

Dear Pre-1940 Homeowner

BC Assessment has reduced your property assessment by 12% due to the effects of the Heritage Conservation Area (HCA) that has been imposed on it. For reference you can read the article by Gordon Clark, editor of the Province newspaper at <http://theprovince.com/opinion/columnists/gordon-clark-getting-straight-assessment-facts-during-b-c-election-campaign>

What this means to you is that your taxes will be 12% less than they would be otherwise. For each million dollars of property value, you will save about \$330 per year, so, a 3 million dollar house will pay about \$1000 per year less than otherwise.


The bad news is that if you choose to sell your property, the effect of the HCA can be very significant. If the house has been extensively modernized recently and has a large floor space ratio (FSR), the reduction in value may be as little as 5%. On the other hand, if the house is older and has a low FSR, the reduction may be as large as 30%. Unfortunately, mainly because of the HCA, there are no sales in First Shaughnessy, old or new.

The only organization that is actively attempting to reduce the most onerous aspects of the HCA is the Shaughnessy Heights Property Owner's Association (SHPOA).

SHPOA needs as many members as possible in order to speak with the strongest possible voice to the politicians that have implemented this policy without consultation with those most affected. That is, you.

A newsletter is included that contains membership information and you are more than welcome to attend the Annual General Meeting on May 16, 2017.

Sincerely

A handwritten signature in black ink, appearing to read 'Robert Angus', with a stylized flourish at the end.

Robert Angus
Membership

親愛的 1940 年前房屋的業主:

由於受到傳統保護區 (HCA) 的影響, 卑詩物業估價局已將您的物業估價下降了 12%. 詳情可以參閱省報編輯 Gordon Clark 以下發表的文章:

<http://theprovince.com/opinion/columnists/gordon-clark-getting-straight-assessment-facts-during-b-c-election-campaign>

也就是說, 您的物業稅將比原來下降 12%. 對於每百萬加元的物業價值, 您每年將會節省大約 330 加元, 所以, 一棟 300 萬加元的房屋, 每年將比原來節省約 1000 加元.

壞消息是, 如果您選擇出售您的物業, 傳統保護區 (HCA) 對您的影響可能會非常大. 如果房屋近期進行了全面的現代化改造, 而且建築面積比例 (FSR) 較大, 價值下降可能只有 5%. 另一方面, 如果房屋較古老, 而且建築面積比例 (FSR) 較小, 價值下降則可能高達 30%. 很可惜, 由於受到傳統保護區 (HCA) 的影響, 近期區內各新或舊的房屋都沒有成交.

桑拿斯業主會 (SHPOA) 是唯一的一個積極努力減低傳統保護區 (HCA) 這個沉重負擔的組織.

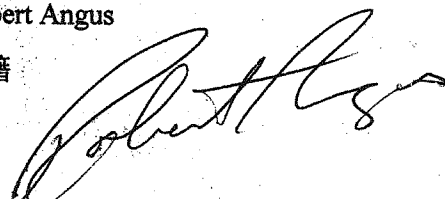
桑拿斯業主會 (SHPOA) 需要更加多的新會員, 才能向那些沒有與最受影響的人群協商而強加此類政策的政客們發表強烈的反對聲音. 那正是您們.

附通訊一篇, 內含會員信息. 請參加我們在 5 月 16 日的周年大會 Annual General Meeting.

此致

Robert Angus

會籍



Shaughnessy Heights Property Owners' Association



桑拿斯業主會

Spring 2017

2017 春季通訊

BOARD of DIRECTORS

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Notice of Annual General Meeting

Notice is hereby given that the Annual General Meeting of the Shaughnessy Heights Property Owners' Association will be held at:

**Strathcona Room, The Arbutus Club,
2001 Nanton Ave, Vancouver, on
Tuesday, May 16, 2017 at 7:00pm**

AGENDA

- 7pm Call to order
- Approval of the Agenda
- Approval of 2016 AGM minutes
- President's Report
- Treasurer's Report
- Election of Directors
- Voting on Special Resolutions to amend the Constitution and Bylaws of the Society.
- Any Other Business

8pm Presentation: "Getting the Greenway Right - Phase 2 of the Greenway Plan" - Maggie Buttle, Project Manager of the Greenway.

