

Regular Council

Tuesday, February 10, 2015

Place:

Council Chambers

Richmond City Hall

Present:

Mayor Malcolm D. Brodie

Councillor Chak Au
Councillor Derek Dang
Councillor Carol Day
Councillor Ken Johnston
Councillor Alexa Loo
Councillor Bill McNulty
Councillor Linda McPhail
Councillor Harold Steves

Corporate Officer – David Weber

Call to Order:

Mayor Brodie called the meeting to order at 7:00 p.m.

RES NO. ITEM

MINUTES

R15/3-1

. It was moved and seconded

That:

- (1) the minutes of the Regular Council meeting held on Monday, January 26, 2015, be adopted as circulated;
- (2) the Metro Vancouver 'Board in Brief' dated Friday, January 23, 2015, be received for information.



COMMITTEE OF THE WHOLE

R15/3-2 2. It was moved and seconded

That Council resolve into Committee of the Whole to hear delegations on agenda items (7:01 p.m.).

CARRIED

3. Delegations from the floor on Agenda items.

<u>Item No. 17 – Richmond Response: Adopted Port Metro Vancouver Land Use</u> Plan

Jim Wright, 8300 Osgoode Drive, representing the Garden City Conservation Society, spoke in favour of Council's position with regard to the Port Metro Vancouver land use plan, and commented on five manners in which it threatens Richmond's agriculture. Mr. Wright read from his submission attached to and forming part of these minutes as Schedule 1.

<u>Item No. 17 – Richmond Response: Adopted Port Metro Vancouver Land Use Plan</u>

Roy Sakata, former Richmond School District employee, commented on the Fraser River Estuary Management Program as it relates to student participation in stewardship initiatives, and requested that Council also copy the Ministry of Education and local school boards with regard to the proposed recommendations for Item No. 17.

<u>Item No. 20 – 2015 Operating Budget</u>

Erika Simm, 4991 Westminster Highway, spoke of a newscast where several Mayors from Canadian cities commented on their respective cities' finances, noting that increased property taxes are challenging for many seniors with fixed incomes. Ms. Simm requested that Council correspond with the Provincial government on behalf of Richmond seniors with regard to property assessments and in turn the City's property taxes. Ms. Simm read from her submission attached to and forming part of these minutes as Schedule 2.

R15/3-3 4. It was moved and seconded

That Committee rise and report (7:17 p.m.).



CONSENT AGENDA

Cllr. Au left the meeting (7:28 p.m.) and returned (7:30 p.m.)

R15/3-4 5. It was moved and seconded That Items No. 6 through No. 18 be adopted by general consent.

CARRIED

6. COMMITTEE MINUTES

That the minutes of:

- (1) the Parks, Recreation & Cultural Services Committee meeting held on Tuesday, January 27, 2015;
- (2) the General Purposes Committee meeting held on Monday, February 2, 2015;
- (3) the Finance Committee meeting held on Monday, February 2, 2015;
- (4) the Planning Committee meeting held on Tuesday, February 3, 2015; be received for information.

ADOPTED ON CONSENT

7. STEVESTON COMMUNITY SOCIETY CONTRIBUTION TO STEVESTON COMMUNITY PARK PLAYGROUND RENEWAL (File Ref. No. 06-2345-20-STEV2) (REDMS No. 4477952 v. 5, 4477994)

That staff commence a park planning process for the renewal of the playground in Steveston Community Park as outlined in the staff report titled "Steveston Community Society Contribution to Steveston Community Park Playground Renewal," dated January 9, 2015, from the Senior Manager, Parks.



8. 2015 ARTS AND CULTURE GRANT PROGRAM

(File Ref. No. 03-1085-01) (REDMS No. 4462905, 4474440)

That the 2015 Arts and Culture Grants be awarded for the recommended amounts and cheques disbursed for a total of \$105,080, as outlined in the staff report titled 2015 Arts and Culture Grant Program, dated January 8, 2015, from the Director, Arts, Culture and Heritage Services.

ADOPTED ON CONSENT

9. 2015 CHILD CARE GRANTS

(File Ref. No. 03-1085-01) (REDMS No. 4481406)

- (1) That, as outlined in the staff report titled 2015 Child Care Grants, dated January 15, 2015, from the General Manager of Community Services, the Child Care Capital Grants be awarded for the recommended amounts, and cheques be disbursed for a total of \$50,000; and
- (2) That, as outlined in the staff report titled 2015 Child Care Grants, dated January 15, 2015, from the General Manager of Community Services, the Child Care Professional and Program Development Grants be awarded for the recommended amounts, and cheques be disbursed for a total of \$15,000.

