From: "Dianne Varga"

Date: July 21, 2020 at 10:26:01 PM PDT

To: "'David Stewart'" <David.Stewart@nanaimo.ca>, "'Erin Hemmens'" <Erin.Hemmens@nanaimo.ca>, <don.bonner@nanaimo.ca>

Subject: the situation for Nanaimo renters

Dear Dave Stewart, planner; Councillors Erin Hemmens and Don Bonner, members of the Health and Housing Task Force; and Selina Robinson, BC Minister of Housing,

Given current conditions for renters in BC, how welcome it is to see that the City of Nanaimo planning department has worked toward establishing a rent bank in cooperation with the BC Rent Bank (an initiative of the Vancity Community Foundation, with funding from the Province of BC) and the Nanaimo Homeless Coalition. At first glance, I hope the Health and Housing Task Force adopts the recommendation that Council provide \$90,603 from the Housing Legacy Reserve Fund received through the Online Accommodation Tax in order to operate the rent bank as a year-long temporary pilot project.

According to the provincial government, 12 percent of BC renters have made only partial rent payments during the pandemic, while three percent have made none. According to the Canadian Rental Housing Index, there are 12,710 renter households in Nanaimo. If Nanaimo is not a statistical anomaly, this means that 1,900 renters have had problems meeting their rent obligations and could find it difficult, if not impossible, to pay their rent going forward. Given that the June unemployment rate was 13 per cent, more than double the pre-pandemic rate of 5.6 per cent unemployment in February, and given that the pandemic is far from over with the official state of emergency continuing in BC, it's an extraordinary time for the BC government to have decided:

- 1. to end the temporary monthly rent subsidy (\$300 for eligible households with no dependents, \$500 for eligible households with dependents) effective Aug 31
- 2. to end the ban on evictions for nonpayment of rent effective Sept 1
- 3. to allow rent increases to take effect Dec 1, and
- 4. to decree that landlords be made whole (unlike any other industry group suffering pandemic-related losses) through rent repayment plans taking effect Oct 1.

I support the Housing Legacy Reserve Fund being used to operate a rent bank only because, given this headlong rush for landlords to get back to business as usual, a rent bank might be desperately needed by renters in Nanaimo in order for them to retain their housing and not be made homeless. That said, the purpose of the Reserve Fund is to support affordable housing in the community, not pay or support the payment of renters' rent. Better it would be if the provincial government would rethink the pressure and pain they are putting on renters, and reverse the four decisions they made until such time as:

- 1. the pandemic is officially declared over
- 2. the official state of emergency is lifted, and

3. in light of the rate of unemployment that prevails at that time and the need to negotiate repayment plans that are viable, agreement is reached between the provincial government, LandlordBC, and the province's renters unions as to how repayment plans should be negotiated between individual landlords and tenants and when repayment plans should come into effect.

In the immediate, the government should also explain why it did not heed the call LandlordBC made at the end of April for a doubling of the temporary monthly rent subsidy, and a tripling of it in the City of Vancouver where rental rates are the highest. Renters unions should be given an opportunity to respond.

Should the government not undertake to reverse its four decisions, I believe the City of Nanaimo must call for the launch date of the rent bank to change from Oct 1 to Sept 1, the date when the rent subsidy ends and when renters may be evicted for non-payment of rent.

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