Character Home "Down-Zoning" Unpopular

The City of Vancouver has dropped the "down-zoning" idea raised in the Character Home Zoning Review because of outrage against this preservationist plan by so many homeowners, developers, and pro-density groups. Down-zoning would have reduced the allowable size of new homes built to replace pre-1940 homes in Vancou-

會員周年大會通告

特此通知, 桑拿斯業主會的年度會員大會將會在以下地點舉行:

**Strathcona Room, The Arbutus Club,
2001 Nanton Ave, Vancouver, 於
星期二, 5月16日, 2017年, 7時正**

議程

- 7時宣佈會議開始
- 通過議程
- 通過2016周年大會之會議記錄
- 主席報告
- 財務主管報告
- 選舉董事
- 投票特別決議修改憲法和社團章程
- 其它事務

8時正將由市府綠色走廊工程經理 Maggie Buttle 講解有關綠色走廊第二期計劃的進展

特色屋 "降低密度區劃" 不受歡迎

由於眾多業主, 發展商和支持高密度居住群體對特色屋保護計劃的強烈反對, 溫哥華市政府已經放棄在特色屋區劃調查中提出 "降低建築密度區劃" 這想法。

降低建築密度區劃將減少那些為了取代溫哥華地區1940年前興建房屋而建造的新住宅的許可建築面積,

ver neighbourhoods, specifically prohibiting larger homes from replacing demolished pre-1940s homes.

Many property owners strongly disapproved of down-zoning over fears it would unnecessarily restrict housing supply and affect land values for single family homes. In fact, a review by City staff found that reducing floor area in new houses could cause property values to drop by 10%. In addition, smaller houses would also mean fewer opportunities to build secondary rental suites.

Gil Kelley, the Director of Planning, conceded that, since housing affordability and making the best use of land are of foremost concern, the idea of reducing the permitted floor space ratio (FSR) was contrary to popular thinking.

Perhaps the City should consider "up-zoning" for the future benefit of the rental market! The implementation of the "win-win" RS-5 zoning with design guidelines in 2nd Shaughnessy worked very well to strike a balance between the size of houses developed and preservation of the area's character. Residents were happy with the notion of bonus floor space in exchange for design guidelines that were sympathetic to existing streetscapes and the neighbourhood. RS-5 incentives could be extended to address the addition of quality rental suites in new homes.

Age is not "character" and many old wooden houses pose a health and safety hazard because, over time, wood deteriorates and harbours mold. Many old houses are very poorly insulated, with significant amounts of asbestos-contaminated insulation, dangerous knob-and-tube wiring, lead paint and plumbing components, and unhealthy, damp basements. Many of these houses fail to meet current fire and seismic codes and some were poorly constructed in the first place.

With current advanced techniques of construction, it is possible to build new character homes that are virtually indistinguishable from those built prior to 1940, but which are vastly superior in terms of energy efficiency. In fact, the exterior of many new houses have more "character" design elements than some pre-1940 houses.

City planning staff are continuing their analysis of the character home issue, including exploring the idea of allowing an owner, who retains a character home, to increase its floor area, convert it into a multi-unit residence and/or add infill housing. They are preparing a report with recommendations for Council to consider in April, 2017.

Anthony Chu

特別是禁止興建更大房屋來取代那些興建於1940年前拆除的舊屋。

許多業主強烈反對降低建築密度區劃，擔心這將對房屋供應造成不必要的限制，進而影響獨立屋的土地價值。事實上，市府職員的一項調查發現，減少新屋面積可能會導致物業價值最少下降10%。此外，較小的房屋也意味著興建第二套出租單位的機會減少。

溫市首席規劃師 (Gil Kelley) 也承認，由於房屋負擔能力和土地的最佳利用是首要關注的問題，減少建築面積比例 (FSR) 的想法和公眾看法互相抵觸。

或者市政府應該考慮“提升建築密度區劃”來提高租賃市場的未來效益！一直以來，第二桑拿斯已利用設計準則成功地實施了“雙贏”的 RS-5 區劃效果，令房屋開發大小面積和保護該地區特色之間保持一個平衡。居民對於使用符合現有街景和社區和諧的設計準則來換取額外的建築面積的這個想法感到非常滿意。RS-5 的獎勵措施也可以擴展到解決在新屋中增加優質出租單位的問題。

年齡不代表“特色”。很多舊木屋因為年代久遠，木質老化，變壞且容易發霉，在健康和安全方面存在隱患。許多舊房屋保暖性非常差，而且屋內含有大量被石棉污染的保暖材料，危險的瓷管舊式電線，含鉛漆油和水管道，及對健康有害的潮濕土庫。很多這類舊屋本身都不能達到目前的防火和防震準則，並且有部分房屋在當初興建時構造就已經不合格及非常簡陋。

以當今先進的建築技術，既能興建與1940年前外貌一樣的特色房屋，又在節省能源方面達到優越的效果。事實上，很多新屋的外觀比某些1940年前興建的房屋還具有更多的“特色”設計元素。

城市規劃人員仍在繼續分析特色屋的情況，比如嘗試讓願意保留古老特色屋的業主增加建築面積，將其變為多戶可分租單位和/或增加後巷屋等想法。他們正在準備一份建議報告，在4月底提交市議會進行審議。

Anthony Chu

The 'Right' to Live in Vancouver

The Mayor and his Vision-dominated council see living in Vancouver as a 'right'. This new right has been created in response to the shortage of 'affordable' accommodation in the city that has been caused by the influx of people from other parts of Canada and the world.

