

HOUSING MATTERS BC

A Housing Strategy for British Columbia



BRITISH
COLUMBIA

The Best Place on Earth

NEW CHALLENGES DEMAND A NEW DIRECTION

MESSAGE FROM THE MINISTER

Housing matters: a home is essential to good health and a productive way of life.



In British Columbia, most people are housed successfully in the private housing market and even with the rising cost of owning or renting a home, the private market is meeting their housing needs. For this majority, government's role is to help ensure that the housing market functions effectively.

For those in housing need, the Province works with other levels of government, as well as non-profit and private housing providers, making various types of housing programs possible. The Province is committed to building the best system of support in Canada for persons with disabilities, those with special needs, children at risk and seniors.

Today the Province spends more than \$200 million a year on shelters and affordable housing – 70 per cent more than we spent just five years ago. In that time, nearly 5,500 new subsidized housing units were built, and another 3,500 are under construction or in development. That's 9,000 new units of subsidized housing for those in greatest need.

In addition, we've increased funding for the Emergency Shelter Program by 40 per cent and nearly doubled the budget for the Shelter Aid for Elderly Renters program to assist low-income seniors.

Despite these efforts, some British Columbians continue to have difficulty in meeting their housing needs, with almost 16 per cent of households in core housing need. People representing more than 14,000 households have filled out applications for subsidized housing.

Studies tell us that the number of people who are homeless has increased and their overall health is declining. Our population is aging and this increases demand for affordable housing with support services. The number of Aboriginal people who are homeless or in core housing need is unacceptably high.

B.C.'s current housing environment also adds to the challenges of housing need. Few rental housing units are being built and in our urban centres, rents are unaffordable for many people. Adding to this challenge, construction costs have risen 40 per cent over the last four years.

It's clear that the challenges of addressing housing need in B.C. are much different than they were a decade ago. It's equally clear that we need to take a new direction.

To take this new direction, we put all provincial government housing programs and services under one ministry. This made it possible to review housing need – from homelessness to homeownership – more strategically and comprehensively. Out of this review has come an innovative new Provincial Housing Strategy.

This Strategy builds on a solid foundation of successful programs, focuses government's housing resources on the most vulnerable, and is an innovative, practical and achievable plan for improving the safety, stability and range of housing choices.

As Minister responsible for Housing, I look forward to working with our housing partners to make this Strategy a reality for the benefit of all British Columbians.

Sincerely yours,

Rich Coleman
Minister Responsible for Housing


INTRODUCTION

In developing this Strategy, government looked at the continuum of housing need from homelessness to the need for affordable rental housing and homeownership. This review included assessing the legislation and regulations that ensure British Columbians enjoy safe and stable housing, and form the foundation for the housing continuum.

While this Strategy addresses the full housing continuum, a primary focus is ensuring B.C.'s most vulnerable citizens and those with low incomes have improved access to housing assistance.

Two primary policy changes and six strategies form the basis of the Housing Strategy. The two policy changes are:

- Individuals or households with special housing needs will be given priority access to subsidized housing.
- Provincially-owned subsidized housing will be renovated to better meet the needs of low-income households with special housing needs, such as seniors with enhanced accessibility requirements. Older, obsolete buildings built on under-utilized land will be redeveloped over time to serve more households in need of housing assistance.