ADOPTED ON CONSENT

10. 2015 HEALTH, SOCIAL AND SAFETY GRANTS

(File Ref. No. 03-1085-01) (REDMS No. 4475437, 4474826)

That, as per the staff report titled 2015 Health, Social and Safety Grants, dated January 15, 2015, from the General Manager of Community Services:

- (1) Health, Social and Safety Services Grants be awarded for the recommended amounts, and cheques disbursed for a total of \$562,449;
- (2) The following applicants be approved for the first year of a three-year funding cycle, based on Council approval of each subsequent year of funding, for:
 - (a) Canadian Mental Health Association, Richmond Branch;
 - (b) Chimo Community Services;



- (c) Family Services of Greater Vancouver;
- (d) Richmond Addiction Services Society;
- (e) Richmond Family Place Society;
- (f) Richmond Multicultural Community Services;
- (g) Richmond Youth Service Agency; and
- (h) Volunteer Richmond Information Services Society;
- (3) The following applicants be approved for the second year of a threeyear funding cycle, based on Council approval of each subsequent year of funding, for:
 - (a) Big Brothers of Greater Vancouver;
 - (b) Big Sisters of BC Lower Mainland; and
 - (c) Turning Point Recovery Society; and
- (4) The following applicants be approved for the third year of a three-year funding cycle:
 - (a) Chinese Mental Wellness Association of Canada;
 - (b) Heart of Richmond AIDS Society;
 - (c) Richmond Mental Health Consumer and Friends Society;
 - (d) Richmond Society for Community Living; and
 - (e) Richmond Women's Resource Centre.

- 11. **2015 PARKS, RECREATION AND COMMUNITY EVENTS GRANTS** (File Ref. No. 03-1085-01) (REDMS No. 4474591, 4475753)
 - (1) That Parks, Recreation and Community Events Grants be allocated and cheques disbursed for a total of \$99,750 as identified in Attachment 1 of the 2015 Parks, Recreation and Community Events City Grants report dated January 14, 2015, from the Senior Manager, Parks and the Senior Manager, Recreation and Sport Services; and



(2) That Steveston Community Society-Richmond Summer Projects be recommended for the first year of a three-year funding cycle based on Council approval of each subsequent year of funding.

ADOPTED ON CONSENT

12. **2015 ONE-TIME EXPENDITURES**

(File Ref. No. 03-0970-01) (REDMS No. 4468788 v. 3)

- (1) That the recommended one-time expenditures in the amount of \$1.87M, as outlined in the staff report titled 2015 One-Time Expenditures dated January 30, 2015, from the Director, Finance, be approved;
- (2) That the One-Time Expenditures be included in the City's 5-Year Financial Plan (2015-2019) Bylaw;
- (3) That Item No. 8 Gateway Theatre Computer Upgrade as listed in Attachment 2 of the staff report titled 2015 One-Time Expenditures dated January 30, 2015, from the Director, Finance, be approved as a one-time expenditure in the amount of \$43,000; and
- (4) That \$200,000 for Item No. 5 Library Collection Material as listed in Attachment 5 of the staff report titled 2015 Operating Budget dated January 27, 2015, from the Director, Finance, be approved as a one-time expenditure from the Rate Stabilization Account.

ADOPTED ON CONSENT

13. RICHMOND SENIORS ADVISORY COMMITTEE 2014 ANNUAL REPORT AND 2015 WORK PROGRAM

(File Ref. No. 01-0100-30-SADV1-01) (REDMS No. 4461428)

That the Richmond Seniors Advisory Committee 2014 Annual Report and 2015 Work Program be approved.



14. RICHMOND COMMUNITY SERVICES ADVISORY COMMITTEE 2014 ANNUAL REPORT AND 2015 WORK PROGRAM

(File Ref. No. 01-0100-30-RCSA1-01) (REDMS No. 4457839, 4483655)

That the Richmond Community Services Advisory Committee's 2015 Work Program be approved.

