolis-consulting-july-2019.pdf>.

Figure 1: Metro Vancouver housing starts by intended market, 1990–2017



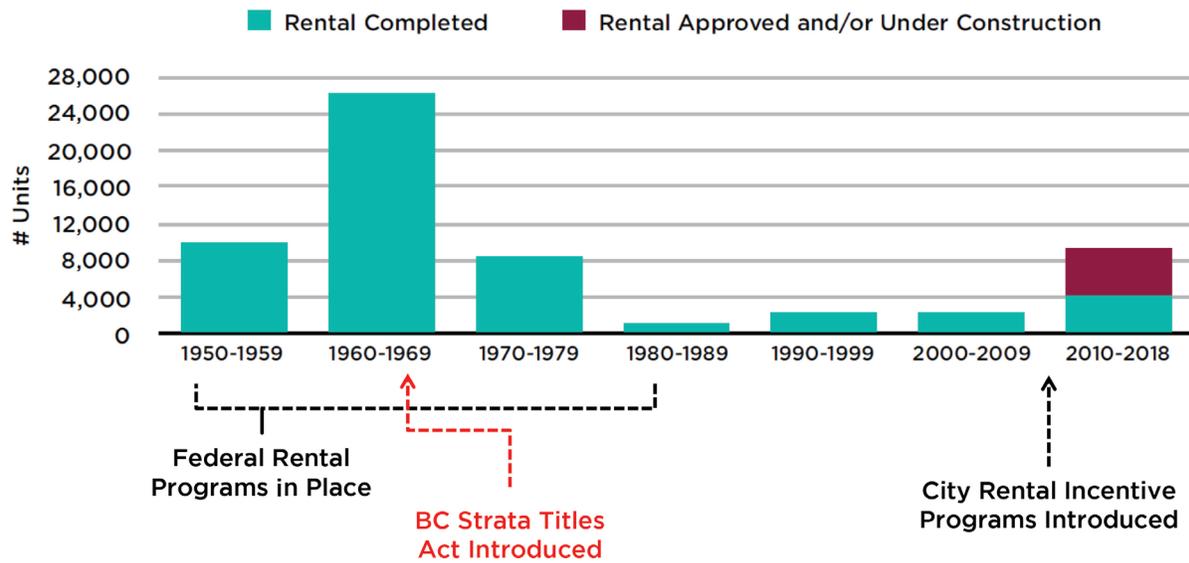
Source: Canada Mortgage and Housing Corporation, Housing Market Indicators.

It's worth remembering that marketplace dynamics are heavily shaped by government housing policies. Figure 2 shows the importance of federal incentives in the spike of rental housing development in the 1950s to 1970s. In contrast, the provincial legal framework for new stratified properties (condos) pushed the needle to condo development. More recently, municipal governments have managed to spur some rental construction as a response to the housing crisis by using financial incentives for property developers. City of Vancouver incentives, like density bonusing and waivers of development cost levies, have had some success in shifting the balance from condos to rentals for developers seeking to build on a particular parcel of land.⁶

Some modest new public investments in affordable housing from the BC and federal governments are a welcome addition and need to be ramped up. The assumption that private-sector developers should take the lead in the development of housing needs to change. Indeed, there's a strong case to be made for a more overtly public planning model, including public land assembly, project financing and rental housing development, to cut out the middleman and achieve some economies of scale for the large build-out we need.

⁶ CitySpaces Consulting, City of Vancouver Rental Incentive Program Review (Vancouver, BC: CitySpaces, 2019), <https://vancouver.ca/files/cov/rental-incentive-program-review-cityspaces-report-july.pdf>.

Figure 2: Historic rental housing construction in the City of Vancouver.



Source: CitySpaces Consulting, City of Vancouver Rental Incentive Program Review, 2019.

Planning for the housing we need

The assumption that private-sector developers should take the lead in the development of housing needs to change.