Housing Fact

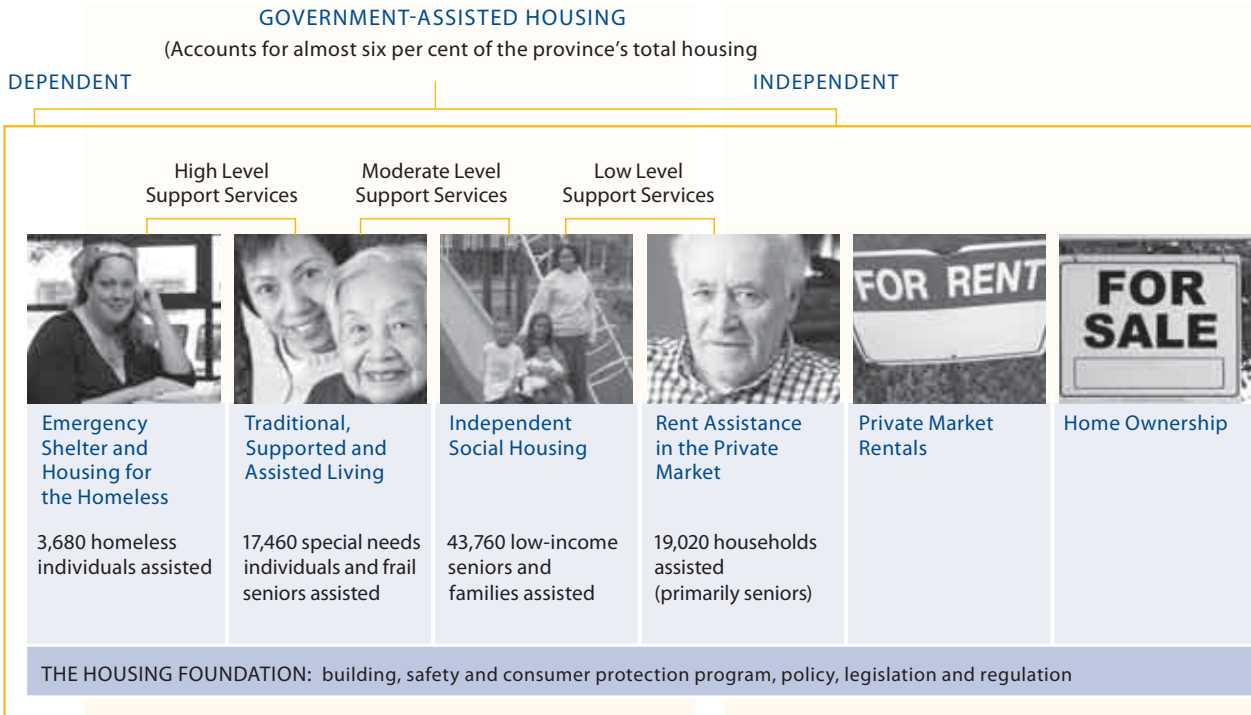
In B.C., 15.8 per cent or 223,700 households are in core housing need. Of this number, 61,155 are renter households paying more than 50 per cent of their income on housing.

[Core housing need is the national standard measuring housing need. Canadian households are considered to be in core housing need if they do not live in and could not access housing that is in adequate condition and of suitable size without paying more than 30 per cent of their gross household income.]

THE SIX STRATEGIES ARE:

- 1 The homeless have access to stable housing with integrated support services
- 2 B.C.'s most vulnerable citizens receive priority for assistance
- 3 Aboriginal housing need is addressed
- 4 Low-income households have improved access to affordable rental housing
- 5 Homeownership is supported as an avenue to self-sufficiency
- 6 B.C.'s housing and building regulatory system is safe, stable and efficient

HOUSING CONTINUUM



To address housing need, the Province will provide emergency shelters and homeless outreach, transitional and supportive subsidized housing, and housing allowances to bridge the affordability gap in private rental housing.

The Province will better integrate housing with health and social support services, advance self-sufficiency programs for tenants in subsidized housing and improve access to affordable rental housing in the private rental market – all of which will ultimately better meet the housing needs of more British Columbians.

To help people enter the housing market and to assist in the cost of homeownership, the Province has made improvements to the First Time Home Buyers' Property Transfer Tax Exemption and the Home Owner Grant, which goes to more than 60 per cent of British Columbians who own their own home.

Steps are also underway to modernize the building safety system, improve consumer protection for homebuyers, enhance the residential tenancy system, and increase professionalism in the residential construction industry.

This Strategy outlines the provincial government's response to the challenges of a changing housing environment. It commits to existing programs that have proven successful, and to new approaches to meet the housing needs of British Columbians, while working within budgetary constraints.

A NEW DIRECTION

What worked 10 years ago, or even five years ago, is insufficient for the complexities of today's housing needs.

To meet today's challenges, the Province is taking a new direction. Two primary policy changes are part of this new direction.

The first part of this new direction gives priority access for subsidized housing to low-income households with special housing needs.