ADOPTED ON CONSENT

15. INTERIM SINGLE FAMILY SUBDIVISION REZONING POLICY – AFFORDABLE HOUSING CONSIDERATIONS AND PROPOSED AMENDMENTS

(File Ref. No. 08-4057-05) (REDMS No. 4460491, 4485188, 4480980)

- (1) That, as per the staff report titled Interim Single Family Subdivision Rezoning Policy Affordable Housing Considerations and Proposed Amendments, dated January 16, 2015, from the General Manager of Community Services, the City's secondary suite policy for single family rezoning applications, where the density bonusing approach is taken in exchange for a higher density, all the lots that are being rezoned, be amended to require developers to either:
 - (a) build a suite on 100% of the single family lots subdivided through rezoning applications; or
 - (b) provide a built unit on 50% of the single family lots subdivided through rezoning applications and a cash-in-lieu contribution of \$2 per square foot per total buildable area from the remaining lot; or
 - (c) provide a 100% cash-in-lieu contribution of \$2.00 per square foot per total buildable area on lots subdivided through rezoning applications that cannot accommodate the provision of built secondary suites; and
- (2) That the \$2.00 per square foot interim contribution rate be implemented and is subject to final adoption when the contribution rates for all development types identified in the report "Richmond Affordable Housing Contribution Rate and Reserve Fund Analysis" be adopted.



- 16. RICHMOND AFFORDABLE HOUSING CONTRIBUTION RATE
 AND RESERVE FUND STRATEGY REVIEW RECOMMENDATIONS FOR STAKEHOLDER CONSULTATION
 (File Ref. No. 03-1075-07) (REDMS No. 4479632)
 - (1) That the staff report titled Richmond Affordable Housing Contribution Rate and Reserve Fund Strategy Review, dated January 13, 2015, from the General Manager of Community Services be received for information;
 - (2) That staff be directed to seek comments from the development community and other key stakeholders regarding the recommended Affordable Housing Contribution rates and report back to Planning Committee;
 - (3) That development applications already received and being processed by the City, prior to adoption of the proposed rates, be grandfathered with existing Affordable Housing Contribution rates; and
 - (4) That approved rates undergo periodic review to account for current market conditions and affordable housing demands.

ADOPTED ON CONSENT

17. RICHMOND RESPONSE: ADOPTED PORT METRO VANCOUVER LAND USE PLAN

(File Ref. No. 01-0140-20-PMVA1) (REDMS No. 4460917)

That:

- (1) Port Metro Vancouver be advised that the City of Richmond continues to strongly object to the Port Metro Vancouver Land Use Plan, as it does not protect agricultural land and that the Port Metro Vancouver Board be requested to delete the 'Special Study Areas' located within the City of Richmond and add a policy which prohibits the expansion of Port uses on all agricultural lands;
- (2) Port Metro Vancouver prepare an annual work plan in consultation with the City of Richmond and other affected stakeholders indicating how Port Metro Vancouver will implement and consult regarding the implementation of their Land Use Plan;



- (3) the Minister of Environment Canada be requested to establish an inter-governmental agency similar to the former Fraser River Estuary Management Program (FREMP), to better protect the environment for all major projects including proposals from Port Metro Vancouver;
- (4) all Richmond Members of Parliament and the Legislative Assembly, the Minister of Transport Canada, BC Ministry of Transportation and Infrastructure, BC Ministry of the Environment, the BC Minister of Agriculture, the Chair of the BC Agricultural Land Commission, the Metro Vancouver Board, all Metro Vancouver municipalities, the Ministry of Education, and the Richmond Board of Education be advised of the above recommendations; and
- (5) a resolution be sent to the Lower Mainland Local Government Association for submission to the Union of British Columbia Municipalities and to the Federation of Canadian Municipalities.

ADOPTED ON CONSENT

18. APPLICATION BY ALAN KWOK AND ANGELINA KWOK FOR REZONING AT 11760 SEATON ROAD FROM SINGLE DETACHED (RS1/E) TO SINGLE DETACHED (RS2/B)

(File Ref. No. 12-8060-20-009182; RZ 14-666216) (REDMS No. 4475035, 4061415, 4485185)

That Richmond Zoning Bylaw 8500, Amendment Bylaw 9182, for the rezoning of 11760 Seaton Road from "Single Detached (RS1/E)" to "Single Detached (RS2/B)", be introduced and given first reading.