The notion underlying this right is that anyone who wants to live in Vancouver should be able to, regardless of their ability to compete in the housing market. This is a major departure from past decades where people who could not afford a home in Vancouver left for the more affordable suburbs. Young working class people were content with the idea that you moved in order to find 'affordable' housing.

Since Vancouver hosted Expo 86, however, homes in the city began to get far less affordable, given the large numbers of people that came for this event and decided to move here. Prices for homes have risen steadily since then, to a point where the sons and daughters of Vancouver's professional class cannot afford the price of admission. Unlike the blue collar class that moved to 'affordable', suburban housing, these young people demand to be accommodated in the city as part of their birthright.

Vancouver's Mayor and Council have bought into this notion of entitlement by cranking up the volume of home production through development of hosts of new condos, apartments and town homes throughout the city. Single family detached homes have become the 'gold standard', given their limited supply and overwhelming demand, thus they are, in reality, far beyond the means of most young people who do not have financial assistance from their parents.

The City (and the Province) have taken measures to discourage foreign ownership and speculation in an effort to make housing 'affordable' but in vain: the price of the meanest 'affordable' detached home in Vancouver is now over one million dollars. Not to be daunted, the Mayor and Council are seeking the affordability Grail by discouraging the redevelopment of the existing stock of detached homes by employing bogus 'character' retention tactics in the hopes that preserving them will protect young buyers from the expense of a new home.

The owners of older homes are told that rather than being able to rebuild, they must renovate to add rental space in the form of suites and lane houses in an effort to increase the density of single family neighbourhoods. Not content with these provisions, the Mayor has announced further intentions to densify single family neighbourhoods to allow greater numbers people to be shoe-

在溫哥華居住的“權利”

溫哥華市長和他以偉景為主導的議會認為在溫哥華居住是一種“權利”。這項新的權利是為了應對加拿大其它地區和世界各地人口湧入溫市造成“可負擔”住房短缺，應運而生。

這項權利的潛在概念是，任何想居住在溫哥華的人士無論他們是否有能力在住房市場上競爭，都應該能夠居住在這裡。與過去幾十年的一個主要變化是，那些在溫哥華買不起房屋的人會選擇到郊區購買可負擔的房屋。年輕的工薪階層人士更能接受這種想法，為了找到“可負擔”的房屋而搬家。

但是自從溫哥華主辦了86年世博會，很多人因為這個盛事而搬來溫市，城市房屋漸漸變得難以負擔。從那時起，溫市的樓價一直穩步上升，甚至連溫哥華專業人士階層的子女也負擔不起房屋的入場價。不像藍領階層，可以選擇搬去“可負擔”的郊區房屋，這些年輕人在這座城市居住的需求已經成為他們與生俱來的權利。

溫哥華市長和市議會十分認同這個權利的概念，鼓勵發展商在全市加快興建新的公寓，柏文和城市屋的發展。由於獨立屋供應有限以及需求極大，這類屋現已成為“黃金標準”。而事實上，對於那些沒有父母經濟資助的大多數年輕人，獨立屋已遠遠超出了他們的負擔能力。

雖然市政府（和省政府）已採取相應措施，阻止外資投資和投機行為，努力讓房屋保持“可負擔”，但事實上並沒有用。在溫哥華，最“廉價”的獨立屋標價已超過一百萬加元。絕對不是嚇大家，市長和市議會正在利用“可負擔得起”這個冠冕堂皇的名義，通過採取虛假的“特色”保留策略來阻止現有獨立屋的重建，希望藉此通過保留特色屋來保護年輕購屋人士，不必承受要購買新屋時所付的高額費用。

市政府通知舊屋業主，不支持將舊屋拆除興建新屋，必須對舊屋進行修葺而不是重建，以分租單位和後巷屋的形式增加出租空間來加大獨立屋住宅密度。市長還感到不滿足，更宣布進一步的計劃，增大獨立屋住宅區密度，允許更多的人湧進住宅區裏居住，藉此令他們

horned into them, so that they can enjoy their 'right' to an 'affordable' home within the city's environs. The fact is, however, that the more people who exercise this 'right', the more unaffordable homes will become. Land is limited and the value of it is continuing to sky-rocket as demand for residential development continues unabated.