- B.C.'s most vulnerable citizens — people who need housing with supports and can't find housing in the private market — will receive priority for subsidized housing. This will alleviate wait times for those most in need.
- Other households, whose housing problems stem solely from low income, will be helped through a new rental assistance program in the private rental housing market, where most already live.
- Income Assistance recipients will continue to receive their shelter benefit through the Income Assistance program to help them access private market rental housing.
- Income Assistance recipients with special housing needs will also receive priority access for subsidized housing with support services such as assistance getting to medical appointments, life skills training or modified units for the physically disabled.

The second part of the new direction is the renovation or redevelopment of existing provincially-owned subsidized housing to better meet the needs of low-income households with special needs.

Many of the buildings that make up the approximately 7,800 units in the public housing portfolio are aging and their mortgages are beginning to expire. These buildings may be renovated to better meet the needs of tenants or to accommodate support services. Other buildings that occupy under-utilized land may be redeveloped.

Redevelopment provides a number of significant opportunities. Working in partnership with the private and non-profit sectors, these lands can become mixed-income communities with subsidized housing more fully integrated into larger communities.

Any proceeds from redevelopment of public housing will be reinvested back into affordable housing assistance. These changes will take place over a number of years and in a small percentage of the overall housing stock. The majority of subsidized housing is currently owned by non-profit agencies.

These two changes offer the potential to provide housing assistance for many more people in need and improve the Province's ability to provide housing with additional support where necessary.

WHO HAS SPECIAL HOUSING NEEDS?

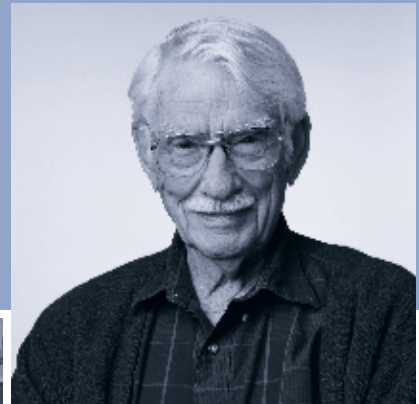
The term 'vulnerable citizens' or people who have special housing needs generally refers to individuals with low incomes who require accessibility modifications or provincially-funded support services in order to live independently in the community.

This group often includes frail seniors, people with mental illness or physical disabilities and their families, those with drug and alcohol addictions, women with their children fleeing violence, and the homeless or those at risk of homelessness.

The term might also refer to people who have large families, youth and Aboriginal people who may face barriers to accessing housing in the private market.

The Province is currently working with its non-profit housing partners to review application and eligibility criteria for subsidized housing.

The goal is to appropriately assess an applicant's housing and support needs in order to ensure a successful match both with housing and support services.



Strategy 1

THE HOMELESS HAVE ACCESS TO STABLE HOUSING
WITH INTEGRATED SUPPORT SERVICES



Homelessness is a growing concern throughout B.C. Since 2002, the number of homeless counted in the Greater Vancouver Regional District has almost doubled to over 2,100. Other communities are also reporting increases in their homeless population. For all of these communities, the cost of homelessness is extremely high, both socially and economically.

Under the leadership of the Premier's Task Force on Homelessness, Mental Illness and Addictions, the Province is proactively working with the federal and municipal governments and community partners to address homelessness. The Task Force has made progress toward the development of a range of housing and support services for those who are homeless or at risk of homelessness including:

- supportive housing,
- counselling,
- drug and alcohol treatment, and
- specialized job training.

These long-term projects will have a lasting impact in reducing homelessness.

To address immediate community needs, the Province has also increased base funding for the Emergency Shelter Program by 40 per cent, increasing the number of year-round and cold/wet weather shelter beds.

In addition, responsibility for the Emergency Shelter Program has transferred from the Ministry of Employment and Income Assistance to BC Housing. This realignment of program responsibilities creates a linkage for seamlessly moving homeless people from emergency shelters to housing with appropriate supports to promote greater self-sufficiency.

Housing Fact

In B.C., research estimates the cost of homelessness to government health care, social and justice systems at \$30,000 to \$40,000 per person per year.

More needs to be done to link support services with housing to prevent recurring and absolute homelessness. To this end, the Province is continuing to support the Provincial Homeless Initiative and has identified new funding for Homeless Outreach Teams.