Rather than let the “market”—that is, private-sector developers—decide what to build, some planning is in order. The City of Vancouver shifted to this in its 2018 Housing Vancouver strategy, which sets out a matrix of targets to better match new housing supply to the incomes and family composition of the local population. Figure 3 shows a matrix of a targeted 72,000 units to be built over the coming decade and how that breaks down.

While one could quibble with the targets themselves, this “right supply” framework is novel and noteworthy and it gives us a basis for tracking housing development. Unfortunately, progress to date shows that condo developments continue to be dominant. The target for condos is 30,000 over 10 years (or 3,000 per year), but at the end of the second year (2018), some 8,338 condos were approved, 39 per cent more than the target. Meanwhile, approvals of new purpose-built rental was less than half the target (just over 1,850 units relative to the two-year target of 4,000).⁷ This is somewhat offset by a much-greater-than-targeted uptake of laneway homes.

Progress is ostensibly being made on social housing, which includes the addition of modular housing for people who are homeless, but also includes market rentals. The definition of “social housing” is rental housing in which at least 30 per cent of the units are occupied by households with incomes below designated “housing income limits” (\$48,000 for a one-bedroom and \$58,000 for a two-bedroom in 2018). The result is that many truly low-income people cannot afford these new units without some additional subsidy. Therefore, it is an inadequate definition of what social housing should represent.

⁷ City of Vancouver, Housing Vancouver Strategy: Annual Progress Report and Data Book 2019 (Vancouver, BC: City of Vancouver, 2019), <https://vancouver.ca/files/cov/2019-housing-vancouver-annual-progress-report-and-data-book.pdf>.

Figure 3: City of Vancouver's Housing Planning Framework.

Building Type	Renters				Renters & Owners	Owners	Total	% of Total
	<\$15k/yr.	<\$15-30k/yr.	\$30-50k/yr.	\$50-80k/yr.	\$80-150k/yr.	>\$150k/yr.		
Apartment	5,200	1,600	2,000	3,000	200		12,000	17%
Infill			2,500	12,000	5,500		20,000	28%
Townhouse				6,500	16,500	7,000	30,000	42%
				2,000	2,000		4,000	5%
					300	700	1,000	1%
					1,700	3,300	5,000	7%
Total	5,200	1,600	4,500	23,500	26,200	11,000	72,000	100%
% of Total	7%	2%	6%	33%	37%	15%	100%	

Source: City of Vancouver, Housing Vancouver strategy.

The City of Vancouver's ultra-low vacancy rate for rental housing of 0.8 per cent and the more expensive new market rentals coming on stream clearly point to the need for more rental housing that is affordable to ordinary households. After two years, housing targets have been exceeded for higher-income households (\$80,000 and up), while low-to-middle income groups had fewer-than-targeted units. A major increase in approvals of housing aimed at low- to middle-income households is clearly needed. The numbers in the City's strategy anticipated new contributions from the federal and BC governments in order to meet the targets, with only 42 per cent of core housing need addressed by municipal actions alone.⁸

How many units do we need across the region?

The ambition of an affordable housing building program is a matter of political will. While all levels of government have now expressed a renewed interest in affordable housing, much more could be done to support new construction of dedicated, affordable rental housing. There is a lot of catching up to do. A report for RBC Economics found a deficit of 3,800 units required for a balanced rental market (i.e., with a 3 per cent vacancy rate), although as we will see below, housing needs in Metro Vancouver are much greater.⁹ At the same time, we must recognize that Vancouver is an attractive place to live, and lower rents may spur increased in-migration.

The median income of Vancouver renter households in the 2016 Census was \$48,959, compared to \$90,278 for owner households. There were 95,825 renter households considered to be in "core housing need" in 2016, although this long-used measure is arguably on the low side as it

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⁸ For more on this, see Marc Lee, "Small Steps on Affordable Housing: A Look at the New Federal and Vancouver Plans," Policy Note (blog), January 10, 2018, <http://www.policynote.ca/small-steps-on-affordable-housing-a-look-at-the-new-federal-and-vancouver-plans/>.