The 'right' to live in this city is a myth but Vancouver's political leaders are clinging to it tenaciously, no matter what the impact is on livability. That priority has been discarded and the result puts one in mind of the 'dense pack' strategy of early 18th century slavers, wherein they struck upon the idea of stacking their human cargo like cordwood in the hopes of increasing profits. The result was an increase in mortality that did exactly the opposite of what was intended.

Mik Ball

Shaughnessy's Mysterious Boundaries

In 1908 the C.P.R. started clearing the land for First Shaughnessy and built the roads, including the eighty foot stretch of Granville Street from 16th Avenue to King Edward, Avenue. The C.P.R. put in the concrete pavements, and all the sidewalks and sewers and waters for Shaughnessy Heights, that is, the area we now know as First Shaughnessy.

能夠在市區範圍內擁有“可負擔”住房這項“權利”。然而，事實上是越多人行使這種“權利”，就會出現更多負擔不起的房屋。土地是有限的，隨著對住宅發展的需求有增無減，土地的價值會繼續急劇上升。

擁有在溫市裏生活的“權利”是一個神話，但政客始終在執著地堅持這一神話，卻從不考慮對宜居性有何影響。解決當務之急的初衷已經被丟棄，這樣的結果令人想起18世紀早期奴隸販賣行的“密集包裝”策略。當時奴隸販忽然想到一個想法，為了增加利潤，他們將人口貨物像積木一樣堆積一起。結果卻造成死亡率增加，與預期的正好相反。

Mik Ball

桑拿斯的神秘邊界

1908年，加拿大太平洋鐵路公司（C. P. R.）開始為第一桑拿斯清理土地並修建道路，包括從第16街的 Granville 街 80 英尺延伸到 King Edward 街。加拿大太平洋鐵路公司為桑拿斯高地鋪設了混凝土路面，以及所有的人行道，下水道和自來水管道，這就是我們所知的第一桑拿斯。