PROVINCIAL HOMELESSNESS INITIATIVE

In its February 2006 report entitled Downtown Eastside Frequent Shelter User Review, the Vancouver Coastal Health Authority reported that frequent shelter users occupy 33 per cent of available shelter beds in the study group. The report also noted the lack of appropriate housing with support services for this high-needs group has resulted in their frequent return to the shelter system.

To address the needs of individuals who are repeat users of shelters and who have multiple barriers to finding and keeping housing, the Province has funded 12 new developments in nine communities. These developments provide a range of housing options including shorter-term transitional housing and longer-term supportive housing.

The type or model used to deliver housing and support services will depend on the needs of the client group and the needs of the community. It may include 24-hour on-site staffing, help getting to medical appointments or job interviews, life skills training and peer support.

NEW HOMELESS OUTREACH TEAMS

The Province is also launching new Homeless Outreach Teams. Outreach workers will help homeless individuals address their immediate physical and safety needs such as food, warm clothing and housing. They will also work in close collaboration with emergency shelter and housing providers, to identify and provide options for longer term housing assistance including referrals to subsidized housing, private market rentals, or supported living environments.

Support from an outreach worker will improve the ability of people who are homeless to access the services they need and to move from shelters into transitional housing and on to more permanent and supportive housing. The emphasis shifts from providing greater numbers of temporary shelter beds to helping people break out of the cycle of poverty to begin the journey toward a healthier, more stable and productive life.



Phoenix Centre, Surrey

Many funding partners support innovative housing development

Surrey's Phoenix Centre, one of 12 housing developments announced as part of the Premier's Task Force on Homelessness, Mental Illness and Addictions, is being constructed with funding support from multiple partners.

The Phoenix is the first development to combine clinical addiction services with transitional housing, employment and education services. The centre will have 28 addiction

recovery beds, 36 transitional housing units, and an education and training centre.

It will provide health and mental health services to help those with substance abuse problems build the skills, resiliency, and self-sufficiency necessary to return to the community.

The Phoenix Drug and Alcohol Recovery and Education Society,

a non-profit society, will operate the Phoenix Centre. Funding partners include the Government of Canada, which is contributing \$2.5 million, and the Province, which is contributing \$2 million.

Other community partners who have contributed towards the capital cost of this development include: Real Estate Foundation of BC, Vancouver Foundation, Vancity Credit Union, and the Rotary Club of Surrey.

Strategy

B.C.'S MOST VULNERABLE CITIZENS RECEIVE PRIORITY FOR ASSISTANCE



The most acute need for housing is among low-income people who have special housing and support needs. These individuals and families are often not well-served by or suited to the private housing market because their unique needs mean they require support services or, in some cases, a physically modified unit to live independently.

This strategy focuses eligibility for subsidized housing on these low-income individuals and families with special housing needs. It identifies the government's plan to renovate, redevelop or convert some of the existing provincially-owned subsidized housing to increase available units for this group. In partnership with the non-profit and private housing sectors, the government will also continue to build new units and these will be available to those who need them most.

Where possible, non-profit societies will be encouraged to serve clients having more challenging special housing needs. To do so, the Province will provide training, capacity-building and support to participating non-profit agencies.

Housing Fact

British Columbia is currently home to about 590,000 seniors. By the year 2031, the seniors' population will more than double to 1,300,000. Seniors currently make up 14 per cent of the population of British Columbia; by 2031 seniors will make up 23 per cent of the population.

No tenant in subsidized housing affected by these changes will be left without affordable housing. If a move is required as a result of redevelopment, the tenant may be offered a new subsidized housing unit, a rent supplement or housing allowance in private market housing or, for some tenants ready to assume the responsibilities of home ownership, assistance purchasing a unit.

With improved integration of support services, shelters and subsidized housing, more of B.C.'s most vulnerable citizens will gain access to subsidized housing thereby stabilizing their living conditions and enhancing their quality of life.

Only six per cent of seniors require residential care. Evidence shows that helping seniors remain in independent housing not only contributes to an enhanced quality of life, it also helps to reduce pressure on health and long-term care resources.