NON-CONSENT AGENDA ITEMS

FINANCE COMMITTEE –

Mayor Malcolm D. Brodie, Chair

19. 2015 OPERATING AND CAPITAL BUDGETS FOR RICHMOND PUBLIC LIBRARY

(File Ref. No. 03-0970-01, Xr. 01-0155-04-01) (REDMS No. 4493749)

R15/3-5

It was moved and seconded

- (1) That the 2015 Operating and Capital budgets for Richmond Public Library as presented in the report dated January 19, 2015 from the Chief Librarian and Secretary to the Board be approved with a same level of service municipal contribution of \$8,540,700; and
- (2) That staff work with Richmond Public Library staff on possible strategies to reduce expenses and increase revenue, and report back.

The question on Resolution R15/3-5 was not called as discussion ensued regarding challenges faced by the Richmond Public Library as it makes the shift from providing primarily print based information to a blend of traditional library services and digital services. Also, suggestions were made with regard to potential opportunities to increase the Library's revenue.

The question on Resolution R15/3-5 was then called and it was **CARRIED** with Cllr. Day opposed.

20. 2015 OPERATING BUDGET

(File Ref. No. 03-0970-01) (REDMS No. 4469200 v. 6)

R15/3-6

It was moved and seconded

(1) That the 2015 Operating Budget presented under Option 1 in the staff report titled 2015 Operating Budget dated January 27, 2015 from the Director, Finance, that includes a same level of service increase of 0.26%, Capital operating budget impact of 0.38%, additional level expenditures of 0.06%, external senior government related increases of 1.19%, major capital community facility replacement program (Capital Building Infrastructure Reserve) of 1.00% for a combined total tax increase of 2.89% be approved;



- (2) That the 5-Year Financial Plan (2015-2019) be prepared for presentation to Council incorporating the 2015 Operating Budget;
- (3) That:
 - (a) staff investigate the potential for an operational service level review prior to the 2016 budget process; and
 - (b) that staff examine the potential for an independent external service level review;

and report back.

The question on Resolution R15/3-6 was not called as the Chair commented on the proposed 2015 Operating Budget, noting that only 0.06% accounts for additional level expenditures, with the majority of the remaining budget allocated to non-discretionary items such as Municipal Pension Plan contribution rates, WorkSafe BC premiums, and policing contract costs. Also, background information regarding the 1.00% transfer to reserves for infrastructure replacement was provided, and it was noted that the intention of this policy is to ensure that the City has adequate funding for future infrastructure replacement projects.

Discussion ensued and concern was expressed with regard to maintaining current programs at the same level of service as such an approach does not allow for the potential to re-examine service levels to determine whether services provide value for money. It was noted that the proposed service level review is not an audit, but instead a review of how the City carries out its services.

Discussion further took place and concern was expressed regarding the proposed 2.89% property tax increase, and it was suggested that Council consider deferring the 1.00% transfer to reserves for infrastructure replacement for 2015.

Also, comments were made with regard to the City's collection of taxes on behalf of other agencies, and the financial challenges the City faced in the past when it opted to have a 0% property tax increase.

As a result of the discussion, the following amendment motion was introduced:



R15/3-7

It was moved and seconded

- (1) That Part (1) of the motion on the 2015 Operating Budget be amended by deleting the 1.00% transfer for the major capital community facility replacement program (Capital Building Infrastructure Reserve) provided that an amount equivalent to the 1.00% be taken from the Gaming Provision account and applied to the Capital Building Infrastructure Reserve, for a combined total tax increase of 1.89%; and
- (2) That Part (2) of the motion on the 2015 Operating Budget be amended by adding the words "on the basis that the 1.00% will be levied and applied to the major capital community facility replacement program (Capital Building Infrastructure Reserve) in 2016 and in subsequent years."

The question on Resolution R15/3-7 was not called as discussion took place on (i) the forthcoming staff referral on the City's policy for expenditures of casino funds, (ii) uncommitted funds in the Gaming Provision account, and (iii) transferring funds from one account to another.

The question on the amendment motion was then called and it was **CARRIED** with Mayor Brodie, Councillors Au, Loo, and Steves opposed.