（圖1）顯示了1932年的桑拿斯舊貌。小方格描繪的是當

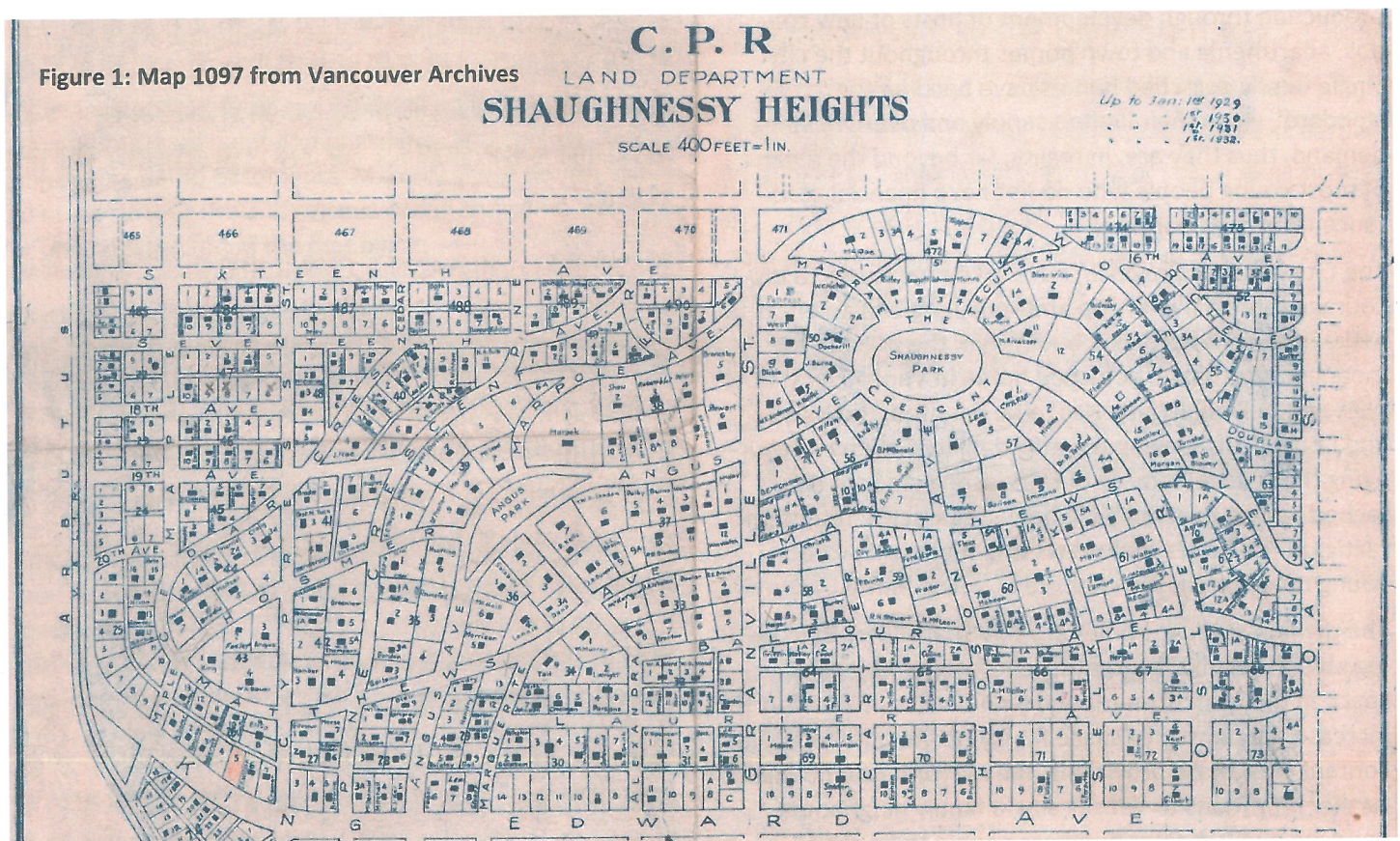


Figure 1 shows how things looked in 1932. The small squares depict houses that had already been built.

A second map (Figure 2), from 1932, shows the development south of King Edward and extending to 37th Avenue. This was the original boundary of Second Shaughnessy, following the Vancouver - Lulu Island Railway (B.C. Electric's Interurban Line) to 33rd Avenue and then taking a jog down Marguerite to 37th. The interurban track became the infamous C.P.R. Arbutus Corridor, now re-incarnated at the Greenway.



Figure 2: Map 1098 Vancouver Archives

Interestingly, the area on the bottom left of the map between Marguerite Street and the Interurban Railway was also developed in 1926 but was not considered part of Shaughnessy. On the modern MLS map these houses are part of Quilchena, but their tax assessments put them in Kerrisdale.

The area from 37 south to 41st was developed in 1926 and was known as Third Shaughnessy, although realtors now consider Third Shaughnessy to begin at 33rd. Unfortunately, I was unable to find an equivalent map in the archives to show this area.

Figure 3 is Shaughnessy from VanMap (orange line) with what realtors consider to be Shaughnessy superimposed in blue. The western boundary of VanMap's Shaughnessy follows the Greenway. The black dotted lines at the top left and right are the HCA boundaries.

The pink shaded area is Kerrisdale/Quilchena and is compatible with the old map; however, the small yellow-shaded triangle to the east of the Greenway on Maple

時已建成的房屋。

(圖2)展示了自1932年King Edward街南邊的發展並且一直延伸到第37街的情況。這是第二桑拿斯的原始邊界，接著溫哥華—露露島鐵路（卑詩電力鐵路公司的市際線）到第33街，然後沿著Marguerite街一直延伸至第37街。市際軌道變成了加拿大太平洋鐵路公司頗具爭議的阿標特斯走廊，現已被改為綠色通道。有趣的是，地圖左下方位於Marguerite街和市際鐵路之間的這個區域雖然於1926年得到開發，但並不屬於桑拿斯的一部分。在現今的MLS地圖中