At present, there are not enough supported and assisted living residences available, especially for those with low incomes. That is why the government is continuing its commitment to build independent living spaces. These will consist of newly constructed non-profit units, conversions from existing non-profit housing or health facilities, and units provided through rent supplements in private assisted living developments.

INDEPENDENT LIVING BC

The Province is continuing its commitment to the Independent Living BC program. This program gives people the dignity of having their own home and the security of knowing that help is there when they need it. It also provides a cost-effective middle option between home care and residential care.



Steeves Manor provides 200 suites for seniors and young disabled people in Vancouver.



Beechwood, part of Beulah Gardens in Vancouver, consists of 48 bachelor units and 48 one-bedroom units – a total of 96 homes for seniors who can live independently.

Recognizing tenants' changing needs

Recognizing the changing needs of tenants, a partnership between BC Housing, the Vancouver Coastal Health Authority and the Community Home Support Services Association undertook major renovations to Steeves Manor in Vancouver.

Built in the 1970s, this development provides 200 units for low-income seniors and people with disabilities. Each renovation had a specific function to meet the unique needs of Steeves Manor's tenants with disabilities.

These renovations included indoor scooter parking and storage; clinic and office areas for doctors, health service providers, and specialists; and a program office for an onsite community resource coordinator who provides access to community services.

Strategy 3

ABORIGINAL HOUSING NEED IS ADDRESSED



Almost 30 per cent of the Aboriginal households living off reserve in B.C. are in core housing need.

The provincial government is addressing the need for appropriate Aboriginal housing, and will:

- Ensure that Aboriginal households with special housing needs continue to have access to subsidized housing.
- Work with the Aboriginal Housing Management Association and other Aboriginal housing service providers, using a co-delivery or partnership model, to allocate targeted federal funding to build housing and address the disproportionate number of Aboriginal people who are homeless.
- Finalize the transfer of administrative responsibility of Aboriginal subsidized housing to the Aboriginal Housing Management Association and help build their ability to manage the housing stock as a result of the federal/provincial devolution agreement. (See side bar.)
- Link trades training for Aboriginal people with new construction of subsidized housing.

Housing Fact

A disproportionate number of Aboriginal households are in housing need. In the 2001 Census, off-reserve Aboriginal households represented 3.9 per cent of all B.C. households, but seven per cent of all households in core housing need. More than 28 per cent of off-reserve Aboriginal households are in core housing need compared to 15.8 per cent for all non-Aboriginal households.

ABORIGINAL HOUSING MANAGEMENT ASSOCIATION

The Aboriginal Housing Management Association represents 14 Aboriginal housing associations in B.C. and is committed to the self-determination, management and delivery of affordable, quality housing to urban and rural Aboriginal people throughout B.C.

In October 2004, the Province entered into an agreement with the Association to transfer administrative responsibility for 189 units of social housing. This agreement was the first of its kind in Canada and was an important step toward aboriginal self-management of social housing.

The Association was created in the mid-1990s in anticipation of the transfer of federal social housing, including Aboriginal housing, from the federal to provincial governments. With the federal-provincial devolution agreement, the Association has the opportunity to assume portfolio administration of a further 2,500 units.



The Vancouver Native Housing Society's John C. Leman Building in Vancouver's downtown eastside provides 98 apartments for area residents.

The Leman building features First Nations art in the entrance and front courtyard, including the Spirit of Harmony mural.



1545 East Broadway residence for elders, in Vancouver, run by the Vancouver Native Housing Society.



Lu'ma Native Housing development, located in Vancouver, provides 22 units of mixed income housing for Aboriginal families and singles.

Federal devolution of housing



(left – right) Roger Butcher, BC Housing's Vancouver Island Regional Director with Kevin Albers of the M'akola Group of Societies, Linda Ross of the Aboriginal Housing Management Association, and Ted Eby, a Property Portfolio Manager for BC Housing.

The federal government is transferring administration of all federally-led subsidized housing units to B.C., which will be added to the provincial housing stock. This represents about 17,600 new units. Provincial administrative responsibility will increase the opportunity to better target this housing to serve those most in need.

Strategy 4

LOW-INCOME HOUSEHOLDS HAVE IMPROVED ACCESS
TO AFFORDABLE RENTAL HOUSING



Many low-income family and senior households do not have special housing needs. These households simply do not have enough income to pay rent in the private market – there is a gap between their rent and what they can afford to pay.