The main motion, as amended, now reads as follows:

- (1) That the 2015 Operating Budget presented under Option 1 in the staff report titled 2015 Operating Budget dated January 27, 2015 from the Director, Finance, that includes a same level of service increase of 0.26%, Capital operating budget impact of 0.38%, additional level expenditures of 0.06%, external senior government related increases of 1.19%, and provided that an amount equivalent to the 1.00% be taken from the Gaming Provision account and applied to the Capital Building Infrastructure Reserve, for a combined total tax increase of 1.89% be approved;
- (2) That the 5-Year Financial Plan (2015-2019) be prepared for presentation to Council incorporating the 2015 Operating Budget on the basis that the 1.00% will be levied and applied to the major capital community facility replacement program (Capital Building Infrastructure Reserve) in 2016 and in subsequent years;



- (3) *That:*
 - (a) staff investigate the potential for an operational service level review prior to the 2016 budget process; and
 - (b) that staff examine the potential for an independent external service level review;

and report back.

There was agreement to separate Resolution R15/3-6 for voting purposes.

The question on Parts (1) and (2) of Resolution R15/3-6 was then called and it was **CARRIED** with Councillors Au and Johnston opposed.

The question on Part (3) of Resolution R15/3-6 was then called and it was **CARRIED**.

21. 2015 CAPITAL BUDGET

(File Ref. No. 03-0970-01) (REDMS No. 4468934 v. 12)

R15/3-8

It was moved and seconded

- (1) That the 2015 Capital Budget totalling \$92.5M be approved and staff authorized to commence the 2015 Capital Projects; and
- (2) That the Five-Year Financial Plan (2015-2019) be prepared for presentation to Council incorporating the 2015 Capital Budget.

CARRIED

PUBLIC DELEGATIONS ON NON-AGENDA ITEMS

R15/3-9 22. It was moved and seconded

That Council resolve into Committee of the Whole to hear delegations on non-agenda items (9:02 p.m.).



Erika Simm, 4991 Westminster Highway, expressed concern regarding increased litter in the city. She was of the opinion that litter prevention and cleanup is a personal responsibility; however, she requested that the City remind residents of their responsibility by placing "Keep Richmond Beautiful" and "Do Not Litter" signage (copy on file, City Clerk's Office) throughout the City, particularly in areas frequented by tourists.

R15/3-10

It was moved and seconded

That the litter prevention suggestions be referred to staff.

CARRIED

R15/3-11

23. It was moved and seconded

That Committee rise and report (9:06 p.m.).

CARRIED

PUBLIC ANNOUNCEMENTS

Mayor Brodie announced that Jonathan Ho has been appointed as the Board of Education liaison to the Child Care Development Advisory Committee, with Ken Hamaguchi as the alternate for a term to expire on December 31, 2015.

BYLAWS FOR ADOPTION

R15/3-12

It was moved and seconded

That the following bylaws be adopted:

Road Closure and Removal of Road Dedication Bylaw No. 8887 (Portion of Road adjacent to 7451 No. 4 Road)

Waterworks and Water Rates Bylaw No. 5637, Amendment Bylaw No. 9202

Drainage, Dyke and Sanitary Sewer Bylaw No. 7551, Amendment Bylaw No. 9203

Solid Waste and Recycling Regulation Bylaw No. 6803, Amendment Bylaw No. 9204



Alexandra District Energy Utility Bylaw No. 8641, Amendment Bylaw No. 9205

Richmond Zoning Bylaw No. 8500, Amendment Bylaw No. 8932 (11111 Williams Road, RZ 12-611497)

Richmond Zoning Bylaw No. 8500, Amendment Bylaw No. 9108 (4160 Garry Street, RZ 13-641596)

Richmond Zoning Bylaw No. 8500, Amendment Bylaw No. 9157 (5280/5300 Moncton Street, RZ 13-650616)

CARRIED

DEVELOPMENT PERMIT PANEL

R15/3-13 24. It was moved and seconded

- (1) That the Chair's reports for the Development Permit Panel meetings held on August 27, 2014, and December 10, 2014, be received for information; and
- (2) That the recommendations of the Panel to authorize the issuance of:
 - (a) a Development Permit (DP 14-664790) for the property at 4160 Garry Street; and
 - (b) a Development Variance Permit (DV 12-618411) for the property at 13280 Mitchell Road

be endorsed, and the Permits so issued.

CARRIED

ADJOURNMENT

R15/3-14

It was moved and seconded That the meeting adjourn (9:15 p.m.).





Certified a true and correct copy	of	the
Minutes of the Regular meeting	of	the
Council of the City of Richmond 1	neld	on
Tuesday, February 10, 2015.		