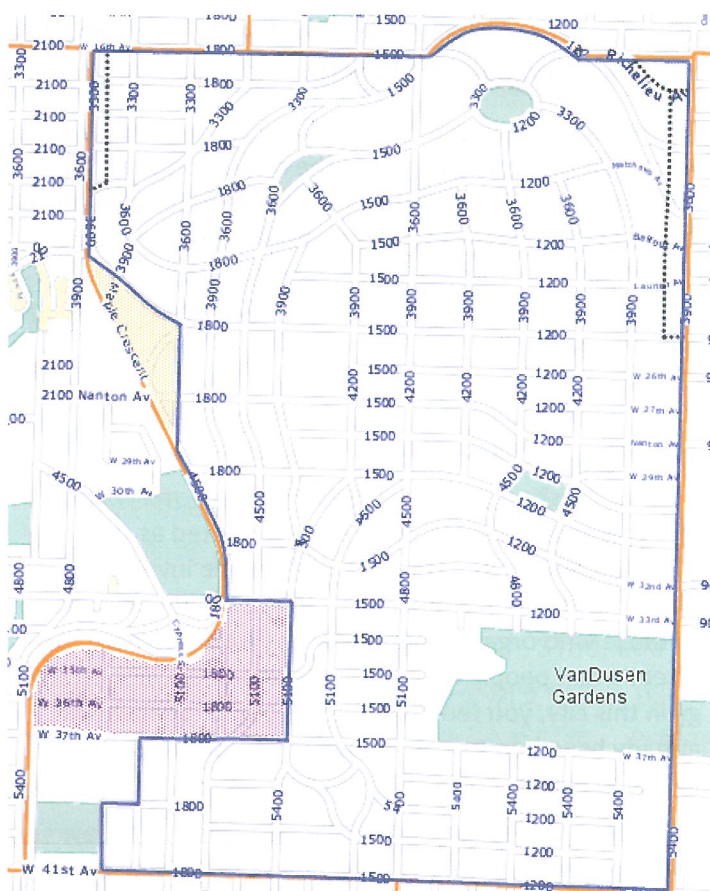


Figure 3: VanMap with Blue MLS Map Outline - Superimposed Black dotted lines are HCA boundaries.

這些房屋是屬於Quilchena的一部分，但地稅評估時卻將他們歸於Kerrisdale。

1926年開發了第37街南至第41街的區域，也就是第三桑拿斯。可惜，我在檔案中找不到對應的地圖來展示這個區域。

(圖3)是從溫市政府地圖VanMap（橙色線）上看到的桑拿斯，其中地產經紀認為藍色疊映部分是桑拿斯。溫哥華市政府地圖上的桑拿斯西邊邊界緊鄰著綠色通

Crescent is inexplicable. It seems the houses here were cut out of Shaughnessy arbitrarily, possibly by a cartographic error. Realtors list these houses as Quilchena, and BC Assessment puts them in Arbutus/Mackenzie Heights.

To add to the confusion, there is another map of First Shaughnessy, Figure 4, which I have taken from the City's "Heritage Conservation Area Development Plan" document. This shows the FSD boundary running down a lane on the west, missing out the west side of Oak Street and the north of Richelieu. It also includes the lot that is home to "The Crescent on Macrae" condominium development (red "?"). Considering the brouhaha that accompanied the removal of this lot from the FSD, it is remarkable that it is included in this map!

Neither BC Assessment nor the City Planning Department were able to shed any light on the map anomalies, although they did put in some time to researching the issue. BC Assessment seems to rely on the MLS map for what it considers to be Shaughnessy. We will be updating our website's "about Shaughnessy" page to include the maps and any other pertinent information.

Gillian Kirkby

Less Equal Animals?

Dr. Paul Kershaw, UBC Associate professor and Founder of Generation Squeeze, was recently quoted as saying that Vancouver needs more young people involved in the discussion regarding housing strategy. "Politics responds to those who organize and show up," said Kershaw. "So often, when people are talking about our housing strategy in this city, you tend to have a group of people who already have homes, talking about how they don't want things to change."

The fundamental flaw in Associate Professor Kershaw's argument is that, within economically developed countries, home ownership is a fundamental tenant of the creation of equity. Who would invest their life's sweat equity into saving for a down payment, making mortgage payments, paying property taxes and paying upkeep and maintenance expenses if there wasn't going to be a pay-off? The answer is no one. If there is no incentive to invest in home/property ownership, nobody will. So forget the contracting and construction business, forget the home improvement business, forget the mortgage business, forget the real estate business, and forget home equity being used to finance anything like a small business that might employ some people.

This is massively economically-debunked "Dr. Zhivago"

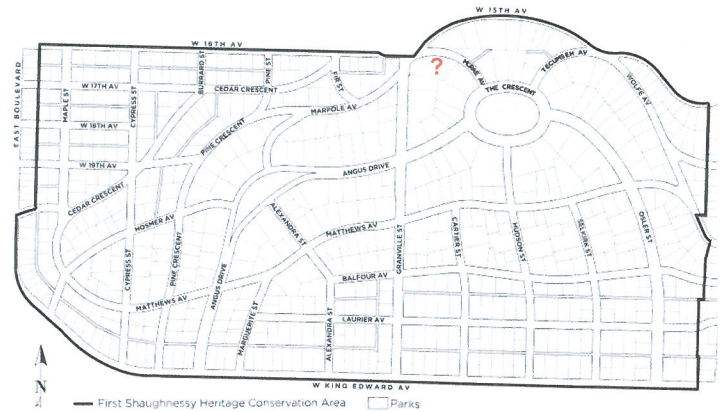


Figure 4: FSD Heritage Conservation Area Boundaries

道。左上角和右上角的黑色虛線是傳統保護區（HCA）的邊界。

粉色陰影區域是 Kerrisdale/Quilchena, 與舊地圖一致；但是位於 Maple Crescent 街的綠色通道東邊的一小塊黃色陰影區域則無法說明是什麼地方。似乎這裡的房屋無意中被排除在桑拿斯以外，但亦有可能只是在製圖過程中的失誤。地產經紀掛牌時將這些房屋列在 Quilchena, 但卑詩物業估價署卻將它們歸於 Arbutus/Mackenzie Heights。