⁹ Robert Hogue, Big City Rental Blues: A Look at Canada's Rental Housing Deficit (Toronto, ON: RBC (Royal Bank of Canada) Economics, 2019), http://www.rbc.com/economics/economic-reports/pdf/canadian-housing/housing_rental_sep2019.pdf.

does not include students and households that “choose” to pay more than 30 per cent of their income on housing.¹⁰ At a broader level, there were 150,505 renter households (43 per cent of renters) in Metro Vancouver spending more than 30 per cent of income on housing, and some 77,870 renter households (22 per cent of renters) were paying more than 50 per cent.¹¹

Recent CCPA research considers affordability in a different way by looking at the hourly wage that would be required to afford an apartment, assuming a standard 40-hour-a-week job for 52 weeks a year and allocating no more than 30 per cent of pre-tax earnings to be spent on rent.¹² For the Metro Vancouver region as a whole, a household needed a wage of \$26.72 per hour to afford a typical one-bedroom and \$35.43 per hour for a two-bedroom apartment. The wage necessary to afford housing is much higher in neighbourhoods closer to downtown.

Bottom line:
A building program should give first priority to households in extreme housing need. We need a spectrum of housing options that work for people with different incomes and at different stages in their lives.

For low-income households, the situation is dire. Of the 70 neighbourhoods in Metro Vancouver, there isn't a single area where a full-time minimum-wage worker could afford the average one-bedroom apartment, much less a two-bedroom one.¹³ In addition, for the poorest in BC, welfare rates are clearly insufficient, with the shelter amount for income/disability assistance a mere \$375 per month, an amount that has not been increased for well over a decade.

Bottom line: A building program should give first priority to households in extreme housing need. We need a spectrum of housing options that work for people with different incomes and at different stages in their lives. Planning for housing should also include larger, family-sized units.

Top needs for public housing investment include the following.

Housing people who are homeless

The 2017 Metro Vancouver homeless count put the total regional homeless population at 3,605, of which 1,032 people were sleeping on the street and the remainder (2,573) in some form of shelter. Of the 3,605, 2,138 people were in the City of Vancouver, which posted a slightly higher number than a more recent homeless count in March 2019—2,223 homeless people (614 on the street and 1,609 in shelters).¹⁴ Many people who are homeless also suffer from mental health and/or addiction issues, requiring a degree of coordinated care beyond just shelter.

Below the tip of the iceberg represented by the homeless count, several thousand more people are not counted but in a state of near homelessness. They may be sleeping in cars or crashing on a friend or family member's couch. And beyond this there are vast numbers of people who are one missed paycheck away from becoming homeless or are vulnerable to a renovation.

Non-market rental

Vancouver needs much more emphasis on building non-market rental housing stock that is locked in as affordable. Housing Central's Affordable Housing Plan for BC estimates that as of 2016, there was a backlog of more than 54,000 rental units (25,800 for core-housing-need households,

10 See discussion on the methodological issues in Marc Lee, “Gimme Shelter: Is Core Housing Need a Useful Measure?,” *Progressive Economics Forum* (blog), November 27, 2017, <http://www.progressive-economics.ca/2017/11/27/gimme-shelter-is-core-housing-need-a-useful-measure/>.

11 Statistics Canada, 2016 Census, catalogue number 98-400-X2016229.

12 David Macdonald, *Unaccommodating: Rental Housing Wage in Canada* (Ottawa, ON: Canadian Centre for Policy Alternatives, 2019), <https://www.policyalternatives.ca/unaccommodating>.

13 *Ibid.*

14 City of Vancouver (website), 2019 homeless count, <https://vancouver.ca/people-programs/homeless-count.aspx>.

28,500 for middle-income households) in Metro Vancouver.¹⁵ The plan calls for an investment of \$1 billion per year for 10 years, including building new rentals, repair and upgrading of older affordable rental stock, and other income and homelessness support.