Portable housing allowances that can be used in the private rental market are the most economical way for the government to assist these low-income households that do not qualify for a subsidized housing unit. An existing housing allowance program, the Shelter Aid for Elderly Renters (SAFER) Program, has successfully assisted many low-income seniors for over 25 years.

Now the Province is creating a new housing allowance program for families, the Rental Assistance Program.

The recently expanded Shelter Aid for Elderly Renters Program and the Rental Assistance Program mean greater housing choice and assistance to bridge the affordability gap in private market rental housing.

The Province will also continue to work closely with other levels of government to promote the development of affordable market rental housing. This will include pursuing opportunities for changes to federal tax policy and working with local governments to advance innovative planning and development practices.

SHELTER AID FOR ELDERLY RENTERS PROGRAM (SAFER) ENHANCEMENTS

Seniors are living longer and healthier lives in B.C. One of the ways the government is responding to the needs of an aging population is by expanding the SAFER program for low-income seniors in need of rental assistance.

In 2005, the Province nearly doubled the budget, increasing the program's rent ceilings, and expanding the program to include those who pay pad rental fees for their manufactured homes.

Further SAFER enhancements in the summer of 2006 reduced the Canadian residency requirement for immigrants from 10 years to one, and increased allowance for heating costs when paid separately from rent.

Program changes to SAFER will help ensure that seniors remain independent in their own homes for a longer period of time, thereby reducing reliance on more costly institutional options.



Rental Assistance Program for Families

The government's new Rental Assistance Program will provide direct financial assistance to low-income, working families. The program will be administered through BC Housing.

Portable housing allowances paid directly to tenants have a number of benefits because they:

- eliminate the stigma of receiving government assistance – no one need know they are receiving assistance.
- allow people to live where they want and take the allowance with them if they move.
- allow or even encourage people to move to a location where employment may be more readily available.
- are flexible – they can be provided on short notice and can respond quickly to changing regional needs and economic circumstances.
- are cost effective; when no longer needed, they are no longer provided.
- do not require an operations and maintenance infrastructure to sustain them.

Strategy 5

HOMEOWNERSHIP IS SUPPORTED AS AN AVENUE TO SELF-SUFFICIENCY



Housing Fact

In 2005, the Province received 23,234 property transfer tax returns requesting exemption under the First Time Home Buyer's Program. The total saved by British Columbians purchasing their first home was over \$50 million.

Owning a home improves a family's financial security and provides a sense of connection to a community.

Many view owning a home as a big step to a better life. Government has undertaken a number of actions to improve affordability, such as income tax reductions, property tax deferral, and improvements to the First Time Home Buyers' Property Transfer Tax Exemption and the Home Owner Grant.

In addition to these efforts, the Province is looking at ways to improve access to homeownership for working families transitioning out of subsidized housing. Several models for assistance are being reviewed to see how best to help families build down payments and gain the independence that homeownership can bring.

BUILDING SELF-SUFFICIENCY

The Rental Assistance Program provides greater choice for families currently living in subsidized housing who may want to move to private rental housing. However, to make that move, some families may need additional help.

A pilot project, called the Family Self-Sufficiency Program, funded by government and the private sector, has been operating in Victoria through the Burnside Gorge Community Association. The success of the three-year pilot project has resulted in a number of individuals returning to school, obtaining full-time employment and exploring alternative housing options including home ownership.

Self-sufficiency programs operate on the premise that by strengthening personal and financial self-sufficiency, individuals become more capable of moving away from government income or housing assistance.

Programs include:

- counselling;
- case management;
- tenant contracts in which tenants establish and agree to a set of goals and actions;
- asset development accounts which are savings accounts in which tenant savings are matched; and
- escrow accounts, which are also savings accounts in which social housing rent increases are saved and returned to the tenant upon completion of the program.

The Victoria pilot has recently received federal recognition as a "Promising Approaches Project." The Province will be exploring ways to expand this pilot into other communities.