更令人困惑的還有第一桑拿斯的另一張地圖（圖4），這是我從溫市“傳統保護區發展計劃”文件中找到的一張地圖。地圖顯示，第一桑拿斯區（FSD）邊界順著西邊車道一直向下，其中不包括 Oak 街西邊和 Richelieu 街北邊的交界區域。FSD 還包括“The Crescent on Macrae”共管柏文發展區所在地（紅色“？”）。想起當初這塊地因為被排除在 FSD 以外引起紛爭，而現在卻被包括在地圖上真是令人難以置信！

雖然卑詩物業估價署和城市規劃部門確實花了一些時間來研究這個問題，但都無法將地圖中的異常情況解釋清楚。卑詩物業估價署似乎更依賴用 MLS 地圖來衡量哪些土地屬於桑拿斯。我們將會更新網站上“關於桑拿斯”的網頁，同時會附上上述地圖和其它相關信息。

Gillian Kirkby

不平等動物？

卑詩大學副教授兼世代擠壓（Generation Squeeze）創辦人 Paul Kershaw 博士最近引用說，溫哥華需要更多年輕人參與有關住房的策略討論。他說：「政治會回應那些身體力行的人。因此很多時候，當大家在討論這個城市的住房策略時，你往往會有一群已經擁有住房的人在討論他們如何不希望改變現

thinking which results in no new construction, existing homes falling into disrepair, and even longer waiting times for unaffordable "state run" housing. I've seen this in action in Poland in the late 1980's. Newly married couples faced a waiting list of 15 years for their own accommodation!

And the cognitive dissonance part is also laughable - the Orwellian pigs' proclamation that "all animals are equal but some animals are more equal than others" part. So someone, earning a return on investment to fund their retirement, is somehow "unearned income" whereas a civil servant working 34 hours a week with paid time off, expenses paid for, generous benefits and other entitlements - having as part of those entitlements an indexed pension - somehow that constitutes "earned" income? I don't think so.

Just for fun, here is the value of that government pension, based upon a 2% annual cost of living adjustment (the average in Canada) and a 25-year term, with a first year of pension at \$95,000, \$150,000, and \$300,000 respectively. Those pensions pay out \$3.034 million, \$4.8 million, and a whopping \$9.6 million respectively - all at the "less equal animals" expense. And don't let anyone be fooled by the "I earned/contributed to it and hence I'm entitled to it" defence. In order have self-generated that same retirement benefit, each of those three civil servant pensioners would have had to contribute \$55,000, \$80,000, and \$160,000 per year respectively for 30 years into a tax-deferred entity earning 4% per year. That is simply not possible. Such lavish taxpayer funded pensions are not "earned" income.

The Vancouver real estate market has been distorted for decades. Politicians at both the Provincial and Civic levels have been aware of it but have only done anything about it recently because they were raking in so much cash. The hypocrisy and blame shifting is breathtaking. But make no mistake, owners of single family homes are now the "enemy of the people".

Christopher Shackleton

Effects of the HCA on FSD Prices

Early sales data from FSD, following the imposition of the HCA, suggests that the HCA has caused a decrease in property values, particularly for pre-1940 homes. Last year the B.C. Assessment Authority accepted a 5% decrease in assessment values of listed pre-1940 properties (for those that appealed) and this year they have applied a 12% decrease for all FSD pre-1940 properties. We have charted the sales from Oct 2015 to July 31/16. They can be found in the longer report on the website at:

狀。」

Kershaw 副教授觀點中的根本性錯誤是,在經濟發達的國家,擁有房屋物業權是創造資產的基礎.誰會願意在沒有任何回報的前提下,將他們儲蓄起來的血汗錢用來支付買屋的首期,按揭,物業稅,保養和維修費?答案是沒有人.如果連投資住房/物業的獎勵都沒有,就沒人願意這麼做.所以,忘記了承包和建築業務,家居裝飾業務,按揭業務,房地產業務,和用房屋物業權作抵押來資助任何可能會聘請一些員工的小型企業.這是一次大規模經濟上推翻“Zhivago醫生”的思想,當時導致沒有新建築,現有房屋年久失修,甚至延長了等待負擔不起的“國營”住房的時間.在1980年代末我已在波蘭見證過這種現象.新婚夫婦如果想置業將要面臨15年的等待!