Mayor (Malcolm D. Brodie) Corporate Officer (David Weber)

Schedule 1 to the Minutes of the Regular Council meeting of the Council of the City of Richmond held on Tuesday, February 10, 2015.

Jim Wright, President, Garden City Conservation Society, 8300 Osgooge Drive

Mayor Brodie and Councillors,

I'm speaking for the Garden City Conservation Society about Item 17—the Port Metro Vancouver land use plan.

We commend the City of Richmond response to Port Metro's land use plan, with its implicit long-term intent to turn large areas of our agricultural land into industrial land. In that way, Port Metro is already turning prime parts of *British Columbia's* agricultural land bank into *its own industrial* land bank.

Garden City Conservation wants to enable informed public support for your *current* action for agricultural and environmental conservation, along with the *follow-up* action that is bound to be needed.

Along with you, we want to alert the public to implications of the Port Metro plan for the Fraser Estuary and Richmond agriculture. To illustrate the challenge, I'll focus on agriculture and mention *five* of the threats to it:

- 1. First, the Port Metro Land Use Plan threatens our *food security*, especially since shipped-in food is *not at all* secure.
- 2. Second, it threatens *Richmond farming*, one of our core industries.
- 3. Third, it threatens our *identity* as the *Garden City* with a cherished agricultural heritage.
- 4. Fourth, it undermines the Agricultural Land Commission role.
- 5. Fifth, it undermines the role of our *local government*, your role.

That's a lot of reasons for some of the City of Richmond's proposed action but also a lot for anyone to quickly grasp.

Your proposed action cuts through to the chronic disorder that fosters the Port Metro threats to our agriculture: *Port Metro acts like a law unto itself*. In contrast, the City of Richmond action would make Port Metro more accountable—*less* a law unto itself. To have a chance, the city and its allies like Garden City Conservation must build powerful public support. I've earlier shown how the threats are overwhelming and not so easy to quickly grasp, but we *do see* ways to succeed.

For a start, the City of Richmond itself will need to clearly *exceed* the standards it expects of Port Metro. For context, we remind you that we've often had to ask council to respect ALR values. For a year and a half, for instance, we had to keep asking council to require *Metro Vancouver's* land use map to show *all* of our ALR land with *ALR* designations, not a *contra-ALR* one. These days, fortunately, the trend gives hope.

A great step would be to make *respect* for the ALR more prominent in our civic culture by celebrating the ALR in its birthplace. Maybe the place for that is the kitchen table in Kathy and Harold Steves' farmhouse with their belted Galloways nearby for ambience. Or it could be on the Garden City Lands. In any case, our museum has shown that we know how to celebrate our agriculture well.



The point is to treat the ALR as a godsend that we love—never as obstacles the city is trying to get around. When Richmond truly *celebrates* the ALR, the need will be *felt*. That will bring a surge of community desire to make Port Metro accountable, with hands off our farms. For now, we wish you good progress.

Schedule 2 to the Minutes of the Regular Council meeting of the Council of the City of Richmond held on Tuesday, February 10, 2015.

Richmond City Budget

Several Mayors of large Cities across Canada met in Toronto to get funding for infrastructure, transit & transportation from the Federal Government.

They discussed the issues afterwards with host Evan Solomon on CTV.

As You know, the Feds established a "Building Canada "plan, \$ 53 billion over ten years, plus an indexed gas tax.

Here are some of the Mayors deceisions to keep their budgets under control:

- * Calgary: Mayor Nenshi wanted transparency: every city manager had to explain on local TV where the taxpayers money went.
- * Montreal: Mayor Denis Corderre cut the city budget, this was well received by citizens.

Missisauga: All municipal politicians have taken a cut in their remuneration to set an example for the city.

Toronto: had an external review to eliminate waste. It cost 3 mil but was well worth it. Cities have to become smart cities

Mayor of Montreal re toll bridges: Montreal is an island city (like Richmond) If you to toll all the bridges, the centre will die.

They also mentioned that higher and higher property taxes are " unfair to seniors " on a fixed income.

Seniors lose their savings to inflation, devaluation of the dollar, & increased cost of living, and ever increasing property taxes over the years. With no new income.

(Not everyone wants to defer taxes because a large amount is needed for Care Homes in the end.) (usually 5000 to 7000 \$ per month)

Senior are encouraged to stay in their homes for as long as possible, (and they want to do that.) as there is less cost to the Health Care system.

But the city and province must make this possible! Speak for us in Victoria.