Based on population growth in Metro Vancouver of 1.4 per cent per year to 2041,¹⁶ total rental housing stock would need to grow by 112,629 units—about 5,000 units per year—just to keep pace relative to population. However, given the lack of rental housing construction over the past two-plus decades, more non-market rental stock is needed to catch up. The current waiting list for social housing in Metro Vancouver is about 10,000 applicants.¹⁷

A report by the BC Non-Profit Housing Association for Metro Vancouver's Transit-Oriented Affordable Housing Study (Phase 1) sought to quantify the affordable housing shortfall over the next decade (2017–2026) for renter households earning less than \$50,000, noting that “not only are new residential projects being built that are not affordable for lower-income households, but escalating land values around transit development areas can foster gentrification and demolition of existing rental stock that may displace these groups.”¹⁸

The report found a rental housing supply gap of 23,750 units by 2026 (for households earning less than \$50,000 per year), with demand for affordable rental housing up 34,700 units over the next 10 years relative to a supply increase of just over 10,950 units. Some 78 per cent of the shortfall consists of housing for households with income less than \$30,000.

Immigrants and refugees

Population growth in Metro Vancouver has largely been a story of international migration. Between 2007 and 2018, net international migration averaged more than 30,000 people per year. This is 10 times the increase from net interprovincial migration (just under 3,000 per year). Both are somewhat offset by a modest 6,000-per-year net movements from Vancouver to other parts of BC, for a net increase of 27,300 in population through migration.¹⁹

Over the medium to long term, it is anticipated that climate change will lead to increased migration to places like BC.²⁰ As a locale that has disproportionately benefited from fossil fuels, BC has a moral obligation to aid those displaced by climate change, and this must be factored into housing planning. The recent Syrian crisis prompted Canada to accept new refugees, most of whom came

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15 Housing Central, An Affordable Housing Plan for BC (Vancouver, BC: Housing Central, 2017, https://housingcentral.ca/SITES/HousingCentral/Affordable_Housing_Plan/HousingCentral/Affordable_Rental_Housing_Plan.aspx).

16 BC Stats, British Columbia-Level Population Projections, Accessed July 23, 2019, <https://www2.gov.bc.ca/gov/content/data/statistics/people-population-community/population/population-projections>.

17 Figure received from BC Housing. As of December 21, 2015, the total number of applicants in the housing registry included families (3,228), singles (772), people with disabilities (2,111), wheelchair modified (403) and seniors (3,442).

18 BC Non-Profit Housing Association, Transit-Oriented Affordable Housing Study: Activity 1, Supply Gap Analysis, Environmental Scan, and Literature Review (Vancouver, BC: Metro Vancouver, 2017), http://www.metrovancouver.org/services/regional-planning/PlanningPublications/Transit-OrientedAHS-Activity1_FinalReport.pdf.

19 BC Stats, Quarterly Population and Migration Estimates for BC, Accessed July 23, 2019, https://www.bcstats.gov.bc.ca/Files/76672d02-f62b-4055-80d9-9537971598d7_40162/quarterly_population_components2019Q1.xlsx.

20 Stephanie Dickson, Sophie Webber and Tim Takaro, Preparing BC for Climate Migration (Vancouver, BC: Canadian Centre for Policy Alternatives, 2014), <https://www.policyalternatives.ca/publications/reports/preparing-bc-climate-migration>.

to major cities like Vancouver. However, housing larger-sized families is proving challenging due to a shortage of three-plus-bedroom units.²¹

Seniors' housing

A rental building plan must also consider the greying as well as the growth of BC's population. Increases in housing for seniors and related supports like rent supplements will be needed. For example, by 2041 the number of BC seniors aged 65 and over will nearly double, with an increase of 421,315 seniors. Those over age 80, who will be most in need of some form of care, will grow 179 per cent or just over 200,000 people.²²

A large majority of seniors live independently, with about 20 per cent who are renters. According to BC Housing, 53,720 seniors received housing support in 2018, of which 20,150 were seniors living in independent social housing, 10,550 lived in BC Housing-funded independent and assisted living units, and more than 23,000 received the SAFER rental supplement.²³ At the end of 2015, the wait list for seniors' subsidized housing (BC Housing) in Metro Vancouver was 6,393, with more than two years' average waiting time.