而認知失調這個部分也非常可笑 - 奧威爾式豬 Orwellian pigs' 的宣言:「所有動物一律平等,但某些動物比其它動物更平等」這部分.所以有些人賺取投資回報來供款退休金,在某種程度上是“非勞動收入”,而公務員卻能每周工作34小時,有帶薪假期,政府為其支付各種費用,享受優厚的福利待遇和其他權利 - 利用這些權利的一部分作為物價指數化退休金 - 無緣無故構成“賺取”的收入?我不這樣認為.

舉個好玩的例子,政府退休金的價值,根據 2% 的年度生活指數調整(加拿大的平均水平)為期 25 年.第一年的退休金分別為 \$95,000加元, \$150,000 加元和 \$300,000加元.這些退休金分別支付了3.034百萬加元,4.8百萬加元和9.6百萬加元的巨額 - 全部都是“不平等動物”支付方式.大家千萬不要被“我有賺取/供款,所以我有權得到”這種說法愚弄.為了通過自己創造相同的退休福利,這三個領取退休金的公務員每年必須分別供款\$55,000加元, \$80,000加元和 \$160,000加元,為期30年,轉變為延期稅項的個體每年賺取 4% 的收益.這是根本不可能的.如此豐厚的由納稅人出資的退休金並不是“賺取”的收入.溫哥華房地產市場已經屢創新高了幾十年.無論是省政府還是市政府的政客一直都有意識到這一點,但到最近才為此做了些事,因為之前他們從中賺取大量利潤.他們虛偽和推卸責任的手段實在驚人.但別搞錯,獨立屋的業主現在卻成了“人民公敵”.

Christopher Shackleton

shpoa.ca/pdf/HCA_effect_on_prices.pdf

Many would argue that the decrease has been more significant than 12%. From Aug 1/16 to April 17/17 only four properties have been sold in FSD and, since Nov 8/16, there have been no sales indicating that buyers are now very hesitant to purchase in FSD because of the HCA.

Mary Ann Cummings

New City Initiative - New Taxes

The City of Vancouver seems to be embarking on a new, potentially enormously expensive, initiative to combat sea level rise. SHPOA member, Jonathan Rubenstein, was contacted by email and invited to share his opinions via a Talk Vancouver survey. His amusing article is published on the "Shaughnessy Voices" page of our website:

shpoa.ca/shaughnessy_voices

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桑拿斯是您的社區, SHPOA 承諾發出桑拿斯業主們的聲音. 請立即加入我們吧. 您可以通過我們的網站線上加入成為會員 (\$25雙人或 \$15單人), 或郵寄:

SHPOA, P.O.Box 38089, 968 West King Edward Ave, Vancouver, BC, V5Z 4L9.

傳統保護區HCA影响第一桑拿斯FSD屋價

實施HCA之後, FSD的早期銷售數據顯示, HCA已經造成物業價值的下降, 特別是1940年前興建的房屋. 去年卑詩物業估價機構接受了所列1940年之前興建物業評估價值下降 5%(對於那些提出上訴的物業)的事實, 今年他們已經為FSD內所有1940年前興建房屋價值下調了12%. 我們將2015年10月到2016年7月31日的銷售額做了一個圖表. 大家可以通過下面網頁shpoa.ca/pdf/HCA_effect_on_prices.pdf 裏的報告找到這些資料. 很多人認為屋價下降幅度已經遠遠超過12%. 從2016年8月1日到2017年4月17日, FSD內只有4個物業被售出, 由11月8日至今, 區內房屋沒有成交, 這表示由於HCA的實施, 買家現時對於在FSD購買物業感到非常猶豫.

Mary Ann Cummings

新城市倡議-新稅

溫哥華市政府似乎正在著手一項新的, 可能非常昂貴的倡議以對抗海平線上升. Talk Vancouver 論壇通過電子郵件與桑拿斯業主會的會員Jonathan Rubenstein取得了聯繫, 邀請他在溫哥華論壇的民意調查分享他的意見. 他那篇有趣的文章亦已發表在我們的網站: shpoa.ca/shaughnessy_voices "桑拿斯之聲".

會員: 我們通過電子郵件向會員傳遞信息, 如果您的電子郵件地址有更改, 請用 info@shpoa.ca 通知我們.



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