Strategy 6

B.C.'S HOUSING AND BUILDING REGULATORY SYSTEM
IS SAFE, STABLE AND EFFICIENT



Housing Fact

Building permits valued at \$10.2 billion were issued in B.C. in 2005. Of this number, \$7 billion, or two-thirds, were for residential construction activity.

The government provides legislation and regulation that helps ensure British Columbians enjoy safe and stable housing. By maintaining up-to-date and responsive regulatory frameworks, the Province helps ensure an efficient housing system.

This strategy will deal with two parts of the housing regulatory system: regulations governing the construction of buildings including housing, and regulations governing the landlord/tenant relationship.

A MODERNIZED BUILDING SAFETY REGULATORY SYSTEM

British Columbia's system for achieving building safety provides the regulatory framework for the construction sector, including residential construction. The current system is complex and poorly coordinated. It has not responded effectively to the pressures of rapid changes in technology, a major construction boom and skilled trades shortage, and increased liability exposure. Change is needed to improve how building safety is achieved.

Government's Modernization Strategy responds to the need for change. The Strategy is based on a common vision of an ideal system, created through consultation with other provincial ministries and agencies, local governments, industry and consumers.

The Strategy will be implemented through interdependent projects in six areas:

- Information management – to create and share information that measures how well the system is performing and that provides a basis for decision making.
- Coordinated participation – to create new ways for people in the system to share information and ideas.
- Liability and risk mitigation – to balance risk by ensuring that all parties in building projects are accountable for what they do.
- Competency assurance – to ensure that designers, builders, and building and fire officials understand codes and regulations and how to apply them to achieve building safety.
- Consistent code application – to provide interpretations of code provisions and clarify how they are applied to new and existing buildings.
- Consistent enforcement of code compliance – to establish more efficient, predictable regulatory processes, including permitting and building inspections; and ensure that minimum standards for health and safety are enforced.

By implementing the Modernization Strategy, the Province will provide leadership in creating a more effective regulatory system that is better equipped to address emerging issues and meet its participants' needs.

CONSULTATION WITH RESIDENTIAL CONSTRUCTION INDUSTRY

The Homeowner Protection Office (HPO) requires residential builders to be licensed and monitors the performance of the mandatory third-party home warranty insurance system for new home construction and building envelope renovations.

To improve the quality of residential construction and enhance consumer protection, the HPO is working with industry partners to propose new licensing and professional development requirements.

Through this collaborative process, the HPO and industry will determine the need for different categories of licenses and registrations, core competencies for those engaged in residential construction, minimum standards of education and training, and the expansion of the public registry to provide consumers with the information they need to make better decisions about the largest investment they're likely to make in their lifetime – their home.

Finally, to promote greater protection for homeowners, the HPO is working to strengthen the compliance mechanisms that govern owner-builder exemptions.

BALANCING THE LANDLORD AND TENANT RELATIONSHIP IN ASSISTED LIVING

Approximately 36 per cent of households in B.C. rent their homes. The Residential Tenancy Branch works to promote a positive relationship between landlords and tenants by providing both groups with information on their rights and responsibilities under the *Residential Tenancy Act* and the *Manufactured Home Park Tenancy Act*. The Branch also assists landlords and tenants to resolve concerns by providing dispute resolution services, including arbitrations.

Improved dispute resolution mechanisms for tenants and landlords in supportive and assisted living accommodation have been identified as needed. Many seniors live in rental accommodation where the landlord provides hospitality and personal care services.

Because the only process for dispute resolution for residents and operators of assisted living rental accommodations is through the courts, the Residential Tenancy Branch is developing a dispute resolution mechanism for these residents.

HOUSING MATTERS – TODAY AND TOMORROW

Change brings challenge. Changes in the demographics, the economy and the housing environment present challenges that must be met with solutions that work for today and tomorrow.

This Provincial Housing Strategy for British Columbia addresses these challenges with the six specific strategic directions explained in this report. Working with partners in housing, the Province is already embarking on many of these new directions, providing greater stability and equity in housing throughout the province.



FOR MORE INFORMATION

Office of Housing and
Construction Standards

<http://www.housing.gov.bc.ca/>

Tel: (250) 356-6633

BC Housing

<http://www.bchousing.org/>

Tel: (604) 433-1711

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Homeowner Protection Office

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