This implies more than 100,000 seniors in need of housing supports just to stay level relative to population growth and aging. Given stresses in the current system, there is a strong case to be made for additional housing services.

How much would it cost?

To put this housing need into dollars, we can start with an estimated construction cost of about \$300 per square foot for a wood-frame mid-rise construction (which costs 30–40 per cent less than concrete structures).²⁴ We will want to build a range of housing sizes (not just small units), so assume an average 800 square feet per unit. Rounding up slightly, construction costs of \$250,000 per unit are realistic, assuming that land is contributed by governments or non-profits and development cost levies and community amenity charges are exempted by municipal governments.

Based on these amounts, building 5,000 new units per year would cost \$1.25 billion. A high-ambition plan of 10,000 new units per year would cost \$2.5 billion per year. This would represent a substantial increase in capital spending in the context of the BC Budget (capital expenditures of about \$10 billion per year), but in the context of the overall economy is only about 0.4% to 0.8% of BC's GDP respectively.

It is important to recognize that these amounts represent upfront capital costs that would be paid back through the flow of rental income over the lifespan of the buildings. Based on the numbers above, a 600-square-foot one-bedroom apartment would cost \$180,000 to build. Even

21 Tara Carmen, "Large Refugee Families Hard to House in B.C.," Vancouver Sun, February 4, 2016, http://www.vancouversun.com/large+refugee+families+hard+house/11696101/story.html?__lsa=1e04-2bd7.

22 BC Stats, British Columbia-Level Population Projections, Accessed July 23, 2019, <https://www2.gov.bc.ca/gov/content/data/statistics/people-population-community/population/population-projections>.

23 BC Housing. Facts and Stats. Accessed November 29, 2019, <https://www.bchousing.org/research-centre/facts-stats>.

24 Coriolis, 2017. This includes both hard and soft costs of construction for a wood-frame mid-rise building. Coriolis states a band of \$300–\$400 per square foot inclusive of municipal charges. By exempting municipal charges, building at scale and being more aggressive around parking requirements and other design considerations, we argue that construction costs can be kept to \$300 per square foot.

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at a subsidized rent of \$600 per month, the public would get \$216,000 back in rental income over a 30-year period, an amount larger than the upfront construction cost. While this is a simple example, the same math holds for two- and three-bedroom apartments. Even a 400-square-foot bachelor apartment at the BC shelter allowance of \$375 per month yields \$135,000 in rent over 30 years, compared to an estimated construction cost of \$120,000.

Some allowance would need to be made for ongoing maintenance as a monthly cost, but you get the picture. In the case of co-operatives, much of these operating costs could be done as sweat equity by members. Allowing for a mix of market and subsidized rents, and rent subsidies like the Canada Housing Benefit, would improve the economics of new housing projects.

A central challenge is acquiring land for new housing. As noted, existing land owned by municipal, provincial and federal governments could be put on the table. Development Cost Levies and Community Amenity Contributions could be waived as part of the municipal contribution, both of which would reduce costs. In addition, revenues from progressive property-tax reform would also represent an ideal source to support land purchases and offset other charges.²⁵

The problem with upzoning for higher density is it will inevitably lead to higher land values or even more unearned capital gains going to existing landowners. To this end, some form of public land assembly should be part of a public building program. This would, for example, pay market values to existing owners prior to seeking rezoning, then capture the land lift as part of the creation of new rental housing stock.

Given these numbers, there is every reason for our governments to move forward with an ambitious build-out program that would see the construction of 10,000 new units of non-market rentals, public housing and co-op housing per year.

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25 Marc Lee, "The Case for a Progressive Property Tax," Policy Note (blog), November 2, 2016, <http://www.policynote.ca/the-case-for-a-progressive-property-tax/>.

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